



Heart-Healthy Habits

Would you like to adopt more heart-healthy habits? These tips may help decrease the risk of heart-related illnesses, such as heart disease, high blood pressure, and diabetes.

- ▶ **Make small changes to your dietary habits.** If you struggle to eat well, try adding one new, healthy item into your diet at a time. The ultimate goal? A daily intake of five servings of fruits and vegetables, at least three servings of whole grains, and an emphasis on lean meats such as chicken or fish.
- ▶ **Find an exercise program that works for you.** Staying active is key to maintaining health. Focus on regularly engaging in activities that keep you moving, burn calories, and manage weight. Aim for 30 minutes of moderate activity five days a week (or a total

of 150 minutes of activity per week). Keep in mind that even ten minutes of exercise at a time is beneficial.

- ▶ **Engage in good sleep hygiene.** Sleep is often the forgotten ingredient in heart health. Aim for seven to nine hours of sleep a night. Sleep in a quiet, darkened room. Going to bed and getting up at the same time, even on weekends, may also improve the quality of your sleep.
- ▶ **Cut back on unhealthy habits.** One of the best ways to create a healthy behavior is to cut back on (or quit) an unhealthy one. Consider decreasing how much you:
 - Smoke
 - Drink alcohol
 - Eat fried or processed foods

Healthy habits benefit more than your heart. They may also reduce your risks of many forms of cancer and strengthen the body's ability to fight viral infections such as the flu or COVID-19. In addition, feeling better physically may improve mood and benefit your mental health.

If you are trying to make a healthy change, LifeMatters can provide practical resources and emotional support. Call 24/7/365.



Inside:

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Building Strong Relationships

Relationships, whether romantic, familial, or platonic, are the backbone of social wellbeing. Connections with friends, family members, and romantic partners bring meaning and richness to our life experiences.

Key elements in maintaining strong, healthy relationships with the important people in your life include:

- ▶ **Mutual respect.** Respect for the other person's time, money, and personal obligations will help to build a healthy friendship or romantic partnership. In return, you should expect the same consideration from a partner or friend. Familial relationships are often less balanced due to differences in age or caregiver dynamics. However, these connections tend to be healthier when approached from a place of mutual respect.
- ▶ **Communication.** Listening is an important part of any relationship. Paying attention not just to what someone says, but



also to their tone of voice and body language, may help you understand their perspective on the world and the problems they face. Poor communication is often a sign of difficulties in the relationship that need addressing.

- ▶ **Kindness.** Small gestures, such as refilling someone else's coffee when you get your own, may help you develop and maintain rapport with others. Saying "thank you" when someone is helpful is another way to express appreciation and build trust.
- ▶ **Forgiveness.** Sometimes people make mistakes that damage trust or engage in behaviors that harm relationships. Learning to forgive and move forward is essential to navigating these conflicts. However, it is important to work through problems rather than ignoring them, especially if they are a constant source of tension.
- ▶ **Enjoyment.** Shared interests, fun, and laughter help sustain relationships. Prioritize favorite activities or unstructured time with loved ones.

If you are experiencing challenges in a relationship, LifeMatters can help. Call 24/7/365.

Dollars & Sense: Saving for Vacation

If you are planning to take a trip this year, saving in advance will help to manage costs and avoid credit card debt. Here are some tips for planning your dream vacation:

- ▶ **Determine the cost.** Before committing to a destination, re-search the price tag. In addition to transportation, food, and lodging expenses, factor in costs for all of the activities on your wish list. If the total is more than you can afford, consider scaling back your plans or delaying the trip so you have more time to save.
- ▶ **Start saving.** Once you have committed to a destination, it may be worthwhile to open a vacation savings account (confirm minimum balances and any fees you might incur before taking this step). Divide how much the trip will cost by how many months until departure and divert that

amount into your savings fund on a regular basis. If the payment is more than you can afford, your options include:

- Paring down your vacation plans
 - Cutting your budget in other areas
- ▶ **Prepay.** Paying some expenses in advance may decrease the cost of your trip. If you are flying,



start by keeping an eye on flights until you find a good price. Consider purchasing tickets for attractions early (when possible). Many hotels may also offer a discounted prepay option. Keep in mind that prepayments are sometimes non-refundable, so make sure your plans are locked before handing over your money.

- ▶ **Cut expenses.** When your vacation draws near, look for ways to decrease expenses at home. For example: Focus on using up the food in your refrigerator, freezer, and pantry prior to your departure.
- ▶ **Plan ahead.** Avoid waiting until the last minute to complete necessary pre-trip tasks, such as having your car serviced or buying new clothes. Work these into your budget a bit at a time to avoid incurring multiple extra expenses all at once.

The LifeMatters Financial Consultation Service can help you create a vacation budget. Call anytime.

Eat Cheaper with Meal Planning

Do you eat “grab and go” foods more often than you should? The ease and convenience of fast food or takeout can wreck your budget. Frequently eating these foods, which are often loaded with salt and calories, may also have negative health impacts.

If you would like to cook at home more often, both for savings and health reasons, meal planning may be a helpful option. Keep these tips in mind:

- ▶ **Learn the basics.** If cooking isn't your strength, ask a friend or family member for lessons. There are also plenty of free instructional videos or simple recipes available online.
- ▶ **Cook what you like.** Focus on recipes that you (or your family) will eat. If you have limited cooking skills, work on expanding your repertoire over time.



- ▶ **Make a meal plan.** Each week, list the meals you want to make, how many portions each meal will yield, and what ingredients will be needed. Use this plan to create your grocery list so you can stay on track at the store. If a fixed meal plan feels too rigid, build in a bit of flexibility or schedule “free spaces” a couple times a week.
- ▶ **Buy in bulk.** If you eat certain foods frequently, it may make sense to buy larger packages at a discount. Staple ingredients such as beans, rice, and pasta

can be stored in airtight containers for use over time. Breaking large packages of meat into smaller batches that you can freeze for later will also cut costs.

- ▶ **Go meat-free once a week.** Try a salad, vegetarian pasta, or casserole on “Meatless Monday” — or any other day of the week!
- ▶ **Plan for snacks.** Snacks are often a forgotten aspect of meal planning. It's cheaper to buy snacks in bulk and keep them stashed in your desk or pantry than it is to buy single serve from a vending machine. Choose healthy snacks, such as vegetables, fruits, or nuts whenever possible.
- ▶ **Challenge yourself.** Expand your list of meal planning options by trying a new recipe or menu item once in a while.

LifeMatters can assist with both meal planning and food budgeting. We're here to help!

Source: Balance

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