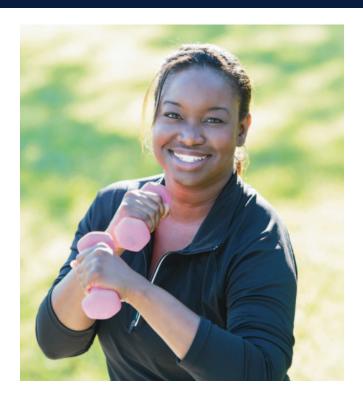# Manage Stress with Exercise

One of the best cures for stress is also the simplest: Get moving! Exercise impacts your mental health and overall wellbeing in numerous ways:

- **Brain chemistry.** Exercise causes the brain to release endorphins. These hormones ease pain and promote a sense of comfort and euphoria. Other effects on the brain include the release of chemicals which function as natural antidepressants. Serotonin, in particular, helps to stabilize mood and decrease negative feelings.

- **Mental health.** Moderate exercise interrupts the cyclic thinking process associated with depression. It may also help to dispel worry and anxiety.

- **Emotional control.** Exercise often provides an outlet for negative emotions, such as frustration, anger, and irritability. The result? A more positive mood and outlook.

- **Overall wellbeing.** Research indicates that exercise:

  - Improves the ability to relax and sleep
  - Promotes self-esteem
  - Enhances energy, concentration, and memory

- **Self-care.** When you exercise, you are setting aside time to focus on your own wellbeing. In addition, taking time for yourself may help you to be more mindful and present in other areas of your life.

Most forms of physical activity provide some level of stress relief. However, you are more likely to stay on a regular exercise schedule if you choose an activity you enjoy. Consider if you prefer:

- Solitary activities that incorporate some level of meditation
- Partner or group activities
- Competitive activities, such as sports

In addition, research suggests that a regular exercise routine is more beneficial than sporadic exercise. Try to engage in 30 minutes of physical activity most days of the week. In addition, keep in mind that three 10-minute bursts of activity have the same benefits as one 30-minute session.
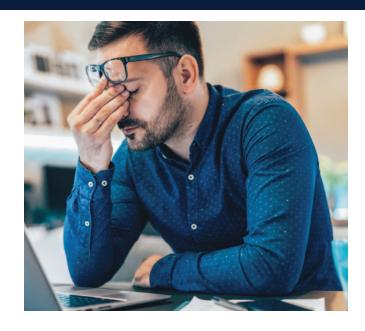
For more suggestions on how to manage stress and build resilience, contact LifeMatters. Help is available 24/7/365.

# Reframe Negatives to Build Resilience



When plans go awry or you hear bad news, does it ruin your day? While most people need time to recover from a disappointment, some struggle more than others to regroup.

Reframing negatives into positives is one way to move forward after a disappointing experience. The next time you are feeling down because events didn't go as you hoped, try these tips:

- **Take control.** When plans fall through, immediately shift your focus to a backup plan. For instance, if plans are disrupted due to bad weather, switch gears to focus on a fun activity that you can do indoors.

- **Be proactive.** Thinking through possible outcomes can help you prepare for those you find disappointing. It may also help you more quickly pivot to your preferred "Plan B."

- **Avoid self-fulfilling prophecies.** If you start a project with the expectation that you will fail, you are more likely to believe that the end result is a failure. To shine a more positive light on the outcome, try a "What do I have to lose?" approach.

- **Manage painful emotions.** Anger, fear, and other difficult emotions are not unusual after a disappointment. Dwelling on these feelings is stressful and may worsen health conditions, such as depression or high blood pressure. While it is important to acknowledge your emotions, look for healthy ways to address them.
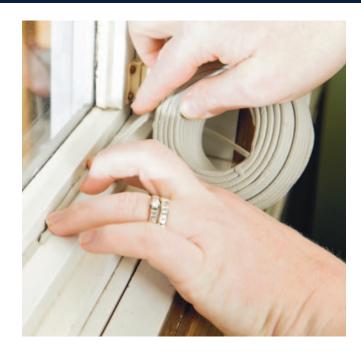
- **Take a positive approach.** If your default mode is negativity or unhappiness, it may impact how others react to you. Striving to be more positive may improve your communication with others and could lead to more effective problem-solving.

- **Smile.** Did you know that smiling, even when you don't feel like doing so, releases endorphins that increase physical and emotional wellbeing? Laughter is another way to reset your mood.

- **Maintain a routine.** A routine can be soothing and may help build resilience. Exercise, eat healthy meals, get enough sleep, and connect with supportive people in your life.

LifeMatters can offer more tools for reframing negativity and coping with disappointment. Help is available 24/7/365.

# Reduce Summer Cooling Costs

Household electric bills often spike in the warmer months because of increased air-conditioning use. These energy-saving strategies may help to reduce expenses and keep your house cool:

- **Adjust the thermostat.** If you have central air, turning up the thermostat by even a few degrees can make a big difference in your electric bill. In addition, clean vents and change filters regularly.

- **Clean window air-conditioning units.** Before installing a window unit each year, clean its filter and exterior and vacuum the interior coils.

- **Use fans.** A ceiling or stationary fan may substantially improve air circulation and decrease the need for air conditioning.

- **Weatherstrip windows, doors, and ducts.** Weatherstripping may reduce air leaks, which will make it easier for your air conditioner to maintain the desired temperature. Weatherstripping could cut an electric bill by as much as 10%.

- **Check insulation.** Inspect the insulation in your attic, basement, or crawl space to ensure it is maintaining energy efficiency. If your house is not well insulated, consider making some upgrades.

- **Use energy-efficient light bulbs.** Compact fluorescent and LED bulbs last longer and burn cheaper over time.



- **Minimize oven and dryer use.** Try limiting use of these appliances to early morning or evening hours during the hotter months. Making salads and other meals that do not require heating is another way to decrease oven usage.

- **Close curtains and lower blinds.** Covering windows prevents the sun's rays from entering a room and decreases heat buildup. Blackout curtains are another option for keeping bedrooms cooler.

- **Unplug.** Electronics draw electricity even when they are set to "off." Unplug those items you rarely use or only need at certain times of day.

The LifeMatters Financial Consultation Service can provide more suggestions on how to reduce your energy bill. In addition, go to mylifematters.com and visit the Discount Center to search for discounts on appliances and home services.

Source: Balance

# Break Unhealthy Spending Habits

Do you sometimes spend money out of habit? Like any habit, unhealthy spending patterns can be replaced with more positive behaviors. Here's how:

- **Monitor your accounts.** Review your checking, savings, and credit card balances at least once a month. In addition, use a spreadsheet or check register to maintain your own set of records. This may help you catch discrepancies and avoid overdrafts.

- **Automate savings.** Set up a monthly transfer from checking to savings. Use this money to build your emergency fund or set aside cash for a vacation or major purchase.

- **Shop from a list.** A list will help you stay on budget and avoid impulse purchases. In addition, refrain from buying something just because it's on sale.

- **Set rules.** Rules are a good way to change your spending behavior. For example, if you order takeout during the week, you can't get it on the weekend.

- **Ask a friend to hold you accountable.** Having someone who will periodically ask "How is your house savings plan coming along?" will help you stay on track. Share your goals with people who will encourage you and celebrate your progress.

- **Believe in yourself.** Stop saying, "I'm bad with money." Instead, commit to learning new things about finances and exploring ways that you can strengthen your money management skills.

- **Accept mistakes.** Creating good financial habits takes practice. If you make a mistake or go on a spending spree, take a step back and evaluate why it happened. Then, start over.

Often, money habits are a result of ingrained behavior patterns related to a person's self-esteem or how they react to stress. LifeMatters is available 24/7/365 to help address behaviors that may impact spending decisions. Call toll-free anytime.

Source: Balance

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