



The Benefits of Realistic Optimism

Are you an optimist or a pessimist? Regardless of your natural tendencies, it may be beneficial to consider the merits of a third approach, which is called “realistic optimism.”

Realistic optimists take a clear-eyed view of circumstances and challenges. Instead of assuming that everything will simply work out in the end, realistic optimists address problems head-on and use a practical, solution-focused approach to overcoming difficulties.

If your worldview could benefit from a dose of realistic optimism, these tips may help:

- **Take action.** Break a problem or goal into steps. Sometimes, focusing on the highest priority step and then moving on to the next may work best. In other situations, it may make more sense to chip away at several steps simultaneously. The key is to keep moving forward.
- **Accept your limits.** Keep in mind that your influence is limited to what you can control, such as your own planning and effort. Factors that may be beyond your control include:
 - The actions of others
 - Unforeseen circumstances
 - Financial challenges
 - A disaster, injury, or illness

Recognizing the limits of your control may help you rebound from setbacks.



- **Focus on effort, not results.** If you define success as achieving a goal, with no room for any other possible outcome, you may be disappointed (particularly in competitive situations). Instead, focus on giving your best effort and learning as much as you can.
- **Stay adaptable.** If it appears that your initial plan will not succeed, consider pivoting to a backup plan or reworking your goal. Being adaptable creates space for growing in new and sometimes surprising directions.

Incorporating realistic optimism into your daily routine may lead to more contentment with your life's journey. It may also improve your ability to make decisions, manage stress, and maintain a mindful outlook.

To learn more about the benefits of realistic optimism, contact LifeMatters. We're here to help!

Dealing with Difficult People

Dealing with a person you find difficult is stressful in any area of life. However, it may be particularly challenging in a work situation. Here are some tips for moving past your discomfort and finding common ground:

- **Take control.** Identify why your interactions with this person are unpleasant. Is it because of something they have said or done, or is it that they remind you of another person or a past negative experience? Understanding the reasons why you feel uncomfortable may help you manage your reactions. It may also help you restrict your conversation to “safe” topics that will decrease the risk of conflict.
- **Don’t take it personally.** A person who is experiencing work or personal stress may be more prone to negative behavior. Grief, health or relationship issues, and neurodivergence could also impact how a person interacts with others. Avoid assuming that the person’s behavior is rooted in animosity or disrespect.
- **Plan ahead.** Stay calm when interacting with a person you find difficult. If a discussion becomes tense or escalates into an argument, suggest that it be tabled until both of you have had a chance to reset.
- **Respectfully address concerns.** If the person does something that is hurtful or



upsetting, or that makes you uncomfortable, clearly state your concern. For example: “I am uncomfortable with people standing so close to me. Could you please give me more personal space?” If the person apologizes, accept it with grace.

- **Build rapport.** Look for common ground or shared interests. For instance, if you both enjoy a certain sport, chatting about a recent game or match may be a good icebreaker.
- **Be open to change.** Over time, you may learn how to communicate more effectively with a person you find difficult. It is possible that you could grow to admire them or even become friends.
- **Protect yourself.** If someone crosses the line into harassment or disrespect, tell your manager or inform Human Resources.

Managing your reactions to a difficult or frustrating person, whether at work or in your personal life, is a skill that can be learned over time. For more suggestions, contact LifeMatters. Help is available 24/7/365.

Finding the Right Neighborhood

Searching for a new place to live is about more than just price or square footage. If you are seeking a new house or rental unit, it is important to take note of what the neighborhood you choose has to offer. Here are some things to consider:

- **Schools.** If you have children, research the local school district and consider how its schedule will impact your family. Keep in mind that living in a good school district may add value to your home regardless of your parental status.
- **Amenities.** Do you want a neighborhood where you can easily walk to shops or restaurants, or are you okay with driving everywhere? Consider playing tourist for a day in your potential neighborhood to make sure that it is a good fit.
- **Transportation.** How much time will you be in the car and how much gas will that burn? If you are in a city, consider if you will have easy access to public transportation.
- **Property taxes and HOAs.** If you are purchasing, factor property tax rates, homeowners insurance, and any homeowners association (HOA) fees into your monthly housing costs.
- **Future plans.** Is your quiet neighborhood about to have a building boom? Is construction likely to change traffic patterns? Visit the municipality's website



to determine how upcoming projects may impact the area.

When evaluating your housing options, it may also be helpful to keep the following points in mind:

- **Be realistic.** Unless you have unlimited money, there is no such thing as the “perfect” home. Determine which of your preferences are “must haves” and which are optional.
- **Be patient.** Give yourself at least two to three months to find your next home. If you are on a tight timeline, it may be helpful to work with a realtor who can help you find a location that fits your needs.
- **Trust your gut.** If a neighborhood doesn't feel like a good fit, then it probably won't be.

LifeMatters offers helpful resources to assist with all aspects of an upcoming move, including legal and financial issues. In addition, you can visit the Discount Center on mylifematters.com to access moving and relocation resources at lower cost.

Budgeting for Seasonal or Variable Employment

A job with seasonal or variable hours may allow for a great deal of freedom and flexibility. However, the uncertainty could make it harder to manage a budget. If your income varies from paycheck to paycheck, these tips may help:

- **Use your benefits.** If you are eligible for services or discounts as a result of your employment, use them! Remember that every little bit of savings can make a difference.
- **List your monthly expenses.** Figure out how much money you will need to cover expenses throughout the course of one year. Next, break this total into 12 monthly payments. Each month, focus on paying all of your monthly bills first. Then, set aside any leftover cash in a “future months” fund.
- **Keep up with emergency savings.** Someone with a variable income is more susceptible to the negative effects of a sudden, unexpected expense. Regular contributions to your emergency fund may help you more easily weather a medical bill or car repair. It’s a good idea to keep this fund separate from your “future months” fund.
- **Update your budget often.** Revise your budget at the end of every season or short-term job. This may make it easier to adjust for current saving and spending needs.
- **Be cautious about credit card use.** Relying on credit cards to cover gaps in funding is a sign that you may need to reevaluate your budget or cut spending.
- **Look for low-cost leisure activities.** Your local library, public museum, and area parks are good resources for inexpensive entertainment. In addition, go to mylifematters.com and search the Discount Center for low-cost tickets and services.
- **Splurge wisely.** While it may be tempting to splurge on a big ticket item or lavish vacation at the end of a busy season, it’s better to set aside money a bit at a time until you can pay for it without risking your future finances.



The LifeMatters Financial Consultation Service can help you budget for seasonal or variable income. Call 24/7/365.

Source: Balance

1-800-367-7474

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