LifeMatters®

Assistance with Life, Work, Family, and Wellbeing

Caring for an Elderly or Disabled Loved One

Millions of adults provide care for a loved one who is elderly or has a disability. This care may range from helping out around the house or providing transportation to assisting with daily living needs.

If you are a caregiver or could become one in the future, keep these tips in mind:

- **Be respectful.** Becoming a caregiver often changes the relationship dynamic between the caregiver and their loved one. To minimize conflict, take a collaborative approach that incorporates your loved one's wishes (so long as it doesn't compromise their safety or quality of care).

- **Keep a log.** If you are providing a high level of care, it may be helpful to keep appointments, medications, and legal and financial documents in one centralized, easily-accessible location.

- **Ask for help.** Share responsibilities with other family members and access respite care as needed. If another family member is a loved one's primary caregiver, offer to assist or provide material support (such as helping with expenses or purchasing supplies).

- **Maintain your own health and wellbeing.** Balancing work and personal obligations with a loved one's needs is often challenging, particularly for individuals who are also raising children. Set aside time each week to rest, regroup, and tend to your own emotional and physical needs.

- **Contact LifeMatters.** LifeMatters offers 24/7/365 emotional support to caregivers, as well as:

  - **Caregiving resources.** Call or visit mylifematters.com to access helpful resources and expert guidance.
  - **Legal and financial consultation.** Caregiving may involve legal or financial questions, particularly when a loved one is no longer able to manage their affairs. LifeMatters offers convenient access to consultation and educational resources.
  - **Peer support.** LifeMatters provides access to Togetherall, which provides online peer support for a variety of situations and circumstances.
  - **MyWellbeing coaching.** Visit mylifematters.com to take the MyWellbeing Profile. You can also talk to a coach about your results.

No matter where the caregiving journey takes you, LifeMatters can help. Call 24/7/365.

Don’t Forget to Wash Your Hands!

Frequent hand washing is one of the best ways to protect yourself from flu, colds, COVID-19, and other illnesses that can be transmitted through contact with people, animals, food, and contaminated surfaces.

Touching your eyes, nose, or mouth after contact with an infected person or an object that is carrying germs (such as a doorknob) is a common way to contract a virus or bacterial infection. Washing your hands with soap and hot water reduces this risk.

When washing your hands, medical experts recommend that you:

- Wet your hands and lather them with soap for 20 seconds (or the time it takes to sing “Happy Birthday”)
- Rinse for 10 seconds
- Dry your hands with a clean towel (or one that only you have used)
- If soap and water isn’t an option, use an alcohol-based hand sanitizer

While washing your hands frequently is important, it is essential to do so both before and after you:

- Prepare food (especially when cooking with raw meat, poultry, fish, or eggs)
- Eat food, serve it to others, or touch dishes that will be or have been used by others
- Put in or take out contact lenses
- Treat or bandage an injury or skin condition
- Assist someone with grooming or hygiene tasks (including changing a diaper)

Always wash your hands or use sanitizer after you:

- Use the bathroom
- Blow your nose, cough, sneeze, or touch your hair or face
- Pet animals or dispose of their waste
- Take out garbage
- Smoke
- Handle objects that have been touched by others, such as money or a gas pump
- Use public transportation

Other ways to decrease the spread of germs include:

- Assigning each family member their own hand towel
- Regularly cleaning bathroom and kitchen surfaces with a bleach-based solution
- Getting a flu shot every year
- Maintaining good self-care

For more suggestions on how to support your immune system during cold and flu season, contact LifeMatters. Call 24/7/365.

Renting vs. Buying Your Home

Would you like to buy a house someday? Whether to buy depends upon a lot of factors, including what owning a home means to you. If becoming a homeowner could be the next step in your financial future, ask yourself these questions:

- **Can I afford to buy?** It may be an option if:
    - Your monthly rent costs are higher than what you would pay for a 30-year, fixed-rate mortgage plus homeowners' association (HOA) fees (if applicable)
    - You qualify for a mortgage and have saved enough to make a down payment
    - You can limit the mortgage, including private mortgage insurance (PMI), taxes, and insurance to 30% or less of your total income
- **How long will I stay?** Consider your circumstances:
    - If you move frequently due to work or an unsettled personal situation, renting on a six-month or year-to-year lease may make sense for now
    - If you expect to stay put for a while (a minimum of five years is ideal), purchasing allows you to recoup expenses and build equity
- **How do I feel about maintenance?** Consider if you are a person who:
    - Is handy and likes working on house projects

    - Prefers to hire someone to do remodeling or repairs or pay an HOA fee for routine maintenance
    - Would rather have a landlord take care of all maintenance and repairs
- **Will buying improve my finances?** Owning a home and making payments on time is a great way to boost your credit score. In addition, being a homeowner means you can:
    - Refinance (if interest rates go down) for a lower payment or a faster payoff
    - Borrow against the property to make improvements that increase its value

  If your income varies or your credit is poor, you may be better off renting until your finances improve.

The LifeMatters Financial Consultation Service can help you determine if you are ready to buy a house and provide guidance throughout the process. In addition, the Discount Center on mylifematters.com can help you save on everything from moving and repair services to day-to-day expenses. We're here to help!

Source: Balance Financial Wellness

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Maintaining a Good Credit Score

Building a good credit score is hard work. If you've achieved a solid rating, your next question may be "How do I maintain it?"

For starters, keep doing what earned you that high score in the first place, such as:

- Making all payments on time
- Maintaining low balances on revolving accounts or paying them off in full at the end of each month
- Diversifying your credit through different types of loans (credit cards, car payment, mortgage, etc.)
- Limiting applications for new credit
- Leaving open (but not using) old, unsecured debt accounts after they are paid off

Beyond sticking to the fundamentals, being vigilant will help keep your credit in good shape. To monitor your credit:

- **Review your credit report annually.** Visit annualcreditreport.com to receive a credit report for free once a year. Obtain a report from all three credit agencies.

- **Utilize credit monitoring.** Many financial service providers will track your credit score for free each month, and some may offer more detailed credit monitoring. If you notice an unexplained dip in your score, check your credit report for fraudulent activity.

- **Dispute inaccurate information.** If you find a mistake on your credit report, dispute it immediately to minimize damage to your credit. Some errors are mistakes, while others could be evidence of identity theft.

If you believe that you have been the victim of identity theft, take these actions as soon as possible:

- Notify the companies with fake accounts that you have been the victim of identity theft
- Inform all of your creditors that they should watch for fraudulent activity
- File a police report
- Contact LifeMatters and request assistance with identity theft

Whether you want to improve your credit score or recover from identity theft, LifeMatters can help. Call or visit mylifematters.com.

Source: Balance Financial Wellness

1-800-634-6433

Assistance with Life, Work, Family, and Wellbeing • 24/7/365
mylifematters.com • Text* "Hello" to 61295 (U.S.)/204-817-1149 (Canada)
Call collect to **262-574-2509** if outside of North America
TTY/TRS 711 and language translation services available

*SMS messages will be sent for the duration of the chat. Message and data rates may apply. Text HELP for help and STOP to cancel.
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The information in this newsletter is for educational purposes only and is not intended to take the place of medical advice.