



Managing Conflict in Relationships

Conflict is a necessary and inevitable part of having a close relationship with another person. Learning how to manage disagreements with a friend or romantic partner may help you work through any rough patches. Try these tips:

- **Acknowledge the conflict.** Ignoring the issue could damage the relationship over time.
- **Identify the issue.** Determine the source of tension in the relationship. Common reasons include spending too little (or too much) time together, having few common interests, or a lack of trust. Sometimes, the problem may be a number of smaller issues that have built up over time.
- **Have a conversation.** Ask how the other person feels about the conflict. Their response may help you determine how to resolve the issue. In some circumstances, you may determine that it is time to take a step back from the relationship.
- **Find common ground.** After discussing the conflict, consider what steps could be taken to resolve it. Solutions may include:
 - Compromising or agreeing to disagree
 - Improving communication skills and engaging in active listening
 - Investing solo time in activities that help you recharge
 - Committing to spending more time together
 - Supporting and encouraging each other's goals
- **Access LifeMatters.** LifeMatters offers a variety of resources that may help you address conflict in a relationship. Visit mylifematters.com to access:
 - **Counseling** to improve conflict management skills. Select the "Access Counseling" tile to schedule online.
 - The **MyWellbeing Profile** (on the "MyWellbeing" tile) to evaluate your social wellbeing. Once completed, you can schedule a session with a coach.
 - **Togetherall**, which provides online peer support for a variety of life circumstances.



If conflict in a relationship is affecting your health and wellbeing, or if the situation has become abusive, LifeMatters can help. Assistance is available 24/7/365.

Plan Ahead When Choosing a Pet Sitter

If you are going to be away from home for a few days and don't want to board your pet(s), it is important to have a reliable pet sitter. Whether you ask a neighbor or friend to watch your four-legged family members or hire a professional pet sitter, these questions will help you plan ahead:

1. **What tasks will a pet sitter do?** Many pet sitters will perform a combination of pet care and household chores, such as:
 - Ensuring your pet has fresh food and water one or more times a day
 - Cleaning litter boxes (for cats) or maintaining an exercise and play schedule (for dogs)
 - Bringing in the mail, taking out the garbage, and checking on the property (confirm that the pet sitter is willing to do these tasks in advance)
2. **What are the benefits to my pet?** Being cared for by a pet sitter means that your pet can:
 - Stay in their own home and eat their usual food
 - Avoid the anxiety of being around other animals in unfamiliar surroundings
 - Receive one-on-one attention and affection from someone they may know and trust
3. **If a pet sitter is taking care of my pet for the first time, how should I prepare?** The best option is to schedule a "Getting to



Know You" visit between the pet sitter and your pet. During this visit, you can:

- Show the pet sitter around your house. Review your pet's care instructions and point out their favorite hiding places.
- Give the pet sitter a chance to become acquainted with your pet. Keep in mind that cats often hide when there is an unfamiliar person in the house.
- Provide emergency contact information, including the phone number of your veterinarian. Offer a backup contact in case you are unreachable.
- Confirm that spare keys work and show the pet sitter how to work any alarm system. Make sure the emergency contact has a key as well.

Keep in mind that exotic pets may need more specialized care. Ask your veterinarian if they have any recommendations prior to scheduling a trip.

It's not unusual to feel nervous or stressed about being away from a beloved pet. LifeMatters can offer practical resources and emotional support. Call 24/7/365.

Creating Strong Passwords

Passwords are the first line of defense in protecting your personal information from hackers and other cyber criminals. If your passwords could use some strengthening, try these tips:

- **Avoid personal information.** Stay away from birthdates, hometowns, and names of children or pets. If a password could be gleaned from your social media or public profile, it should be avoided.
- **Be creative.** Secure passwords are a mix of numbers, lower case and capital letters, and symbols. Think of a password as a code that only you can understand.
- **Go long.** A strong password is at least 10-18 characters in length. The longer a password is, the harder it is to crack.
- **Opt for two-factor authentication.** In two-factor authentication (2FA), you must take a second step after entering your password in order to access an account. Usually, this involves receiving a code via email or text that must be entered into the website or app.
- **Never repeat passwords.** Using the same password on multiple websites is a recipe for disaster. If a hacker breaks a password on one site, they could potentially access every other account that uses that password. A password manager may be a good option if you have multiple accounts or struggle to keep track of passwords.
- **Change passwords every three to six months.** If you notice any unusual activity on an account or receive a breach alert, change your password as soon as possible.
- **Do not share passwords.** Avoid sharing passwords with people outside your immediate household unless absolutely necessary. If someone else learns a password, it should be changed right away.
- **Beware of public Wi-Fi.** Public Wi-Fi (such as at a hotel or coffee shop) is more susceptible to hacking. Avoid logging in to sensitive accounts in these locations.
- **Close unused accounts.** Cleaning up your digital footprint decreases the risk of identity theft.



A stolen password can wreak havoc on your life and finances. LifeMatters can provide legal and financial consultation to help you recover from its impact and address any issues with identity theft. In addition, LifeMatters can help you cope with the emotional and financial stresses of a password or data breach. We're here to help.

Finding Common Financial Ground

Differences in individual approaches to finances is a frequent source of conflict in a relationship. Here are some key areas where couples may disagree:

- **Spend or save?** Clashes over whether to spend now or save for later are a common source of relationship stress.
- **Credit and debt.** Someone who uses their credit cards often may clash with a partner who limits credit use and avoids debt.
- **Risk tolerance.** If one partner has a high risk tolerance while the other's is low, it could lead to conflicts over retirement accounts and other investments.
- **Budgeting.** Disagreements could occur about what is "essential" spending, as well as how much money each individual can devote to discretionary spending.
- **Household bookkeeping.** Often, one partner takes charge of paying bills and maintaining financial records. This could lead to conflicts over budgeting or record-keeping.

Steps you can take to minimize financial conflicts include:

- Communicating with your partner about shared and individual dreams and goals



- Keeping all financial records and important information in a centralized location that both partners can access
- Working with a financial adviser who can help determine the best ways to reach shared financial goals

LifeMatters offers resources for addressing financial conflicts in a relationship. These include:

- The **Financial Consultation Service** can provide budgeting assistance and education on financial issues.
- The **Discount Center**, available on mylifematters.com, can help you save on a variety of goods and services.
- The **MyWellbeing Profile**, also on mylifematters.com, can help you evaluate your financial wellbeing. After completing the profile, you can arrange to speak with a coach.

If you and your partner frequently fight about money, LifeMatters can help. Call 24/7/365.

Source: Financial Planning Association (FPA)

1-800-634-6433

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mylifematters.com • Text* "Hello" to 61295 (U.S.)/204-817-1149 (Canada)
 Call collect to **262-574-2509** if outside of North America
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