



## The Building Blocks of Resilience

Resilience is the ability to adapt to challenges and overcome setbacks. Like most skills, resilience can be developed with time and experience.

### How to Build Resilience

- Think of resilience as a well filled with positive experiences that you can draw from during challenging times
- Identify activities that help you replenish this well and recharge your emotional reserves
- Take time to regroup after a stressful or disappointing experience

### Ways to Maintain Resilience

- Spend time with supportive friends and family members or a beloved pet
- Eat healthy foods, incorporate exercise into your daily routine, and get plenty of rest
- Reserve time for hobbies and other activities that help you relax
- Incorporate mindfulness techniques into your daily routine
- Repetitive activities, such as doing dishes, walking, and crafting, are great for boosting resilience



### Visit [mylifematters.com](https://mylifematters.com)

- Take the **MyWellbeing Profile** to evaluate your overall wellbeing and schedule an appointment with a coach.
- Join **Togetherall** to connect with others who have had similar experiences and provide mutual support.

### Quick Tips:

- **Resilience will help a person take positive action in difficult circumstances.**
- **Almost any activity can build resilience, especially when done mindfully.**
- **LifeMatters can suggest options for building and maintaining resilience.**

## Making the Most of Downtime

If you are working more and accomplishing less, you may be due for some downtime. Taking time to refresh and recharge both mentally and physically may improve productivity, increase resiliency, and decrease stress.

### How to Use Downtime Effectively

- Aim for one hour of unstructured relaxation two to three times a week
- Unplug from your phone and computer
- Engage in any activity that relaxes your mind and feeds your spirit
- Use downtime to relax, regroup, and build resilience

### Protecting Your Downtime

- Create space for downtime by prioritizing daily tasks and keeping track of your appointments and obligations
- Set appropriate boundaries on your personal time and limits on the expectations of others
- Remember that doing chores or running errands is not downtime
- Take advantage of an unexpected opportunity to take a walk, engage in a hobby, or spend time in nature



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- Take the **MyWellbeing Profile** to evaluate your emotional wellbeing and schedule an appointment with a coach.
- Access the **Discount Center\*** to save on travel, entertainment, hobby supplies, and anything else related to relaxation or leisure activities.

### Quick Tips:

- **Downtime is most effective when you do something you love — or nothing at all!**
- **Investing in downtime is key to supporting your overall wellbeing.**
- **LifeMatters can suggest ideas for incorporating downtime into your daily routine.**

## Saving Money on Gas

Are increased gas prices taking a bite out of your wallet? Here are some ideas for managing the cost increase.

### Pay (Less) at the Pump

- Look for the cheapest gas price on your daily route and fill up there
- Take advantage of grocery or convenience store discount programs
- Avoid driving out of your way to save a few cents on gas

### Drive Smart

- Keep up on vehicle maintenance
- Make sure your tires are properly inflated
- Clean clutter (and extra weight) out of your back seat and trunk
- Turn down the air conditioning and leave the fan at the lowest comfortable setting

### Plan Ahead

- Work from home when possible
- Carpool with friends to social activities
- Walk or use public transportation when you can



### LifeMatters Resources

- Call LifeMatters to schedule a **Financial Consultation**.
- Access the **Discount Center\*** on mylifematters.com to find savings on car maintenance and fuel purchases.
- Take the **MyWellbeing Profile** on mylifematters.com to review your financial wellbeing and schedule an appointment with a coach.

### Quick Tips:

- **Combining errands will help you avoid unnecessary miles.**
- **Drive mindfully! Both jackrabbit starts and slamming on the brakes burn extra fuel.**
- **The LifeMatters Financial Consultation Service can help you cut costs and evaluate your budget.**

## Vacationing on a Budget

Are you looking for ways to save money on your summer vacation this year? Consider these suggestions:

### Vacation Options

- Visit free or low-cost state and national parks (go to [nps.gov](https://www.nps.gov) for information on national park entry fees and passes)
- Pick a destination that tends to be less busy in the summer months
- Instead of one big trip, plan day trips within driving distance of your home
- Take a staycation and devote your time to a hobby or house project

### Budget Hacks

- Use coupons or discount codes to cut costs
- Save on food and dining costs by booking a room with a kitchenette
- If you enjoy spending time in nature, consider if camping would be cheaper than staying in a hotel
- If in a city, stay in a central location so you can walk to most destinations



### LifeMatters Resources

- Call LifeMatters to schedule a **Financial Consultation**.
- Access the **Discount Center\*** on [mylifematters.com](https://mylifematters.com) to locate coupons and discount codes for travel and event tickets, hotel rooms, and transportation.

### Quick Tips:

- **Plan smart! Avoid over-scheduling (and overpaying).**
- **Staying within your vacation budget may decrease financial stress and increase relaxation.**
- **The LifeMatters Financial Consultation Service can help you create a vacation budget that works for you.**

Source: Balance Financial Wellness

\*The Discount Center is not available in Canada.

## 1-800-367-7474

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