



Decreasing Your Flu Risk

Flu season is starting up, and this year, being prepared is more important than ever.

Common symptoms of influenza (or “the flu”) include fever, chills, cough, sore throat, runny nose, headache, body ache, and fatigue. People with chronic health conditions (such as asthma or heart disease) may have more severe symptoms.

Viral illnesses like the flu are primarily spread by human contact. Here are ways to protect yourself and the people you love from respiratory illness:

- ▶ Getting a flu shot will minimize your risk of contracting the flu or decrease the intensity of symptoms. It’s the most important step you can take to protect your health during flu season.
- ▶ Wear a mask when you are in a store or other enclosed space. If you are outdoors,

a mask is less necessary as long as you can maintain at least six feet of distance from other people.

- ▶ Wash your hands with soap and hot water for at least 20 seconds often, and especially when you have been handling objects that have also been touched by others. When hand washing is not an option, use an alcohol-based hand sanitizer.
- ▶ Avoid touching your eyes, nose, or mouth, especially if you haven’t been able to wash your hands recently.
- ▶ Frequently disinfect surfaces in your home with a bleach-based solution.
- ▶ If you are sick, it’s best to sleep separately from your partner and avoid sharing towels, utensils, and other items.

- ▶ If you have flu symptoms, you should stay home until the fever has been gone for 24 hours without the use of fever-reducing medications. Contact your physician so he or she can evaluate your symptoms and determine if additional intervention is needed.

Source: cdc.gov



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Preventing Caregiver Overload

Whether you're the primary caregiver for an elderly, disabled, or seriously ill loved one in your family or someone else has that role, it is important to be aware of the extra stressors incurred by caregivers. Taking responsibility for a loved one's wellbeing, while rewarding, creates extra emotional and physical stress.

Maintaining awareness of a caregiver's emotional and physical state is important. Caregivers need breaks to recharge, and when they don't receive them with sufficient frequency, it may lead to family conflicts or a decrease in quality of care. In addition, the caregiver may be at risk of developing health concerns of his or her own.

Having a "care plan" in place will help you ensure that your family's primary caregiver is receiving the breaks she or he needs. Here are some steps to take when creating a caregiver plan:

- ▶ **Make sure the caregiver has personal time.** A respite care service or planned backup care can provide caregivers with a much-needed break.



Adult daycare is another viable option, and will give an elderly or disabled person an opportunity to socialize with others outside of the immediate family circle.

- ▶ **Reach out.** If you are not the primary caregiver, check in often. Offer to help by running errands, delivering meals, performing chores, or providing backup care. If you are the caregiver, know your own limits and be honest when you need to take a break. Remember, it's okay to ask for support.
- ▶ **Look for resources.** Local caregiver support groups, church groups, and public resources such as Meals on Wheels can all ease the caregiving burden.

These resources may be especially helpful if the caregiver also has work or other family commitments.

- ▶ **Consider finances.** Caregiving often has a financial impact. Make sure the primary caregiver is not taking on too large a share of the financial responsibility for care needs. In addition, consider if the loved one's insurance and other benefits are being used effectively. Relevant documents, such as a will, power of attorney, and living will should all be up-to-date.

The COVID-19 pandemic has made caregiving more difficult, and in some instances, respite or backup care options are currently unavailable. LifeMatters can help you locate new resources to provide caregivers with needed support. Call anytime.

Dollars & Sense: Budgeting How-To

A budget is a tool to keep your spending under control. Knowing how much money goes in and out of your accounts will help you make intelligent decisions about where to put your hard-earned cash. These steps will help you create a working budget:

1. Make a list of your expenses.

Include any purchases you typically make with cash.

2. Record all expenses for two months.

While some people prefer a spreadsheet or budgeting software, others may find it easier to track everything in a notebook.

3. List other expenses. Include seasonal, annual, semi-annual, or quarterly expenses that did not come due during your two-month recording period. This may include property taxes, car registration and maintenance, tax preparation fees, insurance payments, vacation costs, and your annual holiday spending.

4. Total your income. Add up your monthly income, including bonus pay, tax refunds, dividends and interest, alimony or child support, pension or retirement income, and public assistance. Only list those sources of income that are confirmed.

5. Record net income. Next to each source of income, list the net (after deductions) amount you receive each month. If your income varies, create a monthly average.

6. Put each of your expenses in a category. Common categories include food, household expenses, travel, entertainment, and savings. Divide the total number for each of these categories by 12.



7. Add up the monthly amount for each category. Then, subtract it from your net monthly income. Do you have a negative or a positive number?

8. Create a budget. A good budget should:

- Control your impulse to overspend
- Include a designated amount for saving every month
- Allow room for small treats and fun activities
- Not go over the amount you bring in each month

If your budget is too tight, look for ways to cut expenses or increase your income. You may have to make choices and set priorities. For instance, if there's no room in your budget for takeout once a week, you may have to sacrifice something else (such as a lesser used streaming service) to balance things out.

9. Revisit your budget at least once a year. Your budget should adapt to your life's changing needs.

The LifeMatters Financial Consultation Service can help you create a budget that works for you. Call anytime.

Speeding Up Debt Repayment

Decreasing consumer debt is a great way to raise your credit score, cut down on financial stress, and put you on track for a more financially fit future. Try these basic steps for cutting back on debt:

- 1. Talk to your creditors.** They may be able to help you by restructuring your payment plan, reducing your interest rate, or providing other options that make it easier for you to pay off the debt.
- 2. Consolidate payments.** Look into consolidating your credit cards into one monthly payment through a lower interest consolidation loan. Avoid incurring more debt on any cards you pay off with the consolidation loan.
- 3. Cut yourself off.** Commit to not using your credit card until you have paid off a certain amount.



Remove the card from your online accounts and take it out of your wallet. If you don't have easy access to it, you'll be less likely to use it.

- 4. Make more than the minimum payment.** If you're only making minimum payments, you're extending the term of the debt for years and adding thousands of dollars in interest. Aim to pay at least the minimum payment plus whatever you've accrued in interest each month. If you can only make the minimum payment at the due date, try to make a second payment later in the month.
- 5. Free up extra money.** Want to get rid of debt quickly? Pay it off fast. Some ways to do this include

cutting out extra spending, taking on a second job or side gig, or selling items you no longer need. Putting extra cash toward your debt will help you in the long run.

- 6. Find 0% APR offers.** If interest charges are killing your debt repayment, shop around for a lower rate. Many financial institutions have 0% offers for new balance transfers for a certain amount of time. By transferring a balance (or two) to a lower APR card, you can pay more per month toward the principal balance. Keep in mind that most of these offers have a term limit, so you'll want to pay off the amount you transfer before it goes up to a higher interest rate.
- 7. Create a savings plan.** Start saving at least a small amount each month. Committing to a savings plan will make it easier to deal with emergency expenses and avoid piling up more debt.
- 8. Get help.** The LifeMatters Financial Consultation Service can help you prioritize debt repayments and make a budget that works for you. Call today!

Source: Balance

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