



Emotional Eating

When you've had a bad day, do you head for your favorite comfort food? While having a burger or ice cream in response to stress is reasonable once in a while, doing so too often could lead to weight gain and affect your physical health.

If you tend to make unhealthy food choices when you are feeling emotional, try these tips:

▶ **Understand your cravings.**

Learn to recognize the differences between emotional and physical hunger. These may include:

- Wanting to eat even though you don't feel hungry
- Sudden hunger for a specific type of food
- Difficulty stopping eating even when you feel full
- Feeling guilty after eating

- Eating, either to nurture yourself or because you "deserve it"

▶ **Track your emotional eating habits.**

Keep a log of instances when you are eating for emotional reasons. Note how you are feeling at the time or what is going on in that moment. After a few weeks, review the log and look for patterns. Is the eating happening because of an emotion, such as feeling sad or lonely, or does it occur after a specific event or an encounter with another person? Analyzing patterns will help you identify triggers for emotional eating behavior.

▶ **Find substitutes.** Look for activities that can take the

place of emotional eating, such as taking a walk, spending some time on a favorite hobby, or writing in a journal. In addition, consider removing "trigger" foods from your house and keeping healthy snacks in stock instead.

▶ **Try portion control.** Instead of ordering a large pizza, get the small. Buy individual packs of other foods that you turn to for comfort.

▶ **Get help.** Emotional eating may be a substitute for dealing with your problems. LifeMatters can help you develop more healthy coping skills and increase your resilience. Call 24/7/365.

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Coping with Fear of Failure

When you are faced with a challenge, do you roll up your sleeves and dig in, or do you tend to procrastinate and hope it goes away?

Often, when we put things off or try to ignore problems, it's because something about the situation scares us. Determining what you're afraid of will help you move past the fear and shift into a "can do" mindset. Try these tips:

▶ **Figure out why you're afraid.**

Are you afraid of failure — or of success? Sometimes we put things off because we're afraid of change, even when it could be positive. Determining why you don't want to do something may make it easier to break through barriers and get things done.

▶ **Consider your motivations.**

If this is an optional task, make sure that you're doing it because it's a positive step toward reaching your goals. If you're doing something because you're seeking approval from someone else, you may want to consider if there are better uses for your resources and time.

▶ **Evaluate your risk tolerance.**

Your comfort with risk has a lot to do with how well you can push past your fears. Consider these questions:

- Have I ever passed up an opportunity because I was afraid I couldn't handle it?
- Do I look for the safest way to do things instead of taking risks?
- Do I have regrets about choices I've made and wish I could go back and do things over again?

▶ **Acknowledge your fears.**

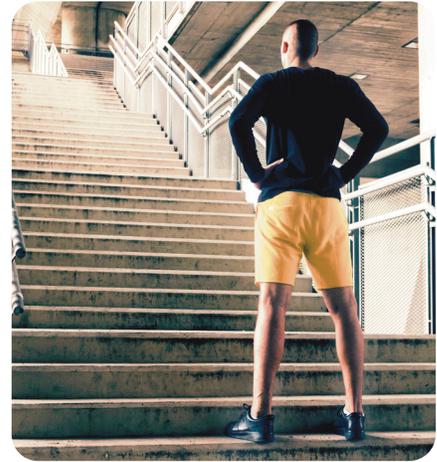
Fear of failure often is rooted in worry that you may lose respect from others or take a hit to your self-esteem. Recognizing these feelings may help you move past them. In addition, remember that making mistakes is one of the best ways to learn and grow. You can't get better if you don't try.

▶ **Focus on the task.**

Instead of dwelling on worst-case scenarios, concentrate on the task itself. Methodically working through the process step-by-step may help to quiet your fears.

▶ **Sharpen your skills.**

Nothing builds confidence and eliminates fear like competence. Devote time to developing the skills you



anticipate needing in the future, while staying open to new things that pique your interest.

▶ **Ignore the noise.**

It may be helpful to seek advice from others who have knowledge and experience in whatever you are trying to achieve. However, at a certain point you need to set aside what everyone else is saying and simply do what seems best to you.

▶ **Be brave.**

Pushing past your fear or uncertainty may help you get through the problem. Sometimes you just have to "rip off the bandage."

▶ **Keep your expectations realistic.**

Instead of aiming for perfection, focus on the experience. Learn everything you can from it.

LifeMatters can offer more suggestions on how to get past fear of failure. Help is available 24/7/365.

Dollars & Sense:

Breaking the Paycheck-to-Paycheck Cycle

Are you living paycheck-to-paycheck? People who are stuck in this financial situation often find it difficult to cover unexpected bills or save for the future.

If you struggle to meet your monthly expenses, try these tips:

- ▶ **Track your spending.** One of the best ways to determine where to cut costs is to track what you actually spend. Use a notebook or app on your phone to track every single purchase, no matter how small, for one month. This will give you a good snapshot of both your scheduled expenses and the small purchases you make (such as buying lunch) on a day-to-day basis.
- ▶ **Look for cuts.** Start with simple things, such as making your coffee at home rather than buying it on the way to work or opting for cheaper brands at the grocery store. Things you pay for but don't often use, such as subscriptions to magazines or streaming services, are also a good place

to find hidden money. If you're struggling to make cuts, break down how many hours you need to work to pay for an item each month. Thinking about it in these terms may make it a lot easier to live without a "little luxury."

- ▶ **Eat in more often.** If you are eating out multiple times a week, consider where you can cut back. Try bringing your lunch from home more often or saving restaurant meals for special occasions. You'll be amazed how much you can save!



- ▶ **Put the credit card away.** If you are relying on credit cards to make day-to-day purchases, pay off the bill in full at the end of the month. If you are unable to do this, then it would be better to only use credit cards for emergencies or purchases that must be made with a card (such as travel reservations). Not only will this limit how much you spend, but it will keep you from incurring interest and fees on the unpaid balance.
- ▶ **Pay yourself first.** If you struggle to save, schedule an automatic monthly payment into savings. Try to build up an emergency fund equal to three to six months of living expenses. Then, move on to setting aside money for big ticket items, such as a new car or home improvements.

For more ideas on how to get out of the paycheck-to-paycheck rut, contact LifeMatters. A professional financial counselor can help you review your expenses, develop a budget, and create a savings plan to meet your future goals. Call 24/7/365.

Tax Season Tips

Every year, most U.S. citizens go through the ritual of filing taxes. Whether you owe money or receive a refund, these tips may be helpful in determining how and when you get your taxes done:

- ▶ It is likely you will need to pay federal and/or state taxes on any income you earn in a given year. Employers typically withhold a portion of your income to pay taxes, but this may not always be enough to cover your bill. (If they have withheld more than you owe, you will receive a refund.) Taxes for self-employed people are typically paid in the form of quarterly estimated tax payments.

- ▶ Working with a professional tax adviser is a wise choice, especially if you own property or have income from multiple sources. A knowledgeable tax adviser will review your paperwork, ask questions, and ensure that you are making the most of all relevant deductions and credits. In addition, the adviser may be able to make suggestions (such as contributing more to your retirement account) that will decrease your tax obligation in the future.



- ▶ Don't withhold more than is necessary to cover your anticipated tax bill. Instead, keep that money and use it to pay down debt or contribute to your retirement fund or personal savings. Ask a tax adviser about the appropriate level of withholding for you.
- ▶ While it may be tempting to set your withholding low so you can keep more money up front, it could create problems when your tax bill comes due. Again, a tax adviser can help you determine the correct withholding status.
- ▶ Federal and state taxes should be filed by the deadline each year (usually on or around April 15). It's important to file on time in order to avoid possible legal or financial penalties. Falsely filing taxes in order to steal someone's refund is a common form of identity theft, so it's a good idea to file early if you expect to get money back.

LifeMatters can offer more suggestions on how to prepare for tax time.* Call 247/365.

*The LifeMatters Financial Consultation Service does not provide tax preparation services. Source: Financial Planning Association

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