



Changing Your Routine

Is it time to shake up your routine?

Routines help keep life organized and on track, but they can also become stale or make it easy to fall into bad habits. Changing your routine may help you break an unhealthy habit or incorporate a more positive behavior into your life.

If you're looking for ways to change your routine, try these tips:

- ▶ **Become more self-aware.** Be mindful of the choices you make. Before you reach for that bag of chips or your credit card, take a moment to think about the impact of your behavior on your health, finances, and long-term goals. Self-awareness may make it easier to see when you are engaging in a behavior impulsively or out of habit.
- ▶ **Accept the need to change.** Change is often inconvenient and disruptive, but it is a necessary

part of personal growth and improvement. One good way to manage change is to make small, incremental adjustments in your behavior. For instance, if you need to improve your diet, start by adding one extra serving of fruits or vegetables a day. Once you're used to eating healthier, it will be easier to swap out unhealthy foods.

- ▶ **Look for the silver lining.** Sometimes we have no choice about a change in routine. For instance, you may have to give up something you enjoy for health reasons or due to budgetary constraints. If you're struggling with the emotional impact of giving up a favorite routine, try to focus on the benefits. For instance, one way to make giving up smoking easier is to focus on what you can do with the money you save because you are no longer buying cigarettes.

- ▶ **Ask for help.** Tell your friends about the change you want to make and ask for their support. LifeMatters can also provide suggestions and encouragement.
- ▶ **Take action.** Whether you prefer incremental change or want to just "rip off the bandage," it's important to take concrete steps toward reaching your goal. Put time and effort into making a positive change a reality.

For more suggestions on how to shake up your routine, contact LifeMatters. Help is available 24/7/365.

Inside:

- ▶ Smart Phones at Work
- ▶ Lower Your Financial Stress
- ▶ Small Sacrifices. Big Savings!



Smart Phones at Work

The easy portability of smart phones and other mobile devices means you can instantly have your whole life at your fingertips. However, easy access to social media, news updates, and games may be a big distraction at work.

If your smart phone or tablet is hampering your productivity, try these tips:

- ▶ Follow your workplace's policy for use of personal devices. Some workplaces set limits on when it is appropriate to use personal devices during work hours. If your workplace does not have such a policy, ask your manager for guidelines.
- ▶ When you are at work, put your phone away or set it to silent mode. Only check your phone during assigned breaks.



- ▶ Tell your friends you will be unavailable during work hours. Ask them to respect the limits on your availability during these time periods.
- ▶ If you use social media or other mobile apps for work, focus on the task at hand. Avoid checking your personal accounts or falling down a "rabbit hole."
- ▶ Move apps you use for recreation to secondary screens on your phone. Making these apps harder to get to will make it less likely that you will be using them when you should be engaged in another activity.
- ▶ If you feel like you are spending too much time on your phone or tablet, consider taking a break. Set aside time each evening to go for a walk, relax with family and friends, or detach from the virtual world.
- ▶ Ask yourself if you are spending time on your phone as a way to avoid personal problems and difficulties in relationships or because you are feeling bored. LifeMatters can help you address problems, improve your interpersonal communication skills, or develop a plan to make needed changes to your routine or habits.

If you are struggling to stay focused at work, LifeMatters can help. Call 24/7/365.

Dollars & Sense: Lower Your Financial Stress

Money worries are a common source of personal and family stress. Financial pressures may contribute to headaches, stomachaches, difficulty sleeping, and other stress symptoms. Financial pressures may also lead to unhealthy behaviors, health concerns, and relationship issues.

If financial stress is wearing you down, consider these tips for getting back on track:

▶ **Recognize when you are in a perilous financial situation.**

Everyone has a different tolerance for personal financial stress, so what feels stressful to one person may not be to another. Instances where you should take action no matter how stressed you feel include:

- If you have more money going out than coming in on a regular basis
- If you are barely making the minimum payments on your credit cards



- If you are relying on credit to cover basic essentials, such as rent, food, or car payments
- ▶ **Be honest.** When you're struggling with your finances, it's important to look at why your spending is out of balance. Do you need to rework your budget, make different choices, or change something about your living situation to make ends meet? If you share your life with a partner, have a frank talk about what changes are needed in order to get your joint finances back to a better place. Understand that both of you may need to make some compromises in order to achieve a manageable solution.



- ▶ **Rework your budget.** If you haven't redone your budget in a while, now is the time. Write down where all your money is going, then look for adjustments that will help you live within your means. If there is nothing left to trim from your budget, it may be time to rethink some life choices.
- ▶ **Take a personal inventory.** It's human nature to want what you don't have. Taking a personal inventory may help you focus on what you do have. It may also help you recognize assets or resources that you can use to improve your situation (such as selling unused hobby equipment).
- ▶ **Engage in self-care.** Healthy behavior is one of the best ways to manage stress. Exercise, eat healthy meals, and get enough sleep. It may also be helpful to build your resilience by practicing yoga or mindful meditation. Finally, talk to a trusted friend or call LifeMatters about your concerns.
- ▶ **Get help.** The LifeMatters Financial Consultation Service can help you get your finances back in balance. Call 24/7/365.

Small Sacrifices. Big Savings!

One of the biggest challenges of budgeting is giving up things you enjoy. It's easy to say, "I need to save money," but harder to give up eating out or drop a favorite streaming service.

If you are struggling to find ways to cut back without giving up the things you love, try these tips:

- ▶ **Shop with a list.** No matter how tempting an impulse buy or good deal may seem, don't make a purchase unless it's actually on the list you made before you started shopping. The only exception is if something you need to buy on a regular basis is on sale and it makes sense to stock up.
- ▶ **Clip coupons.** Coupons and promotional codes can save you lots of money — so long as they don't entice you to spend more

than you otherwise would. In addition, many stores now offer apps for extra savings.

- ▶ **Comparison shop.** Comparison shopping is a good way to save, and not just on big ticket items. For smaller items, take note of where they're cheaper to buy during your normal shopping rounds. For instance, your grocery store may sell cleaning products, but they could be less expensive at a "big box" store. If you have to travel farther to save money, try to consolidate your trips so you can pick up all the low-priced items at a given location at once.
- ▶ **Eat in.** One easy way to save is to bring your lunch to work most



days of the week, and to make your own coffee instead of buying it at a coffee shop. In addition, avoid relying on takeout or delivery for your evening meals. Instead, shop for foods you like and prepare them at home. If time is a factor, consider creating a weekly meal plan and doing as much advance preparation as possible on a free evening.

- ▶ **Buy used.** Sometimes buying used can be as good or better than purchasing new. "Gently used" items are often just as good — and may be available at a fraction of the cost.
- ▶ **Find a balance.** When looking at cuts to your budget, remember that balance is key. If it's hard to give up a big expense, consider making several smaller cuts. Keep eliminating items until what you have saved equals the value of your "must have" expense.

The LifeMatters Financial Consultation Service can help you build a budget that leaves space for the things you love. Help is available 24/7/365.

Source: Balance

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