



A Better Night's Sleep

A good night's sleep helps to restore and re-energize the body and brain. It also increases alertness, strengthens memory, and regulates mood. On a physical level, quality sleep boosts the immune system, eases stress, improves metabolism, and may help ward off heart disease, diabetes, cancer, and other chronic health conditions.

Most adults should aim for between seven and nine hours of sleep each night. To make sure you are getting enough sleep, try these tips:

- ▶ **Go to bed at the same time every night.** Allow enough time for eight hours of sleep. If you have to be up at 6 a.m., you should be in bed by 10 p.m.
- ▶ **Sleep in a dark room.** Draw the blinds to shut out moonlight and other exterior light. If you sometimes need to sleep during the day, install blackout curtains.

- ▶ **Avoid screen time (TV, phone, tablet) an hour before going to bed.** Read a book, write in a journal, or listen to soothing music. A bath or shower may also help you relax.
- ▶ **Don't go to bed hungry.** If your stomach is rumbling, have a light snack. Cheese, milk, turkey, walnuts, or chamomile tea are good options. Avoid heavy meals within four hours of bedtime.

Other tips for healthy sleep:

- ▶ Exercise may improve the quality of your sleep and help decrease stress. Don't exercise within three hours of going to bed.

- ▶ Avoid caffeine within six hours of your bedtime. If you have trouble sleeping, cut back on your overall caffeine intake.
- ▶ Quit smoking and limit your alcohol intake. Both nicotine and alcohol can interfere with your body's ability to sleep.
- ▶ Difficulty sleeping may be the result of an underlying medical condition. If you struggle to fall asleep or wake often in the middle of the night, consult with a physician.

LifeMatters is available anytime — even when you should be sleeping! Call 24/7/365 to speak with someone about stress or personal issues, or if you're struggling to fall asleep.

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Building Confidence

Training and talent will take you far, both in work and in life. But having confidence matters too.

Trusting in your skills and ability to weather challenges is a key part of building self-esteem and resilience. Try these tips to increase your confidence:

- ▶ **Do your homework.** If you're feeling unsure about a situation, do some research. Take a class, read a book, or just spend some time practicing needed skills.
- ▶ **Take responsibility.** If you're feeling shaken by a recent failure, take a critical look at what you could have done better. Acknowledge what you did well, too! Look for ways to build on the positives in the future, while avoiding the pitfalls that may have led to the disappointing results.
- ▶ **Prioritize.** Make a daily to-do list, with the highest priority items at the top. Getting the most stressful or important items out



- of the way first is a great confidence booster and will help you stay on top of your work and life.
- ▶ **Track your successes.** Make a list of positive accomplishments, or keep souvenirs or pictures of loved ones or personal heroes where you can see them. Refer back to these whenever you're in need of a confidence boost.
- ▶ **Fake it till you make it.** If you're nervous or afraid, pretending to be someone who has confidence may help inspire it for real. Try some positive reinforcement by saying things like "I can do this" or "I'm good at this task."
- ▶ **Regroup.** After a string of frustrations or failures, it may be time to take a step back. Schedule a vacation or weekend away, or put time into a hobby or other activities that help build your resilience.
- ▶ **Keep taking risks.** If you want to rebuild your confidence, sooner or later you will have to take another risk. The key is to bring what you've learned from your previous experiences into your next endeavor. The more you try, the more you increase your chances of success!

Whether you're struggling to cope with a disappointment, need to improve your self-confidence, or want to set goals, LifeMatters can help. Call 24/7/365.

Dollars & Sense:

Smart Money Moves When Starting Out

When you're just starting out in your career, it may seem like you have all the time in the world to figure out your finances. Expenses like moving out on your own, paying off student loans, getting married, or starting a family may take priority over saving for retirement or a house.

As it turns out, some basic financial steps in your twenties and thirties can pay big dividends over time. Try these tips for establishing a solid financial future:

- ▶ **Create a budget.** Whether you're living with family or are out on your own, a budget is key to managing your finances. Every time you take on a new expense or increase your income, reconfigure your budget. Make sure you leave space in your budget for favorite activities.
- ▶ **Save.** When you're starting out and your budget is stretched, saving may seem out of reach. However, setting aside even a small amount of money each

month will, over the span of 30-40 years, grow to substantial sums. The longer you wait, the more money it will take to achieve the same result.

- ▶ **Build your credit score.** Good credit is worth its weight in gold, but poor credit can make it harder for you to accomplish your goals. A simple way to build credit is to get a credit card with a low limit and interest rate. Use it to pay for a few items a month (such as gas and groceries), and always pay it off in full when the bill comes due.



- ▶ **Start an emergency fund.** Setting aside even a few hundred dollars in emergency money can be a lifesaver when an unexpected bill or repair pops up. Aim for \$500 in reserve, then increase your goal. Experts recommend that you keep three to six months of income socked away, but don't stress! You can build this up over time.
- ▶ **Invest in insurance.** If you don't have medical insurance through your employer, it may seem like an extra expense you don't need, especially if you are young and healthy. However, an accident or other health condition could set you back thousands of dollars without some form of insurance. If you rent, purchase a renter's insurance policy. Finally, locking into life insurance now, while you are young and healthy, may save you a bundle later.

For suggestions on how to manage your finances at any age, contact LifeMatters. Help is available 24/7/365.

Twelve Months to Financial Fitness

Do you want to get your finances in order? Rather than trying to do everything at once, it may be easier to focus on one task per month. Try this schedule:



- ▶ **January.** Cut back on unnecessary spending. Make a list of what is essential, what is discretionary, and what you could live without.
- ▶ **February.** Review your budget and look for ways to make it work for you. If you don't have a budget, take the time to create one.
- ▶ **March.** Are your taxes done? If not, organize your paperwork and get them filed. Then, consider if you could cut next year's tax bill by contributing more to your retirement accounts.

- ▶ **April.** Create a plan to pay down your credit cards and other loans (pay off the highest interest accounts first). Consider closing paid off accounts.
- ▶ **May.** If you don't have a will, now is the time to create one. It's also a good time to review your assets.
- ▶ **June.** Set up a filing system for your bills (and an electronic one for accounts that you pay online). Determine the best way to secure your passport, birth certificate, tax returns, etc. from fire, theft, or natural disaster.
- ▶ **July.** Determine your holiday budget and start saving. It'll be Thanksgiving before you know it!

- ▶ **August.** Instead of going out for entertainment, try staying in for one month. See how much you save!
- ▶ **September.** Take a long look at your shopping habits. Can you get equal items for better value by switching to different brands? If your local grocery or big-box store offers discounts through an app, download it to your phone.
- ▶ **October.** Are you on track for retirement? Determine if your current retirement plan fits your age, where you are financially, and your plans for the future.
- ▶ **November.** Clear out clutter by selling items you no longer want or need. Use the extra cash to pay off debt or add it to your holiday fund.
- ▶ **December.** Review your year, the progress you made, and what you could do better in 2021. Then, start setting new financial goals.

For help with improving your financial fitness, contact LifeMatters. Help is available 24/7/365.

Source: Balance

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