



## The Power of Meditation

If you sometimes feel overwhelmed or distracted, meditation can help.

Meditation is a useful tool for managing stress, improving relaxation, and increasing resilience. It may also help with managing pain and benefit your overall health and wellbeing.

There are several different forms of meditation. Some common ones include:

- ▶ **Mindfulness:** Focusing on a physical sensation such as your breath. When thoughts intrude, return focus to your breathing.
- ▶ **Relaxation response:** Progressively relaxing your body and then focusing on a word or sound.

- ▶ **Visualization:** Focusing on specific places or situations.

Although meditation sounds simple, it takes discipline to hold still, block out the world around you, and quiet your thoughts. While short bouts of meditation may be helpful in managing a stressful situation, practicing at least 20 minutes a day will increase its benefit. Over time, you may find that the peaceful feeling you get from meditation will stay with you throughout the day, making it easier to manage stress, conflict, and difficult situations.

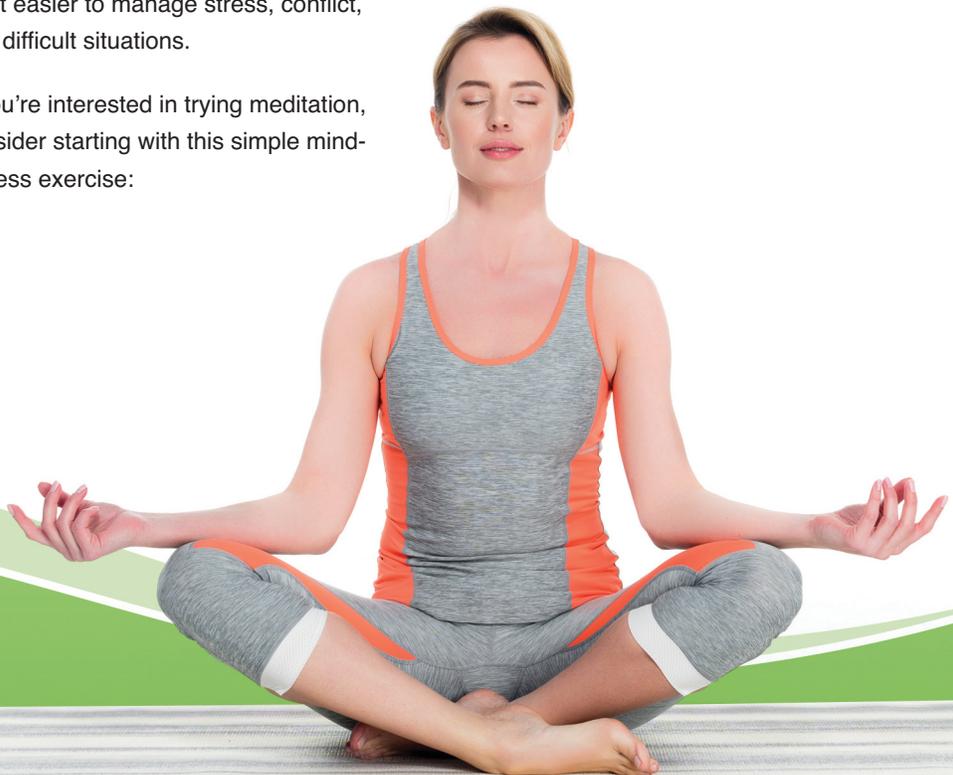
If you're interested in trying meditation, consider starting with this simple mindfulness exercise:

- ▶ Find a quiet place. Sit in a chair or on the floor.
- ▶ Focus on the sensation of air moving in and out of your body as you breathe. Feel your belly rise and fall and the air enter your nostrils and leave your mouth.
- ▶ Take note of any words or images that come to mind, then let them go. Focus on your breathing.
- ▶ When the meditation is over, gradually increase your awareness of your surroundings. Don't get up until you feel ready to do so.

For more suggestions on how to incorporate meditation into your daily routine, contact LifeMatters. Help is available 24/7/365.

### Inside:

- ▶ Coping with Cranky People
- ▶ Staycationing on a Budget
- ▶ Financial Basics for Children



# Coping with Cranky People

Learning how to handle someone else's negative emotions or irritable behavior is an important part of managing interpersonal relationships. The next time you have to interact with a grumpy family member, friend, or co-worker, keep these tips in mind:

- ▶ **Be compassionate.** Everyone has a bad day once in a while. If someone is cranky or irritable, try to give them some leeway until they can work through whatever is bringing them down.
- ▶ **Choose to be positive.** Instead of focusing on the other person's negative views or snappish behavior, maintain a positive outlook. If you are trying to solve a problem, focus on solutions, not on determining who was to blame.
- ▶ **Be observant.** If someone tends to be grouchy after a specific event (such as a weekly meeting) or an encounter with another person, this may help you determine the source of his or her frustration. Understanding why



someone is irritable may make it easier for you to avoid taking his or her behavior personally.

- ▶ **Listen.** Sometimes, irritability is an indication that the other person is hurt or troubled by your behavior. If you are concerned that your actions may have had an impact on the other person's mood, ask, "Have I done something to upset you?" Listen fully to the other person's answer before responding. If there is a conflict, try to resolve it in a way that meets both your needs.

- ▶ **Don't "fight fire with fire."** If someone directs sarcasm or anger at you, avoid escalating the situation by replying with the same. Instead, calmly ask the person if something is troubling her or him. If the person is unwilling to discuss it or continues to goad you, it may be best to remove yourself from the situation until tensions have cooled.
- ▶ **Pick your battles.** Someone who is on edge may not say or do anything inappropriate, but still leave you feeling unsettled or frustrated. If you're in this situation, think about whether it is worth confronting the behavior. In some instances, it may be better for the relationship to be patient and allow the person time to work through his or her feelings.
- ▶ **Be assertive.** If someone is irritable on a frequent basis, or if he or she is engaging in hurtful or bullying behavior, it's important to take action. Calmly explain why the behavior is unacceptable and what you expect in the future. If the behavior doesn't change and your situation allows, consider if it would be reasonable for you to spend less time talking with or being around this person.

For more suggestions on how to cope with a cranky person, or if you are struggling with feelings of frustration or irritability, LifeMatters can help. Call 24/7/365.

# Dollars & Sense: Staycationing on a Budget

If you're tight on funds and have decided to have a "staycation" (i.e. at-home vacation) this summer, that doesn't mean you have to give up on fun. Try these low-cost suggestions for making sure your time off is fun for the whole family:

- ▶ **Camp on your lawn.** Camping doesn't have to involve a trip to the mountains. If you have a big enough backyard, you can simply set up tents on your lawn. Plus, camping at home, in familiar surroundings, is a great way to introduce younger children to the experience.
- ▶ **Turn ordinary games into a special event.** Team up and square off for the backyard or playground Olympics! You could also extend the competition to non-outdoor activities like board or video games. The point is to make playtime into something special for your kids — while avoiding expenses.

- ▶ **Look for low-cost events.** Summer offers lots of free or low-cost entertainment, such as street fairs, flea or farmers' markets, block parties, and concerts in the park. In addition, you can make the most of free time during the day by going to a movie or visiting a museum on matinee or discounted rates.



- ▶ **Leave your house, not your town.** Instead of traveling to a far-flung destination, book a few days in a local hotel or vacation rental. Stay in a place with a waterpark or swimming pool to create a vacation atmosphere or take advantage of the opportunity to explore a new section of your city in detail. If you want to save even more, make sure wherever you stay has a kitchenette so you can make your own meals.
- ▶ **Pick a project.** Have you been wanting to paint a bedroom, read some good books, write a novel, or experiment with some new recipes? A staycation is a great time to focus on projects you can't get to during a normal workweek.
- ▶ **Budget for next year.** If having to staycation is disappointing, it may be time to reconfigure your finances. Contact LifeMatters for help with reviewing your budget and setting up a savings plan so that next year, you can have the summer vacation of your dreams!

## Financial Basics for Children

Teaching your child about money is an important part of helping him or her prepare for adulthood. Here are some age-appropriate concepts to help you get started:

### Ages 3-5: Saving and Spending Basics

It's never too early to start teaching small children basic concepts of saving and spending. You can do this using coins, blocks, stickers, or similar items. Have your child exchange these items for other things of varying value (a toy equals five stickers, for instance). Explain how it may be useful to save some stickers for later as opposed to spending everything at once. (Make sure to give your child his or her toy back at the end of the game.)

Source: Balance

### Ages 6-12: Set Savings Goals

Teaching grade school kids about how to save toward a goal will help them learn how to manage time and plan for the future.

For instance, your child may want a particular video game. If he or she has an allowance, you can teach the concept of saving by breaking down how many weeks' worth of allowance would have to be saved to pay for this game (and what he or she might need to give up to reach the goal faster). Or, if you have a "chores for rewards" system, you could break down how many chores are required to earn the item she or he wants. Explaining these concepts will help your child understand how to budget and save for long-term goals.

### Ages 13-21: Boost Financial Confidence

For teens and young adults, building confidence is critical, both personally and financially. As a parent, you can empower your children by ensuring they follow through with their financial



plans. Whether it's sticking to a budget, achieving savings goals, or keeping a part-time job, set young people up for success by providing guidance and encouragement.

In addition, it's important to teach teens and young adults how to identify trusted sources of financial information, as well as recognize both online and in-person financial scams.

LifeMatters can offer more suggestions on how to teach your child about saving, budgeting, and other financial concepts. Help is available 24/7/365.

Call **LifeMatters®** by Empathia toll-free anytime. **1-800-367-7474**

Assistance with Life, Work, Family, and Wellbeing • 24/7/365

Call collect to **262-574-2509** if outside of North America

Visit **LifeMatters®** online at **mylifematters.com**

 [facebook.com/lifematterseap](https://facebook.com/lifematterseap)



Language assistance services in your preferred spoken and written languages are available at no cost by calling 1-800-367-7474.