



Mind-Body Health

Are you struggling with illness, or simply not feeling as healthy as you would like? Strengthening your mind-body connection may help. Try these tips:

- **Tune in to your health.** Think about how your body feels when it's in balance. If something seems off, it may be a sign that your physical, mental, or emotional health needs attention.
- **Strive for self-awareness.** While heredity plays a role in some diseases, behavior and life choices are a factor as well. Look at what you may be doing — or not doing — that could contribute to feeling tired or unwell. For instance, are you:
 - Engaging in bad habits that leave you feeling run down or put you at risk of illness?
 - Exercising 30 minutes a day four to five times a week?

- Getting seven to nine hours of sleep per night?

► **Dig in to your diet.** Poor food choices may increase your risk of health problems, such as diabetes, heart disease, and digestive issues. It may also lead to weight gain and contribute to feelings of malaise or fatigue. Strive for a diet that is rich in fruits, vegetables, and whole grains and that minimizes high fat, processed, or fried foods. In addition, if a specific food makes you feel unwell, eliminate it from your diet.

► **Focus on the possible.** If you have a chronic medical condition, keep your focus on what you can do, not on what you can't. In addition, concentrate your efforts on maintaining or even improving your condition. For instance, if your knee is sometimes stiff, ask your doctor about exercises that will help you maintain your range of motion and strengthen the joint.

For more ideas on how to improve your mind-body health, contact LifeMatters. Help is available 24/7/365.



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Motivation Maintenance

Do you sometimes struggle with motivation? Maybe you avoid doing chores around the house or procrastinate about work tasks. Or you might go through a patch of time where you feel bored or disinterested by your usual routine.

Feeling unmotivated often boils down to one of two things:

- ▶ A visceral dislike of a particular task. For instance, you might be someone who simply hates folding laundry. Or, you could find the idea of a challenging project stressful and procrastinate about it, rather than simply getting it done.
- ▶ Feeling bored or “stuck in a rut,” especially if you’ve been in the same situation for a long time. Fatigue, apathy, impatience, and irritation are other signs that you may be tired of your routine.

While you may not be able to do much about changing your dislike of certain tasks, there are steps you can take to reignite your motivation when it’s at a low ebb. Try these tips:



▶ **Make a change.** Routines are “routine” for a reason — they stay the same! Try adjusting one element of your usual routine, such as the route you take to and from work. This may help spark other changes, such as trying a new restaurant or discovering a park you never knew existed.

▶ **Learn something new.** Education is a great way to open new doors and increase possibilities. Try researching “do-it-yourself” tips on the Internet or ask someone if you can shadow them while they perform a task that’s new to you. If you prefer a more formal setting (or need it for a degree or certification), take a class.

▶ **Start a project.** Shake things up by digging in to a big project. Start that novel, paint the living room, or reorganize your filing system. Sometimes getting a major task out of the way will energize you to take on another.

▶ **Meet new people.** Join a club or group that engages in an activity you enjoy, either online or in the “real” world. Not only will you find people with similar interests, but you may make new friends.

▶ **Don’t procrastinate.** Continuing to feel stuck (or continually avoiding folding that laundry) is a big waste of time. If you’re struggling to get a task done, try breaking it into smaller steps. Performing several small steps one at a time may be less stressful than doing the whole thing all at once.

▶ **Avoid moving your problems.** Sometimes a cosmetic change, such as moving to a new town, may seem like the solution to your problems. Unfortunately, it’s not unusual to find that your problems have moved with you. Consider if you’d be better off dealing with whatever thoughts, feelings, or circumstances are holding you back before you make a major life change.

If you’re struggling to stay motivated or feel stuck in a rut, LifeMatters can help. Call 24/7/365.

Dollars & Sense: Personal Finance Basics for Teens

Your teen may know calculus — but does he or she understand the basics of personal finance?

Many young adults struggle with managing their own money. Help your child prepare for this responsibility by teaching him or her these personal finance tips and tricks:

► **Setting up bank accounts.**

Make sure your child has both a savings and a checking account by the time he or she is 18. Many parents opt to set up savings accounts for their children at an early age, and then add on checking when the child begins working. The teen years are also a good time to teach the basics of money management, including:

- Paying bills on time
- Balancing a checkbook
- Debit card do's and don'ts
- Setting up automatic savings
- Paying bills electronically
- Maintaining minimum balances to avoid fees
- Budgeting based on income and paycheck schedule

► **Buying a car.** A first car purchase is a big deal! Whether you opt to purchase a car for your teen or he or she is going solo, provide guidance throughout the process. Encourage your teen to be practical and focus on safety and reliability, not style, when choosing a make and model. If you're financing the car, include your teen in the process. Explain how payments work and the consequences of a missed payment. If your teen is responsible for the loan, help him or her set up a budget and payment schedule.



► **Credit management.** Many young adults begin receiving credit card offers as soon as they turn 18. While signing up for a credit card may be a good way to build credit, it can also be dangerous for young people, especially if they don't understand how quickly interest adds up. If your teen gets a credit card, encourage him or her to follow these rules:

- Only use a credit card for emergencies
- Establish a repayment plan for any purchase made on the card
- Never miss payments

► **Saving for future goals.** If your teen has a part-time job, encourage him or her to commit a portion of earnings toward tuition or future big-ticket purchases (such as a car or first house). Teach your child that savings is a monthly bill that is paid to his or her future self.



The LifeMatters Financial Consultation Service can offer more ideas on how to help your teen prepare for financial independence. Call 24/7/365.

Financial Scams

Financial scams come in many shapes and sizes, but the goal is always the same: To separate you from your hard-earned money.

Whether you've fallen prey to a scammer in the past or want to make sure you never get fooled, try these tips:

► **Avoid offering personal information.**

If you receive a call or email demanding personal information "or else," it's probably a scam. Common ones include:

- The IRS calling you to ask for money. If you owe the IRS money, they will always send you a letter.
- A business emailing you out of the blue and asking you to reset your password by clicking on an email link.

Legitimate businesses will handle password resets via a secure (<https://>) website.

- An email claiming that you have won a prize, but you have to provide your social security number or bank account routing number to claim it. Again, any legitimate organization will contact you by secure means.

When in doubt, never give away personal information unless you are 100% certain the request is legitimate.

- **Ask questions.** The best way to scare off a scammer? Ask for verification. A good way to do this is to contact the business on your



own to make sure the inquiry is legitimate.

► **Don't click until you're sure.**

Never click on a link in an email unless you know it's from a trusted source. If you receive an email from a friend and don't like the look of it, ask if they sent it. Often, hackers will disguise themselves as someone from your own email list. Frequent password changes may decrease this risk.

► **Find a legitimate Debt Management Plan.**

If you are repaying student loans or credit card debt, think twice before accepting an offer from a debt settlement company. While these companies may be able to reduce your interest or negotiate with creditors, many will charge high fees. You're better off negotiating with creditors on your own or talking to the LifeMatters Financial Consultation Service about creating a Debt Management Plan.

For help with avoiding financial scams or fixing the fallout if you've fallen prey to one, contact LifeMatters. Help is available 24/7/365.

Source: Balance

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