



Mindful Living

When your physical and mental space feels cluttered, it may be difficult to focus on priorities. Taking a mindful approach to life can help you get back to basics and maintain perspective.

Try these tips:

- ▶ **Be in the moment.** Slow down long enough to recognize and appreciate what makes you happy or helps you feel centered. This could be as simple as watching the sunset for a few minutes every evening or building relaxed playtime with your kids into your daily routine.
- ▶ **Simplify.** Finding a balance between work, personal relationships, family responsibilities, hobbies, and other interests can be challenging. Making conscious choices about your priorities will help pare down the to-do list — leaving more time for you.

▶ **Avoid hurry sickness.** Instead of rushing from one task to the next, practice being “present” in all your activities. Stay focused on what’s in front of you, not on what you just did or still have to do.

▶ **Embrace the mess.** Not living up to personal standards is a common source of stress. For instance, if you have a busy week, you might feel frustrated that your house isn’t organized or your desk is cluttered. A simple way to cope with these feelings is to “embrace the mess” and set aside any guilt about neglecting non-essential tasks. Instead, focus on your top priorities (including spending time with the people you love). You can always catch up on chores later!

▶ **Take a “mindful moment.”** Sit still, clear your mind of thoughts, and take slow, even breaths for up to five minutes. Engaging in a mindful moment two to three times each day may benefit you not just mentally, but physically as well.

LifeMatters can offer more suggestions on how to incorporate mindfulness into your daily life. Call 24/7/365.



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Accepting Feedback

Submitting your work for someone else's critique is stressful. Fearing that you haven't met expectations or that you won't get a positive response may make it harder to hear not just negative feedback, but praise as well.

If you get butterflies in your stomach when turning in work or before a performance review, try these tips:

- ▶ **Expect feedback.** Constructive suggestions will help you improve and refine your work. Focus on the benefits of drawing on someone else's experience or objective view of the project.
- ▶ **Understand the relationship.** If the person who is providing feedback is a supervisor or mentor, how you react to it may be different than if you're receiving it from a peer. Keep these dynamics in mind when considering how much you want to "push back" against feedback you dislike.
- ▶ **Grow from the experience.** Instead of looking at feedback as criticism, embrace it as an



opportunity to learn. Look for specific, concrete tips that will save time or improve the quality of your work.

- ▶ **Ask questions.** Focus on open-ended questions that will clarify the other person's point of view. Some examples include, "What specific elements do you think could be improved?" or "Could you give me an example of what you would have done differently?"
- ▶ **Own your mistakes.** Point out where you've made mistakes or feel uncertain about your work. This will keep the conversation focused on constructive improvements.
- ▶ **Avoid becoming defensive.** If you receive feedback that you don't agree with or that is harsh in tone, don't argue. Instead,

listen to what the person has to say in full. Agree with the points that you find valid and ask questions that will help you better understand those criticisms that you find upsetting or unfair.

- ▶ **Evaluate.** It may take a few days for the feedback you've received to sink in. Look for ways to incorporate it into future projects.
- ▶ **Expect respectful behavior.** If you receive feedback that is aggressive or abusive in tone, ask for a short break until the situation can be discussed more reasonably. If this is a work situation and disrespectful or demeaning language is used, let the person know the impact of his or her words. Notify your manager or Human Resources if the behavior continues.

Contact LifeMatters for more suggestions on how to both accept and provide feedback. Help is available 24/7/365.

Dollars & Sense:

Break These Habits to Improve Your Budget

A budget is the best way to make sure you can meet your expenses and save toward future goals while still living within your means. However, there is one wild card that even the best budget may not be able to account for, and that's your own behavior. If you "slip" on your budget too often, it won't add up at the end of the month.

Here are five habits that may make it harder to stick to your budget:

1. Impulse purchases. Spending on a whim is the most common way to undo a budget. Even little things like coffee or a magazine add up over time. If you struggle with impulse buying, consider making lists when you shop or only going to favorite online websites when you are ready to purchase a budgeted item. In addition, it may be helpful to build some "mad money" into your monthly budget. That way, little treats will be included in your monthly spending.

2. Confusing "need" with "want." All budgets are organized around the idea that you must pay for what you need (mortgage, utilities, food) before you spend money on what you want (entertainment, travel, decorating). However, it is sometimes difficult to discern between the two. For instance, if your washing machine breaks, is it a "need" (because your clothes have to be washed) or a "want" (because you could go to the laundromat until you've had time to save for a new machine)? Determining where to draw the line will help you prioritize and keep your budget in balance.



3. Poor record-keeping. A budget only works if you monitor your spending, so track every purchase in a notebook, app, or spreadsheet. Compare your records to your budget at the end of the month and make adjustments (such as adding a new budget category) when necessary.

4. Failing to comparison shop. Take the time to compare prices before making a major purchase. A good practice is to check the price on multiple websites before you venture out to an actual store or buy online. For large items (such as a TV), factor convenience options such as delivery and setup into your decision.

5. Not automating your savings. A recurring savings transfer is one of the best ways to make sure you pay yourself first. Think of savings as a bill that has to be paid every month, just like your utilities or car payment.

The LifeMatters Financial Consultation Service can help you create a budget that works for you. Call 24/7/365.

Down Payment Options for Your Home

Putting together a down payment is often the biggest hurdle to buying a first house, and may be a barrier to homeowners who want to move up to their “next level” property as well. People who live in cities with high-priced housing markets may find it especially difficult to locate a property with a down payment that fits their budget.

If you’re ready to handle a mortgage but are struggling to put together a 20 percent down payment, here are a few options to explore:

- ▶ **FHA loans.** Low to moderate income borrowers may qualify for a Federal Housing Administration (FHA) loan, which allows for a much smaller down payment. Qualified buyers will also need

private mortgage insurance (PMI), which will increase the monthly payment by a small amount. Once some equity builds up, the PMI can be discontinued.

- ▶ **Government programs.** Some government agencies offer low or no-down payment options and other purchase incentives to qualified buyers. These include:

- VA home loans for U.S. military veterans and those on active duty
- HUD’s “Good Neighbor Next Door” program for teachers, firefighters, and law enforcement personnel
- USDA loans for property purchases in designated rural areas

- ▶ **Grants.** Some states and cities may offer a grant (which does not have to be paid back) to first-time home buyers. These programs typically require the buyer to stay in the home for a designated period of time.



- ▶ **Second mortgage loans.**

Some purchasers opt to take a second mortgage loan to make their down payment. However, this means taking out two loans rather than one, and the buyer must stay current on both.

- ▶ **Retirement plan loans.** Some retirement plans offer the option of borrowing from accrued funds for a down payment on a primary residence. The amount borrowed will not accrue interest or dividends during the term of the loan.

The LifeMatters Financial Consultation Service can help you determine if you’re ready to buy a home, as well as offer tips on financing, budgeting, and more. Call 24/7/365.

Source: Balance

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