



Overcoming Plateaus

Have you ever hit a plateau? It's not unusual to make progress on a goal and then suddenly stall out.

Plateaus can be frustrating, and sometimes they may put you at risk of losing precious gains or quitting altogether. If you're struggling to maintain momentum, these tips may help:

- ▶ **Change your routine.** Change is not easy. If you're backsliding or feeling stuck, altering your routine may put some new energy into your efforts.
- ▶ **Be consistent.** It's important to work actively toward your goal on a consistent basis, especially during the first six weeks of a change. Once you are used to exercising in the morning (for example), it will feel strange not to do so.
- ▶ **Make a deal.** Rewarding yourself is a great way to push

through plateaus. Good rewards include a new piece of equipment that furthers your goal or a celebratory dinner.

- ▶ **Be mindful.** Some days, a goal may seem too far out of reach. Taking a mindful approach, which keeps you focused and centered on what you are doing in that specific moment, will help you concentrate on the task at hand.
- ▶ **Be patient.** Sometimes, we hit a plateau because our mind or body needs time to assimilate the progress we've made to date. Continuing to work toward your goal, even if it feels like you're not getting much accomplished, will help you work through a "stuck" patch. Remember, progress is often not linear.

With steady work and effort, most plateaus can be overcome. Then, it's time to set a new goal!

For more suggestions on how to stay on track with achieving your goals, contact LifeMatters. Help is available 24/7/365.



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Work Stress During COVID-19

Whether you've continued to work in a public setting during the COVID-19 pandemic or will soon return to an office or other work location, you may be coping with extra stresses. Some common worries include:

- ▶ New procedures or protocols and how they may impact your work
- ▶ Worries about how to maintain social distancing or whether others will follow recommended guidelines for preventing spread of the illness
- ▶ Your own risk of contracting the illness or of spreading it to others

The uncertainty surrounding many of these issues may lead to stress or anxiety. The best way to cope with these feelings is to focus on what you can control. Areas in which you can make a difference include:

- ▶ **Safety guidelines.** Adhere to procedures related to wearing masks, social distancing, and cleaning the workplace. Encourage your colleagues to do the same.



- ▶ **Self-care.** Manage your physical health by eating well, sleeping seven to nine hours a night, hydrating frequently, and washing your hands often. Follow your local health department's and the CDC's recommendations for avoiding infection.
- ▶ **Conflict.** Differing views regarding returning to work, safety guidelines, or new rules may be a potential source of disagreement between colleagues. Avoid participating in gossip or getting caught up in conflicts over politics or personal beliefs. Keep your focus on work.
- ▶ **Monitor your internal dialogue.** Recognize when you are caught up in negative thinking. Look for ways to reframe the situation and give it a more positive spin.
- ▶ **Write down your thoughts in a diary or "worry journal."** Writing will help you to look at your concerns objectively and separate realistic worries from irrational thinking.
- ▶ **Focus on the future.** It's normal to miss how things used to be. However, keep in mind that what you are learning now may help you grow in your career and create new opportunities for the future.

In addition, the following techniques may help you manage stress and maintain your wellbeing:

LifeMatters can provide emotional support and practical resources for managing concerns related to the COVID-19 pandemic. Call 24/7/365.

Dollars & Sense: Important Documents



Financial and legal documents tend to accumulate over time, and can easily get out of control. If you aren't sure what to keep, this list may help.

▶ **Permanent documents**

- Passport
- Social Security card
- Birth certificate
- Marriage license
- Adoption papers
- Divorce or separation papers
- Vehicle titles
- Property deeds and bills of sale
- Military discharge papers and record of service
- Medical records
- Insurance policies
- Current will, power of attorney, or living will

For extra safety, keep these documents in a fireproof home safe or lock box, or in a safety deposit box at a local financial institution.



▶ **Keep for seven years**

- Tax returns
- W-2 and 1099 forms
- Receipts for tax credits
- Bank statements (including credit card statements)

▶ **Keep for four years**

- Disability records
- Unemployment records

▶ **Keep for one year**

- Pay stubs
- Retirement fund/pension plan records
- Utility payment records

▶ **Keep for one month**

- Receipts for items purchased by debit or credit card
- Receipts for items purchased with cash that you might want to return

Other tips to keep in mind when organizing documents and cleaning clutter:

▶ **Create an organization system that works for you.**

Organizing documents by category is the most common method. If you've gone paperless, create a filing system on your computer.

▶ **Make a master list of financial accounts and passwords.**

Include the location of this list with the instructions for the person who has been designated to handle your affairs if you become incapacitated or pass away.

The LifeMatters Financial Consultation Service can offer more suggestions for organizing your finances. Call 24/7/365.

Mega Money Wasters

When was the last time you took a hard look at your spending habits? Most people have at least a few regular or hidden expenses that are dragging down their finances. Here are some common culprits:

- ▶ **Subscriptions.** These days, many services are subscription-based. While instant access to a service or content is convenient, frequent use is needed to get your money's worth. To determine what you're paying per use, divide what you pay per month by how many times you actually use the subscription in that same time period. If the per use price seems too high, you may be better off purchasing single uses of the product or service.



- ▶ **Restaurant food.** Whether you're eating out, picking up to-go, or using a delivery service, restaurant food has a high markup. Ordering restaurant food once or twice a month is easy to fit into your budget, but multiple times a week will drain your disposable income fast.
- ▶ **Excess groceries.** It can be tempting to buy more than you need at the grocery store, especially if you're concerned that favorite foods could soon be out of stock. While some buying in bulk is helpful, especially if it leads to a lower price, too much could leave you vulnerable to having food expire or spoil before it can be used.

- ▶ **Cable and Internet.** How many different sources of content do you have access to, and how much time do you have to watch it? If you have a deluxe cable package and four streaming services but only have time to watch a few hours of TV a week, you're wasting money. Consider cutting back to a cheaper cable package or fewer streaming services. If you think you could get by without cable TV, consider "cutting the cord."
- ▶ **Late fees.** Not paying bills on time can really mess up your monthly budget. Late payments also impact your credit score. A simple way to avoid late fees is to set up automatic payments for all your regular monthly bills (utilities, car payments, mortgage, etc.). Put reminders on your calendar for payments that can't be made online (rent) or that vary every month (credit cards).

For more ideas on how to eliminate mega money wasters, contact LifeMatters. Help is available 24/7/365.

Source: Balance

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