

BalancedLiving

April 2021



HOW TO MAKE A BUDGET AND STICK TO IT

If you want to keep your spending under control, it's essential to make a budget. A budget allows you to get a handle on the flow of your money—how much you make and how much you spend. With that information in hand, you can make intelligent decisions about what to buy with your hard-earned cash.

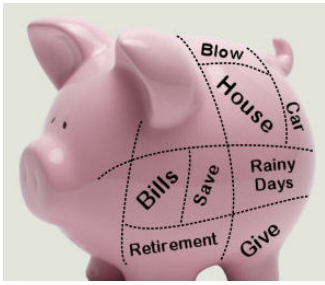


Make a List of Your Expenses

The first step in making a realistic budget is figuring out where your money goes. To keep track, make an expense record.

- **Limitations of computer programs.** Unfortunately, most computer programs that track expenses only analyze your check or credit card payments—they don't record your cash outlays.
- **Make your own expense record.** Rather than relying on a specific program or mobile app, keep track of your expenses in a low-tech but comprehensive way: with a pen and paper. You can also follow this same method in a basic Excel spreadsheet. Here's how:
 1. Use one sheet of paper per week to record your expenses for two months. By doing this, you'll avoid creating a budget based on a week or a month of unusually high or low expenses.
 2. Begin recording your expenses on the first day of a month.
 3. Create seven columns on the page, one for each day of the week. Record the date at the top of each column.
 4. Carry that sheet with you at all times.
 5. Record every expense you pay by cash or cash equivalent, including check, ATM or debit card, or automatic bank withdrawal. When you make a payment on a credit card bill, list the items paid for.
 6. At the end of the week, put away the sheet and take out another. Go back to Step 3.
 7. At the end of the two months, list seasonal, annual, semi-annual, or quarterly expenses you incur but did not pay during your two-month recording period. The most common are property taxes, car registration and maintenance, tax preparation fees, insurance payments, and seasonal expenses, such as summer camp fees or holiday gifts.

Total Your Income



Your expenditures account for only half of the picture. You also need to add up your monthly income.

On a blank sheet of paper, list the jobs for which you receive a salary or wages. Then, list all self-employment for which you receive income. Finally, list other sources of income, such as:

- Bonus pay
- Dividends and interest
- Alimony or child support
- Pension or retirement income
- Public assistance

Record net income. Next to each source of income, list the net (after deductions) amount you receive each pay period. If you don't receive the same amount each period, average the last 12.

Next to each net amount, enter the period covered by the payment, such as weekly, twice monthly (24 times a year), every other week (26 times a year), monthly, quarterly, or annually.

Determine monthly income. Finally, multiply the net amount by the number of pay periods to determine the monthly amount. For example, if you are paid twice a month, multiply the net amount by two. If you are paid every other week, multiply the amount by 26 (for the annual amount) and divide by 12.

When you are done, total up all the amounts. This is your total average monthly income.

Make Your Budget

After you keep track of your expenses and income for a few months, you're ready to create a budget. Your goals in making a budget are to:

- control your impulses to overspend, and
- start saving money.

To create your budget, follow these steps:

1. Determine the categories into which your expenses fall (see the chart below for suggested categories). List your categories of expenses down the left side of a piece of paper (or Excel spreadsheet). Use as many sheets as you need to list all categories. These are your budget sheets.
2. On the sheets containing your list of categories, make 13 columns. Label the first one "projected" and the remaining 12 with the months of the year. Unless today is the first of the month, start with next month.
3. Using your total actual expenses for the two months you tracked and the other expenses you added, project your monthly expenses for the categories you've listed. (Make a note of when smaller expenses are due so you can adjust your budget for that month. These temporary adjustments make more sense than trying to save \$1.23 each month to cover smaller expenses.)
4. Enter your projected monthly expenses into the "projected" column of your budget sheets.
5. Add up all projected monthly expenses and enter the total into a "Total Expenses" category at the bottom of the projected column.
6. Enter your projected monthly income below your total projected expenses.
7. Figure out the difference.

Decreasing Expenses

If your expenses exceed your income, you will have to cut expenses or increase your income. If finding more income is not realistic, focus on decreasing your expenses. The trick is doing this without depriving yourself of items or services you truly need.

Reduce the amount you spend in each category. Review your expenses and look for categories you can comfortably reduce slightly. For example, let's say you need to cut \$175 from your budget. You had planned on spending \$100 a month on meals at restaurants, but are willing to decrease that to \$50, thereby saving \$50.

Preserve things you cannot live without. Make a list of things you feel you can't live without, and whittle down your other expenses to accommodate them. For example, you may decide to give up going out for coffee in the mornings because you know you'd rather be able to get takeout once a week for dinner. If you make room for at least some of the things you love most, you're much more likely to succeed at your plan.

Categories of Expenses

- ☐ **Home:** rent/mortgage, property taxes, homeowner's insurance, homeowner's association dues, telephone, gas & electric, water & sewer, cable/internet service, garbage, household supplies, housewares, furniture & appliances, cleaning, yard or pool care, snow removal, maintenance & repairs
- ☐ **Food:** groceries, restaurants/takeout, coffee/tea, snacks
- ☐ **Clothing:** clothes, shoes, & accessories, laundry & dry cleaning, mending
- ☐ **Self Care:** toiletries & cosmetics, haircuts, massage, gym membership
- ☐ **Health Care:** insurance, medications, vitamins, copays
- ☐ **Transportation:** car payments, insurance, road service club, registration, gasoline, maintenance & repairs, parking & tolls, public transit, parking tickets
- ☐ **Entertainment:** music, movies, concerts/theater, museums, sporting events, hobbies, books, software & games
- ☐ **Dependent Care:** child care, clothing, allowance, school expenses, toys & entertainment
- ☐ **Pet Care:** food, vet visits, grooming, toys & supplies
- ☐ **Education:** tuition or loan payments, books & supplies
- ☐ **Gifts:** birthday or holiday gifts, cards, donations
- ☐ **Other Categories:** travel, personal business (postage, banking fees, legal or accounting fees), taxes, insurance, savings & investments

Staying on Track

Don't think of your budget as etched in stone. If you do, and you spend more on an item than you've budgeted, you'll get frustrated and be more likely to scrap the budget altogether.

Review your budget and make adjustments. Check your figures periodically. If you never have enough money to make ends meet, it's time to adjust some more. Or, if you constantly overspend in one area, change the projected amount for that category and trim the money from another category.

Consider larger financial changes. If you continually come up short, you may need to consider some larger changes. For example, you might sell your newer car for an older used car to free yourself from car payments. As you make adjustments to your budget, give careful thought to your priorities. Think about what you value, and be honest with yourself.

Be willing to sacrifice. You may have to sacrifice some things that feel important to you. But don't expect to stick to your budget if you take away all but the essentials. Be realistic.



TAKE CHARGE OF YOUR TIME



Time is a precious commodity that's available to all of us in equal parts to use as we choose.

"Time is your personal possession. Nobody can manage it or fix it for you," says Glenn Van Ekeren, author of "12 Simple Secrets of Happiness at Work." "One of the best ways to use your time wisely is to ask yourself, 'Is this the best way for me to be spending my time right now?' And, if it isn't, change your activity to one that will bring value to your company."

Here are Mr. Van Ekeren's other suggestions to help you get a hold on wasted time:

- **Peak hours** Schedule work according to your peak productivity time. Dedicate those hours when you're most productive to doing things that give the highest return and produce the greatest value.
- **Determine your priorities** "Overambitious to-do lists can be unrealistic and anti-productive," says Mr. Van Ekeren. "Make choices. Sort out your 'have-to's' from your 'choose-to's.' You'll be amazed how many times you chose to do rather than have to do. Direct your energies toward activities that are the most important to you."
- **Go for results** Be result-oriented rather than activity-oriented. Activity doesn't equal accomplishment. "Measure your effectiveness by what you achieve, not by how busy you are," says Mr. Van Ekeren.
- **Get organized** Have a place for everything and have everything in its place, then maintain that sense of order.
- **Learn to say no** Busy people must simply learn to refuse some demands on their time. "It's natural not to want to disappoint people, but sometimes we're unrealistic about our time limits," says Mr. Van Ekeren. "It's easy to let our ego get in the way of saying no. But you'll never feel in control if you're biting off more than you can chew."
- **Work on your attitude** Your attitude about how busy you are, the amount of time you have or the demands on your life can sabotage any effort to make the most of the time you have. Be flexible. Not everything will go as expected. Mr. Van Ekeren advises seeking new opportunities when your game plan runs into roadblocks.
- **Do it right the first time** If you don't have time to do it right, when will you have time to do it over?
- **Place deadlines on yourself** Don't allow minor or major projects to drag on indefinitely. Challenge yourself with deadlines and beat them. "Try not to leave projects hanging at the end of the day," says Mr. Van Ekeren. "Bring closure to as much as you can."
- **Prepare for unexpected downtime** Spare minutes created by waiting in airports, restaurants or traffic can be the perfect time to complete small projects.
- **Get up earlier** By rising 30 minutes earlier each day, you add 3-1/2 hours of productivity to your week. "Multiply that by 52 weeks, and you'll have an additional 180 hours to accomplish your priorities," says Mr. Van Ekeren. "I've used these extra hours to write books and get energized by reading inspirational reading material."

The StayWell Company, LLC ©2021



... Visit Your EAP Website Today

awpnow.com

Optimized for all devices including: desktops, laptops, tablets, smart phones and more.

It is now easier than ever to access the online resources provided by your EAP, Alliance Work Partners.

Contact your Account Manager for log-in instructions

AM@alliancewp.com | 888-327-4636

DEVELOPING EMPATHY & COMPASSION TO AVOID DIVISION IN THE WORKPLACE

The increased diversity and division in our culture these days makes empathy and compassion in the workplace an even more critical skill for employees and employers to develop. Without empathy and compassion, the workplace would be an emotional battlefield where no one would feel safe to share their ideas or concerns, ask for what they need to improve their work, or have a healthy work-life balance for fear of being fired. Empathy and compassion are the cornerstones to creating a work environment that promotes healthy interaction, positive morale, and a sense of feeling valued in the workplace. In fact, according to research conducted by McKee, David, Chaskalson, and Chussil in 2017, increased empathy impacts our work effectiveness, thereby improving our skills as workers and managers.



The general consensus among researchers is that empathy is the ability to sense another person's emotions, while also being able to imagine what someone else might be thinking or feeling. Empathy is the foundation of compassion, which is defined as the concern for the suffering or misfortune of others and a desire to alleviate that suffering. In other words, empathy is identifying and sympathizing with what the other person may be experiencing and feeling, while compassion is the act of helping that hurting person either physically and/or emotionally.

Many corporations have been utilizing employee trainings with a focus on developing the five components of emotional intelligence: self-awareness, self-regulation, motivation, empathy, and social skills. Emotional intelligence is defined by the Oxford Dictionary as: "The capacity to be aware of, control, and express one's emotions, and to handle interpersonal relationships judiciously and empathetically." Although empathy is not an attribute that all people are born with, it is a skill that can be learned by using self-awareness and mindfulness to notice how our beliefs, attitudes, and behaviors affect those around us. Empathy is also gained through the process of reading non-verbal cues, such as facial expressions, tone of voice, and body language.

According to PositivePsychology.com, there are eight strategies to developing empathy:

1. **Cultivate curiosity** about the people you interact with who may come from different religious, ethnic, or political backgrounds.
2. **Step outside your comfort zone** and learn something new, which can foster feelings of humility and lead to empathy.
3. **Ask for feedback from others** regarding your active listening and relationship skills, and identify areas that you can improve.
4. **Examine how your biases** impact your capacity to empathize when you make judgments about others who are different than you.
5. Spend time with others who you usually don't connect with and practice active listening to help you "**walk in their shoes.**"
6. Practice having **difficult but respectful conversations** with those who have different points of view by listening without interruption and being open to new ideas.
7. **Work on a shared cause** with people different than you. Research has shown this can help to heal differences and **remove biases.**
8. **Expand your reading** and expose yourself to different points of view through a variety of articles, books, and newspapers.

As we become more mindful of the way we treat others, we can take responsibility for doing our part to create a more accepting and validating environment in the workplace. Developing the skill of empathy, which is a necessary step to compassion, is crucial to promoting the evolution of a supportive and thriving workplace atmosphere.

Life Advantages, LLC ©2021



The Wellness News

Time and resources for living well

Stress Awareness Month



According to the Mayo Clinic, stress symptoms can affect your body, your thoughts and feelings, and your behavior. Being able to recognize common stress symptoms can help you manage them. Stress that's left unchecked can contribute to many health problems, such as high blood pressure, heart disease, obesity and diabetes. See below these common symptoms of stress:

On your body

Headache
Muscle tension or pain
Chest pain
Fatigue
Change in sex drive
Stomach upset
Sleep problems

On your mood

Anxiety
Restlessness
Lack of motivation or focus
Feeling overwhelmed
Irritability or anger
Sadness or depression

On your behavior

Overeating or undereating
Angry outbursts
Drug or alcohol misuse
Tobacco use
Social withdrawal
Exercising less often

The workplace is likely a source of stress, especially now with all the changes due to the Covid pandemic. Learning ways to cope with your stress can benefit you not only at work but also at home. A good first step is to determine what your triggers are for feeling stressed. Look at each of them individually and evaluate whether there is anything you can do to improve the situation or whether you have no control over it at all. Let go of those things you cannot control and focus on those that you can change. Find a way to tackle each of these, resolving them one at a time.

Mayo Clinic recommends looking at your time management skills and sharpening these. Here are a few tips to help:

- **Set realistic goals.** Work with colleagues and leaders to set realistic expectations and deadlines. Have regular progress reviews and adjust your goals as needed.
- **Make a priority list.** Prepare a list of tasks and rank them in order of priority. Throughout the day, scan your master list and work on tasks in priority order.
- **Protect your time.** For an especially important or difficult project, block time to work on it without interruption. Also, break large projects into smaller steps.

There are a number of stress management techniques you can try to help you manage your stress and several free stress management apps that you may have access to that include things like breathing techniques, meditation or visualization. Check them out and choose one to use that is right for you. Remember to always keep an open dialogue with your doctor about how you are feeling. Your doctor can recommend medication or counseling that may be right for you. You may also have access to services through your employer's Employee Assistance Program. Evaluate what resources are available to you and reach out for support.

Women's Eye Health Month

Prevent Blindness America designates April as National Women's Eye Health and Safety Month, dedicated to spreading awareness of various eye health issues facing women around the world. Increasing evidence supports that women are at greater risk of suffering permanent vision loss than men.



Why is this?

- Women live longer than men. Since a large percentage of vision problems are age-related such as cataracts and macular degeneration, it's common to see women suffer from vision loss as they age.
- Vision problems can also arise from hormonal imbalances. For example, dry eye syndrome is more common after menopause, affecting over 3.2 million American women who are middle-aged and older.
- Autoimmune diseases like multiple sclerosis, lupus, and rheumatoid arthritis affect women three times more than men. Issues with vision are one of the serious side effects arising from this condition.
- Pregnancy can cause an increase in hormones, resulting in changes in vision. These changes can include dry eye, refractive errors, diabetic retinopathy, retinal detachment due to high blood pressure, and puffy eyelids. While most of these conditions are temporary and will disappear post-delivery, expectant women should be aware of the signs and symptoms.

How women can keep optimal vision:

- For those that wear contact lenses, keep your hands clean when inserting and taking out lenses. Never use expired lenses and change them out according to your prescription.
- Throw out old make up. Using expired or temperature-damaged make-up around the eyes introduces bacteria. The skin around your eye is extremely delicate and sensitive.
- Consistently eat a balanced diet with lots of vegetables. Dark green vegetables have been shown to potentially reduce the risk of age-related macular degeneration (AMD).
- Women with diabetes should see their eye doctor annually to catch early signs of diabetic retinopathy.
- Keep blood sugars and blood pressure in a healthy normal range. Poor control of blood sugar levels and elevated blood pressure levels can increase your risk of blindness resulting from cataracts or diabetic retinopathy.
- Wear proper eye protection if your work involves high risk of eye injury. Also, wearing UV protective sunglasses can help protect your eyes from damaging rays in the summer months.

Overall awareness is the biggest step in taking control of your health. Make your eye health a top priority this month!

approach. Your EAP is here to help with family, work, health, well-being & legal issues.

1-800-343-3822 | TDD 1-800-448-1823 | www.AWPnow.com

Roasted Broccoli

Ingredients

- Head of broccoli
- 1 TBS Olive Oil
- Salt and pepper to taste

Directions

1. Preheat oven to 400
2. Cut broccoli florets from the stalk. Peel the stalk and slice if you wish
3. Mix broccoli pieces with olive oil in a bowl and transfer to a baking sheet
4. Season with salt and pepper to taste
5. Roast in the preheated oven until broccoli is tender and lightly browned, about 18 minutes.



Health Tip:

Moderate Alcohol Consumption

- Keep track and space out your drinks.
- Avoid alcohol when emotionally upset.
- Include food and water when consuming alcohol.

Action: *Pinpoint your heavy drinking triggers and plan ahead.*

Laughter is the Best Medicine

April is National Humor Month - laugh a little! Scientific research has proven laughter to be good for your health physically, mentally and emotionally. Humor can be the best medicine and plays an important role in our overall health. Below are a few ways in which laughter is good for the body and soul.



Laughter:

- relaxes the whole body, relieves physical tension and stress, and leaves the muscles relaxed for up to 45 minutes after.
- boosts the immune system by decreasing stress hormones and increasing immune cells and infection-fighting antibodies, thus improving the resistance to disease and promoting a longer life.
- triggers the release of endorphins, which are the body's natural feel-good chemicals. Endorphins promote an overall sense of well-being and can even temporarily relieve pain.
- protects the heart, improves the function of blood vessels, and increases blood flow, which can help provide protection against a heart attack and other cardiovascular problems.
- can burn approximately 40 calories (laughing 10-15 minutes), which can be enough to lose three or four pounds over the course of a year.
- helps put problems into perspective. Sharing a laugh can help solve anger and conflict faster.

Start with smiling. It is the beginning of laughter, and like laughter, it's contagious.

Happy Laughing!

Helping First Responders: Peer Influence and Suicide Prevention



Each year, more firefighters and police, along with other first responders, die by suicide than in the line of duty.

Fortunately, the family-like closeness among first responders makes peer education and training a strongly promoted approach to prevention. Like in the field, “having each other’s back” is key, but recognizing signs of distress is critical. So if you are a first responder, would you recognize a coworker’s distress enough to act? Common signs include substance misuse, domestic partner violence, legal and occupational problems, the end of an intimate relationship, serious financial problems, depression, anger management issues, anxiety, and sleep problems. A life-preserving skill is your willingness to ask a distressed coworker about suicidal thoughts: “Are you having thoughts about suicide?” Think of this as the “Jaws of Life” question because of its ability to help save a life. *Explore more: www.theiacp.org [search “suicide toolkit”]*

Good First Impressions Like a Bit of Insurance



Researchers found that making a good first impression is not only important, it also provides a buffer effect in case you later have a bad day, experience a slip-up, or

make a mistake. Your good first impression establishes trust with others. Later, tolerance for a mistake you make is more likely. Failure to make a good first impression can compound the effect of future mistakes. Making a good first impression is like buying insurance to cover your reputation—at least a little bit. *Source: www.unh.edu [search “no second chance first impression”]*

Dozing at Your Desk?



Suddenly your eyes close and you’re dozing at your desk—perhaps with your fingers still on the

keyboard. You may discover willpower has little effect on this frustrating after-lunch phenomenon (caused by several metabolic processes), but you can manage it by planning ahead for it rather than fighting the losing battle. Begin with simple stretching exercises for a minute or two *before* sitting down to work after lunch. Every 30 minutes, stretch again. Engaging muscles will help counter sleepiness.

Find loads of stretches at www.ochsner.org [search “fit at desk”].

Does Diet Affect Mental Health?

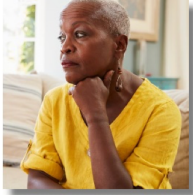


Nutrition affects mental health, and nutrients with the most effect are B vitamins, vitamin D, antioxidant-rich foods, omega-3 fatty acids, and fiber. News about heart

health and diet is more popularly understood, but how nutrition affects the brain is obviously as important. Does your diet suffer from a lack of these nutrients? (Talk to your doctor before considering supplements.) Among hundreds of research findings, some have shown negative effects of processed foods before age three on a child’s IQ; relief of depression symptoms related to omega-3; and fiber’s role in supporting gut microbes as important to brain health. Older males may benefit by moderate consumption of nuts. *Explore more: www.binghamton.edu/ [search “diet mental health”]*



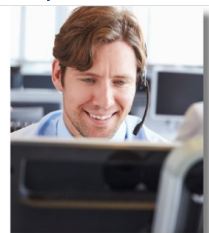
Do I Need Professional Counseling?



You might be surprised at how resilient human beings are simply by considering your life struggles over which you have prevailed. But could you have surmounted these obstacles faster if you had engaged

a professional counselor? Consider professional counseling if any of the following are part of your experience right now: 1) Every day is a struggle, and your own efforts to correct or fix some unwanted set of life challenges are lingering on. 2) You are frustrated with a behavior or emotional reaction you haven't been able to rid yourself of for very long. An example might be how quick you are to get angry or the inability to let go of a past hurt that prevents you from trusting others or enjoying life the way you see others do. 3) You are struggling with the ability to get excited about life, feel hopeful, or feel energized about a hobby or activity you once enjoyed. 4) You've "relapsed" or gone back to participating in some behavior you thought you'd permanently quit. 5) You feel overwhelmed by problems, and your constant worrying about them causes you to feel detached and distracted, unable to fully and emotionally participate in life around you. 6) You use withdrawing from others or avoidance of social events as a way to cope with #5 above. 7) You are in a relationship characterized by long-term struggle and conflict, and coping with the other person's behaviors is not improving your happiness. You feel trapped and unsure of what to do about it.

Customer Service Tip: Stop the Stress Before It Starts



Communication with customers can reduce stress or make it worse. Practice these more pleasant responses and see whether you aren't more buoyant about your job at the end of the day. Don't say, "I

don't know"—say, "I'll find out." Don't say "No!"—say, "What I can do is...." Don't say, "That's not my job"—say, "Let's find the person who can help you." Don't say, "Calm down"—say, "You're right, this is a problem." Don't say nothing.—say, "I will be with you in a moment." Hint: When you're alone, practice speaking these lines aloud. You will develop reflexes that establish a more affirming tone. This, in turn, influences customers to do the same.

"ePresenteeism"—A Risk for Remote Workers



Presenteeism means "coming to work despite illness, injury, anxiety, etc., often resulting in reduced productivity." Presenteeism is also "working long hours at a job without the real need to do so"

(dictionary.com). Are you at risk for "ePresenteeism?" It's real. ePresenteeism can be a slippery slope for clocking more hours, leading to adverse effects on mental health caused by added stress, possible burnout, and work-life balance disruption. The pattern can be difficult to break once it starts, so take care of yourself and create good work-life balance habits. Eighty percent of HR managers fear remote working has fueled a culture of ePresenteeism. Beyond negative health effects, another concern is loss of workers from turnover (quitting) as a way of overcoming the habit. Work-life balance is a learned skill. Turn to your EAP if you're feeling trapped by your own work habits. *Explore more:*

www.theundercoverrecruiter.com/epresenteeism-burnout/

Coping with Next Day Anxiety



Next day anxiety—dread over what tomorrow will bring—is a sleep wrecking ball. A recent study found over 40% of people experience this cause of

insomnia. And it got worse in 2020 during the pandemic. Sleep efficiency experts recommend not viewing sleep as "just another thing you do" but instead as an activity for you to become your own expert on. Dozens of tactics exist to improve sleep, but start with a visit to the EAP and get support for starting a sleep skills discovery journey. A medical evaluation to rule out unknown physical causes might also be recommended. Check out the newest resource, published in 2020 (during the pandemic): "The Sleep Workbook: Easy Strategies to Break the Anxiety-Insomnia Cycle." *Explore more:* [www.saatva.com/blog \[search "up all night survey"\]](http://www.saatva.com/blog/[search%20up+all+night+survey])

We know it is not always easy to juggle everything & realize simple tips can help provide a different approach. Your EAP is here to help with family, work, health, & legal issues.

To access your EAP services
1-800-343-3822 | TDD 1-800-448-1823
www.AWPnow.com

Here for you as life happens ...

