

Mind Over Money: Creating a Spending Plan You Can Stick To

It may not say so in the job description or on the business card, but we are all managers. We manage our time. We manage our health. We manage our households, our families and our kids (even if it sometimes seems as if they're managing us!).

Then there's our money.

Anyone who has cash coming in and bills to pay needs a plan for managing day-to-day finances. Why bother?

Because creating and

following such a plan is rewarding to your bottom line and your peace of mind. Want to stress less about money? Want more control over your financial present and future? Want a clear idea of how much money you can afford to spend, to save and to share? Then you need a household spending plan. Here are a few keys to managing a day-to-day budget:

Itemize. Start by making a detailed list of income and expenditures. Income is what you earn from your job, plus money coming in from other sources, such as Social Security, stock dividends, etc. On the expenditure side, there are non-discretionary expenses (financial commitments and necessary living expenses, from mortgage, rent and student loan payments to food and transportation costs) and discretionary expenses (things you choose to spend on, such as dining out, vacations, etc.). Your tallies of the money you take in and spend over the course of a month provide the basic parameters for a spending plan.



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Be Happier

The Claremont Positivity Center is an online resource that incorporates Positive Psychology and mindfulness self-help techniques to improve employee well-being in the workplace and beyond.

[Visit the Positivity Center](#)

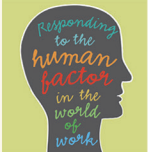


**Positivity
Center**

Claremont EAP distributes this newsletter to provide employees with general behavioral health information. If you have concerns about these or other behavioral health issues, you can call Claremont to arrange for assistance. You will be directed to an appropriate, experienced professional who can offer guidance in a variety of work and family matters.

For confidential help, call:
800-834-3773
or visit:
claremonteap.com

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Find a framework for your plan.

Once you've itemized, look for an easy-to-use, readily accessible method

for the numbers you'll be tracking. While you could create such a framework yourself with a pen and paper or a basic spreadsheet, a host of eminently affordable and easy-to-use online tools help you establish and maintain a spending plan via computer or smartphone. "Do whatever fits your lifestyle — whatever is easiest for you," advises Christine Parker, CFP®, of Parker Financial in La Plata, Md. Websites such as Mint.com do most of the heavy lifting for you. Mint.com offers a range of online personal finance tools, along with a downloadable app for the iPhone, Android and iPad. They're useful and — here's an important consideration for the budget-minded — they're FREE!

Choose pillars to support your plan. Decide on a few simple commitments that will help you stick to the plan, and incorporate those into it — things like "use cash instead of credit cards whenever possible" or "pay my entire credit card balance each month."

Read up. Guidance and info on household budgeting abound on the Web. Look online for a budgeting worksheet or call Claremont EAP for a consultation.

Be flexible. For example, rather than hold yourself to a specific dollar amount for a certain line

item, give yourself a range. For unforeseen events (health crisis, job loss, etc.), have an emergency fund for covering costs that run beyond what your budget can accommodate, so you won't have to rely on credit cards in a pinch. Revisit and revise the spending plan as circumstances change, such as if you get a raise or have a child.

Keep your eye on the prize. If you find yourself straying from your spending plan, remind yourself why you pursued a household spending plan in the first place. "It's good to remember what you're trying to accomplish — what you're working toward," explains Parker. Rather than give up on the plan, revise it so it's easier to stick to.

Reward yourself and members of your household for their hard work sticking to the spending plan. Establish incentives for following the plan — a new book, dinner at a favorite restaurant, an outing to the movies, etc. A modest reward can go a long way.

Get assistance. One meeting with a financial planner can net you a professionally prepared cash flow analysis, plus budgeting ideas you may not have considered. Call Claremont EAP for a free telephonic consultation on budgeting.

Provided by the Financial Planning Association® (FPA®),

Claremont EAP can help with
all of these choices!

Call:

800-834-3773

or visit

claremonteap.com



Protect Your Relationship from Work Stress

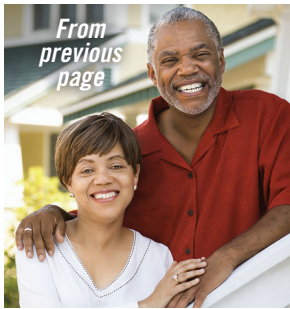
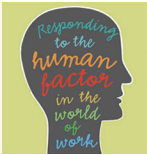
Research suggests that work stress can undermine our romantic relationships, but we can take steps to prevent that.

In today's "always-on" culture, the boundaries between our personal and professional lives are often blurred. Many jobs demand constant connectivity, and we feel stress from work long after we leave the office—unless we learn to "detach." Research suggests that detachment, or disengaging psychologically from work when we leave, is important in promoting recovery from stress and preventing feelings of agitation, or emotional strain. The failure to detach from work—by continuing to think about it when we get home—can lead us to feel more fatigued, have less energy, and withdraw more from loved ones. But how else might it affect our romantic partners?

A recent study published in the *Journal of Happiness Studies* explored how daily work stress affects the well-being of both partners in a couple, specifically looking at the importance of detachment. It found that the stress we bring home from work isn't just exhausting; it can also affect our partner's view of the entire relationship.

For the study, 159 educated, dual-earner couples with children completed questionnaires multiple times per day for more than a week. They rated their stress at work, their detachment from work, their relationship quality, their feelings of strain in the evening, and their affectionate behaviors toward their partner.

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Unsurprisingly, on days when participants felt more stressed at work, they were less likely to detach from work at home. But that lack of detachment had a high price: The less individuals detached from work, the poorer both they and their partner rated their relationship quality, describing the relationship as less harmonious, less ideal, more distant, and more difficult.

“When absorbed by their work while being together, the perception of the relationship by both partners is compromised,” the authors write. “These hindrances to daily relationship quality likely accumulate and threaten the overall relationship’s quality and longevity.”

On the other hand, people who detached more from work tended to feel lower levels of strain (although their detachment did not seem to affect their partner’s strain). This was partly accounted for by the fact that more-detached participants exhibited more affection towards their partner. When

you’re not checking work email or ruminating about office conflict, you can be more present with your loved ones.

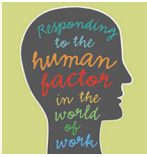
A recent survey completed by the American Psychological Association reported that 61 percent of Americans are stressed by their jobs. So, what actions can we take to detach from work and protect our well-being?

- Pursue a new or existing hobby, such as travel.
- Socialize with friends and family regularly, incorporating touch and affection into your daily routine.
- Build in some time to relax and recharge. Unplug from your digital devices and take a walk or listen to music.
- Exercise, which can help you feel more positive in the evening.

If you have trouble shutting out thoughts of work at home, just remember: It’s not only good for your health and well-being, but your partner’s, as well.

By Rupa Mahajan Robbins

For confidential help, call: **800-834-3773**
or visit claremonteap.com



Exercise Your Mind for a Healthy Memory

So what's the best way to keep your mind in top shape? Here are several ideas:



You've heard how lifting weights builds muscle. And you know that walking, biking and swimming improve endurance. But did you know that a mental workout can build brain-power?

That's what a growing body of research on the effects of "mental exercise" has found. It turns out that intellectually challenging activities -- from playing a game of bridge to having a friendly debate with a colleague -- can improve cognitive skills such as reasoning, memory, concentration and spatial relations.

When you play chess or study a foreign language or work a crossword puzzle, individual brain cells, called neurons, pick up their pace. The mental work triggers neurons to grow, seek out and form connections with other brain cells. This increase in the weblike complexity of the cells ultimately sharpens mental function.

Not surprisingly, avoiding brain strain sets the stage for a flabby mental muscle, experts say. Brain cells that aren't stimulated work less efficiently. In other words, when it comes to the brain, it's use it or lose it.

The more varied your learning, the more varied are the connections -- or synapses, as they are called -- between brain cells. Learning Chinese will tickle one part of your brain and learning chess will tickle another. You will sprout new synapses all over your brain. While exercise will make your brain cells healthier, tackling new subjects (and continuing with familiar ones) will, like exercise, increase the number and complexity of cell connections.

The implications of aging with your mental powers intact are large, experts say. It's likely that staying mentally active throughout adulthood actually builds up neural complexity that will help stave off declining mental function common in aging.

Explore your potential

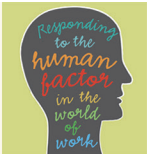
Focus on challenges that you find interesting and involving. Not everyone wants to learn an instrument, dissect a computer program or read Shakespeare, but most of us can find something we would enjoy learning. Work to maximize your individual potential.

Research indicates that spending most of your time doing one type of activity -- however intellectual it may be -- exercises only one section of your brain. Consequently, parts of your brain that don't often get called upon will, in essence, short circuit and become less resistant to mental decline.

To forge a well-connected brain that's resilient to memory loss, do a variety of activities.

For example: Don't spend your spare time writing or taking literature courses if you're a journalist. Instead, listen to music, take an investment class or tackle math puzzles. By becoming more well-rounded, you'll improve the connections between neurons and create new ones.

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Add thought to routines

Keeping your brain healthy over the years depends in part on the repetitive things

you do daily. So try adding numbers instead of using a calculator, reading instead of watching TV or trying to fix something instead of throwing it out.

Don't forget your body

Exercise is good for your brain. Brain cells thrive on oxygen and glucose (a basic form of sugar). Aerobic exercise sends a lot of blood rich in oxygen and glucose to your gray matter, which makes up just 2 percent of body weight but consumes fully 25 percent of the glucose and oxygen you take in. Exercise also triggers the release of neurotrophins -- proteins produced by neurons in the brain. These neuron fertilizers appear to lengthen the life of brain cells and increase the number and complexity of connections between them. They also may increase brain cells' production of glutamate, a chemical important to quick thinking. The result: Brain cells work harder, smarter and faster.

Cultivate friendships

Social contact can help keep the brain active. There are new conversations, new places to go, an increase in mental stimulation. One large factor in memory problems is that many older people are depressed and isolated. Reaching out to a new friend can help.

Start now

Don't wait until you notice your brain function slipping. It's easier to maintain the habit of mental calisthenics if you establish a pattern over the years. The advice: The tiny neurons in your brain are ready to make new connections today, so you'll have more to count on as you enter your golden years.

Care for your brain

Stress, anxiety and depression can make one more forgetful because they cause an increase in the amount of the hormone cortisol in the body. Cortisol shrinks a part of the brain that is used for memory. If stress, anxiety or depression lasts for more than two weeks, talk with a doctor. Counseling, medication or a combination of both can help resolve the problem and bring memory back.

Eat fruits and vegetables

You may not consider fruits and vegetables brain food, but research suggests those containing the antioxidants beta-carotene, vitamin C and vitamin E may improve brain function. These antioxidants battle free radicals, which are wayward oxygen molecules that surface during digestion and damage cells. Good antioxidant sources include dark-green, red, yellow and orange fruits and vegetables, such as spinach, broccoli, sweet potatoes, kale, peppers, tomatoes, cantaloupe, oranges and strawberries.

Limit alcohol

A moderate amount of alcohol -- no more than one drink a day for women and people over 65, or two drinks a day for men under 65 -- may reduce your risk of heart disease. But in greater amounts, alcohol is a neurotoxin and generally depresses brain activity. If consumed in excess, it can also impair long- and short-term memory, which may become irreversible, especially if your diet, in general, is poor.

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Claremont EAP can help with
all of these choices!

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