

# Balance

Helping you get more from work and life

Issue 1, 2009



## Are Financial Issues Affecting More Than Your Credit Score?

One of the most common types of stress among adults is financial stress. Whether you're worried about debts, your job or simply feeling uneasy because of bad economic news, the stress may be affecting your physical health. For example, an Ohio State University study showed that people with high credit card debt are more likely to suffer health problems.

How do you handle financial worries? As with any type of stress, the keys are to understand what's triggering your stress, then take proactive steps to take control. Here are some tips from experts on coping with financial difficulties:

- **Develop a plan.** Whether you're tackling a mountain of debt, trying to adjust to losing a job, or simply making sure you are in good financial health, a good first step is to figure out your monthly expenses and work out a budget.
- **Pay your bills first.** When you get paid, take care of the bills, then use what's left to pay your everyday expenses. The bills won't keep building up and you won't be worrying continually about them. If your bills exceed your pay, work with your creditors to devise a payment plan that will fit in a budget that you can manage.
- **Start a rainy day fund.** One of the most stressful things about money problems isn't just the bills

**Use your program's toll-free number to log on or call for help and resources.**

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you know about; it's the possibility of an unforeseen expense, like a home or car repair. Begin setting aside a rainy day fund—even a small one—for some peace of mind.

- **Find hidden cash at the gas pump.** Over the past several years, gas prices have climbed to record highs yet, somehow, most households managed to pay the higher price. Now that prices have dropped, why not use some of that money you used to spend on fuel to pay off your bills faster or to start that rainy day fund?

While you're working to address your financial issues, you should also be taking care of yourself. Here are some basics:

- **Eat sensibly.** A balanced diet actually helps reduce stress.
- **Exercise regularly.** Exercise provides a number of health benefits and makes you feel better and more confident.
- **Find someone to talk to.** People who are able to air out their problems tend to cope better with stress.

If your financial problems are significant, consider getting professional assistance. If you are looking for simple ways to make the most of your money, call your program or log on to [www.MagellanHealth.com/member](http://www.MagellanHealth.com/member) for more information.



## Is Your Career at a Crossroads? Focus on Your Future.

Lately, you can't escape the news reports of businesses downsizing and workers being laid off. It's happening all over the country and affecting all industries. But, being laid off doesn't mean the end of the world. In fact, it can be a turning point. It can be a time to reflect on what you really want to do with the rest of your life.

If you have been laid off (or are anticipating a downsizing), you can feel shock, mourning, anger and depression before coming to terms with what's happening. Once your initial reaction runs its course, focus on the future. If you have a good skills set and network, you will get another job.

In the meantime, here are a few tips to help you make the transition.

- **Develop a new budget.** Try to reduce your expenses as much as you can. It can ease the stress of being unemployed.
- **Is the industry as a whole changing?** If so, you may want to look at using your skills in another industry. One way to do this is by rearranging your résumé so that your skills are at the top and your work history is towards the bottom.
- **Learn all the ways to job search.** You can go online, notify business contacts or people in your network that you have re-entered the job market. You can use the traditional method of reading help wanted ads in your newspaper's employment section or find out what jobs are available at your state's career centers. The more methods you use, the more opportunities you'll find.
- **Don't wait to start looking for a new job.** Get an early start and there will be more job options available to you (especially if many people in the same industry have been or are going to be laid off).

For more information on dealing with job loss, career changes or personal development, call your program or log on to [www.MagellanHealth.com/member](http://www.MagellanHealth.com/member).

## *Challenge Yourself to Lose One Pound Per Month!*

Did you make a New Year's promise to lose some weight and start leading a healthier lifestyle? It can be done. Did you know that eliminating only 100 calories per day can equal up to one pound in a month? Ditching 100 calories is easier than you think, simply by making small adjustments in your eating habits and physical activity. For example, you may decide to trade in your morning donut for a bowl of cereal, start taking the stairs instead of the elevator at work or switch to water from sugared beverages.

Try one of these 100 calorie burning activities: gardening (20 min), walking the dog (20 min), pushing a stroller (20 min), bicycling (25 min) or jogging (15 min). Small changes can make a big difference. Stick with it and you'll see the difference!



## Make the Most of Your Relationships in 2009

Many of us make New Year's resolutions to try to tackle specific daily habits, like overeating, smoking or not getting enough exercise. This year, why not make another type of resolution—to improve the way you connect with other people in your life.

Here are some tips to get started:

- **Make a mental list of all the significant relationships in your life.** Naturally, you'll start with your immediate family, including your children, parents and spouse or partner. But don't forget about friends and coworkers—even your boss.
- **Honestly examine each of the relationships.** Decide whether you are satisfied with the relationship. If not, determine why not. If it's something that's within your control to change, try making that change and see what happens!
- **Think about what you can do to improve the relationship.** Do you need to spend more time alone with your spouse? Do you need to talk more honestly with your boss about your job or career path? Is there a friend with whom you've lost touch?
- **Pick up the phone, send an e-mail or rediscover the lost art of letter writing.** While the first two suggestions come easier to most of us, a long overdue letter (or even a postcard) will thrill the person who gets it and let them know that—even if it's been a while—you're thinking of them.
- **Start small.** The best way to achieve long-term goals is to break them into small, manageable steps. For example, if your goal is to spend more time with your spouse, you might resolve to have a weekly 'date night,' when the two of you can go out without the kids. If your goal is to get to know your coworkers better, suggest a monthly potluck lunch.

Finally, don't be afraid to ask for help. Improving and maintaining personal relationships is an important aspect of a healthy life. Your program can help, and counselors are available 24 hours a day, seven days a week. Call your program or log on to [www.MagellanHealth.com/member](http://www.MagellanHealth.com/member).

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