

# BALANCED LIVING

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## Reduce Work Stress BY LEARNING HOW TO RELAX

*Did you know that working in a high-stress environment can take a toll on your mental and physical health? It can also take the joy out of life — if you let it.*

“Practicing relaxation techniques can improve your ability to think clearly,” says Warren Huberman, Ph.D., senior psychologist at the Joan and Joel Smilow Cardiac Rehabilitation and Prevention Center at New York University Medical Center.

Fortunately, you can take steps to help relax and keep job stress from getting the best of you. Using the following techniques throughout your workday will help you manage your stress, feel better and get more done.

### BREATH DEEPLY

Taking a few deep breaths is one of the most powerful techniques available to quickly lower your blood pressure and slow your pulse.

“Pick a number, say 25, and count backward on each breath until you get to 1,” suggests Dr. Huberman. Or teach yourself to relax by picking a word and slowing your breathing slightly while repeating the word.

Another technique: While concentrating on your breathing, close your eyes and picture yourself bathed in a blue light.

### GO FOR A WALK

To physically break the stress cycle. Take time to reflect on your thoughts and feelings. It's vital to explore your life and its stress sources.

While on your walk, ask yourself: Am I doing what I like with my life? What steps could I take to improve my life? You can have the time of your life in a stressful job that you really want to do.

### TAKE CARE OF YOURSELF

Paying extra attention to your health when you're under heavy stress is crucial. Some suggestions are to exercise regularly, eat a healthful diet, don't abuse substances and get plenty of sleep.

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# HOW TO SET AND ACHIEVE PROFESSIONAL GOALS

If you want to accomplish something instead of drifting aimlessly, you have to set goals. Nowhere is this more relevant than in today's workplace.

"Setting professional goals is a game plan for yourself and your company," says Frank Arnold, dean and associate professor of management at Saint Leo College in Saint Leo, Florida. "Knowing precisely where you're going and what you want to achieve puts you in the driver's seat. It helps you plan for your training and educational needs."

Moreover, goal setting is important in a team-oriented workplace. Goal setting is one of life's most difficult responsibilities — not because goals are so hard to establish, but because you may lack the motivation or courage to ask yourself what you want.

"If you're like most people, you can't picture yourself outside of the safety and familiarity of your current comfort zone," Arnold says. Yet setting goals and achieving them can boost your effectiveness, increase your satisfaction in your accomplishments and deepen your self-confidence.

## KEYS TO SUCCESS:

Keep the following guidelines in mind when setting professional goals:

### **Ask Yourself What Will Make You Happy.**

Self-reflection requires you to face your dreams, fears, limitations and obligations to others. Challenge yourself to find a goal that will not only make you happy but will also make you satisfied in your professional career.

**Identify Your Skills.** Think about what you're proficient in and consider where these skills could be used elsewhere in the organization.



**Research.** Learn what's involved in meeting your goals. Get a clear understanding of the skills, information or assistance you'll need to attain them.

**Plan.** Identify the incremental steps and deadlines involved in attaining your goals. If you want to attend graduate school for additional credentials, for instance, you must study for the entrance exam, take the exam and then apply for admission to the school.

**Set Specific Goals.** Setting goals that are vague or too large can result in frustration, discouragement and possibly cause you to give up. "To become an expert in computers is a broad goal that could be overwhelming. Narrow your goal to make it more manageable," Arnold says.

Increase my sales quota by 10% this year, is an example of a measurable goal. Set a time limit for achieving your goals, otherwise, you'll never see closure, only a long and pointless grind.

**Stay Motivated.** To stay motivated, acknowledge your progress and reward yourself along the way. Congratulate yourself for completing your first semester toward an advanced degree. Praise yourself for being promoted. It's also important to remain flexible and positive.

Your goals will change as you refine your career plan or as roadblocks appear that cause temporary detours. Arnold says, "goal setting is a dynamic, ongoing process that should always be part of your professional life."

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## HOW TO BE A Better SAVER

As a nation, we clearly are better at spending our money than we are at saving it. According to a 2019 survey by GOBankingRates, 58% of adult Americans have less than \$1,000 saved.

Becoming a better saver is not just about the amount you save, but how, when, and where you save it.

***Continuum EAP offers free and confidential financial services for employees and eligible family members to help find straightforward steps to resolving financial concerns.***

### ADJUST YOUR MINDSET

As a part of that mindset adjustment, rather than taking the traditional approach and ranking spending in terms of needs, wants and wishes, view everything. Take a look at your latte at the coffee shop, to your retirement nest egg, and everything in between. View it as something that meets a need for you. This helps to mentally reframe the spending/savings dynamic, so instead of approaching that dynamic from a place of scarcity, which can feel like going on a diet, you can view it from a behavioral perspective.

### SAVE EARLY AND SAVE OFTEN

“It’s not necessarily about how much you save but when you start and how consistently you do it,” says Karen Van Voorhis, a Certified Financial Planner (CFP®) professional with Daniel J. Galli & Associates, a wealth management firm in Norwell, Massachusetts.

### SAVE A LITTLE, IF YOU CAN’T SAVE A LOT

The sooner a person can put money into an investment vehicle that offers the opportunity for growth, the sooner they can begin to access the benefits of compounded growth over time.

### TAKE ADVANTAGE OF SAVINGS “HACKS”

If you’re among the lucky ones whose employer offers to match employees’ retirement plan contributions once those contributions reach a certain threshold, do what it takes to reach or exceed that threshold, because those employee contributions amount to “free money,” says Van Voorhis. Also, if you have access to a high-deductible health insurance plan with a tax-favored health savings account (HSA), consider using the HSA for the triple tax advantage it provides.

### AUTOMATE SAVINGS

The “set and forget” approach takes the guesswork and choice out of the process, helping to reinforce a person’s commitment to saving, says Van Voorhis. “There’s a lot of evidence to suggest that automating savings contributions is the best way to go.”



# Feeling Good When Your Life Isn't PERFECT



Most people have thoughts and dreams about how their lives ought to be. When things don't work out the way they had pictured, they tend to blame other people or situations. They don't realize that the bad feelings come from their own thinking.

"When things are bad, people say to themselves, 'Things aren't the way I like them,' and then say, 'That's terrible, that's awful' — meaning they think things are so bad that they shouldn't or mustn't be that way," says Albert Ellis, Ph.D., the creator of Rational Emotive Behavior Therapy and author of *Feeling Better, Getting Better, Staying Better*.

It's normal, however, to have to deal with difficult situations and difficult people as you go through life. Here's how to change your thinking, so you can feel good when your life isn't perfect.

## UNCONDITIONALLY ACCEPT YOURSELF

Most people want to do well in order to feel good about themselves and be loved by the significant people in their lives. But this way of thinking can be unproductive. "It's important to accept yourself whether or not you do well and whether people who are important to you love you," says Dr. Ellis. "Don't think, 'I have to do well,' because then, if you don't, you'll worry. Instead, just prefer to do well.

## EVALUATE YOUR THOUGHTS, ACTIONS AND FEELINGS

You can evaluate what you think, feel and do, but don't give yourself a generalized rating. You're like a diamond in the making and have many facets. Some shine brilliantly, and others still need to be polished. Even evaluating yourself as a good person creates stress, because you'll always have to live up to your image and do good things. The truth is that you do thousands of things — some good, some bad.

## UNCONDITIONALLY ACCEPT OTHERS

You may get angry with relatives, friends, co-workers or other people because of things they've done. You'll feel far less miserable if you feel disappointed, instead. "You can think, 'I don't like their behavior, but they're fallible humans who sometimes do good and sometimes behave badly. I can accept them and not make myself incensed or furious at them,'" says Dr. Ellis. This doesn't mean you should tolerate bad behavior. You can still try to get them to change how they behave, but you can do it without anger.

## UNCONDITIONALLY ACCEPT LIFE

Many bad things may happen to you in your life, but you don't have to view them as terrible, because you can handle them and even be happy in spite of them. Therefore, it's not the bad things that upset you — it's your view of them. Feeling bad comes from demanding that something turn out a certain way.

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