SEPTEMBER
LIFESTYLE BENEFITS

Saving for a Rainy Day

Rain or shine, sometimes things just go awry. Maybe your decades old computer has finally stopped working, or rattling noise in your car has turned out to be a $500 repair. The cost of these problems may be sudden, but they're not completely out of the blue. Rainy day funds exist to cover these types of expected expenses that aren't included in your normal monthly budget.

To begin your own rainy day fund, determine what amount you want to save. Rainy day funds are designed to act as a financial buffer that keeps you from spiraling into debt over a one-off expense, so you only need to put aside $500 - $5,000, depending on the size of your family. Begin by taking small $10-$20 pieces from your monthly paycheck and place them in an easily accessible account. Make sure the account is "liquid" — that is, the money is easily accessible, and you can transfer your rainy day funds to checking whenever you need to use them.

If you dip into your rainy day funds for any reason, it's important to replenish the money as soon as possible. While it may be annoying, you never know when another rainy day will strike.

Struggling to Sleep?

Having trouble sleeping? You're not the only one. Studies show that more than half of American adults struggle with at least some form of insomnia, ranging from only a couple days to several years at a time. Here's a few methods that might help you fall asleep faster:

- Diaphragmatic Breathing: Slow, deep breathing reduces stress and helps your body relax. By utilizing your diaphragm, which is located above your stomach and below your rib cage, you can make use of your lung's full capacity and take even larger breaths. Simply place a hand on your stomach and direct your breaths toward your hand. This should cause the hand to rise, while your chest should barely move at all. After a couple minutes, your mind and body should calm, helping you to fall asleep.
- Military Method: Developed during World War II to help Navy pilots fall asleep quickly, this method utilizes diaphragmatic breathing with a couple added elements. Start by breathing deeply. Then, beginning at your forehead, scan through the individual muscles of your face. If you encounter any tension, release it as you breathe out. Continue all the way through your body, ending at your toes. Afterwards, clear your mind by imagining a calm place, or repeat phrases like "don't think" or "be calm" to keep your mind from wandering.
- Cognitive Shuffling: Think of a neutral word with five or more letters. Taking the first letter of your chosen word, imagine as many objects as you can that begin with that letter. Every time you think of a word, imagine that object in your mind. Once you run out of ideas, move on to the next letter in your chosen word. This method mimics the thought patterns your brain naturally produces as you fall asleep, helping you fall asleep quickly.

BENEFIT SPOTLIGHT

FMLA

In 1993, the Family and Medical Leave Act (FMLA) was signed into law. This act protects your right to take leave from work when dealing with your own or a family members' serious health condition. You are eligible for FMLA if:

- your workplace has 50 or more employees that have worked at least 20 work weeks;
- there are at least 50 employees within a 75-mile radius, and;
- you have worked at least 12 months and 1,250 hours at your workplace.

Government employees and those who work in education (both public and private) qualify for FMLA regardless of employee count.

FMLA is more than just leave, it also helps you maintain:

- Your Job: If you take FMLA leave, then you are assured your original job or an equivalent position upon return.
- Your Health Benefits: During FMLA leave, your employer is required to maintain your health insurance coverage. The benefits should be the same ones you receive while working, so your employer will continue to pay its share of the premium, and you pay what's left.
- Other Benefits: Once you return, your other benefits, such as life and disability insurance, sick leave, and vacation time will be restored to the level they were at before you took FMLA leave.

Some examples of events that qualify for FMLA leave include prenatal care, childbirth, inpatient care, and treatment of on-going health conditions. If your spouse, child, or parent is experiencing a serious health condition, you can take up to 12 weeks of leave to care for them.

LDBLIFESTYLEBENEFITS.COM

BONUS ARTICLE: Student Loan Starter Guide