



## A Parent's Guide to Bullying

Many children encounter bullying at some point in their youth. Being picked on or harassed by another child (or group of children) is an unfortunate, yet common, childhood experience.

Kids who are bullied often have feelings of low self-worth, symptoms of depression, and poorer mental and physical health than their non-bullied peers. The effects of ongoing bullying may worsen over time.

While physical injuries are the most obvious indication of bullying, other signs include:

- Inventing reasons to stay home from school
- Changing routines or avoiding the bus
- Favorite belongings that go missing without explanation
- Dropping grades, poor performance, or disciplinary issues in school

Teaching a child how to recognize the difference between teasing and bullying may empower them to ask for help when needed. Here are some things to say:

- "I want you to know that you can talk to me whenever someone is bullying you, even if you are embarrassed. I'm on your side."
- "A bully is someone who takes out their unhappiness on others. You are not responsible for how they feel."
- "When someone is saying hurtful things to you, try to stay calm. You can say something



like, 'Please stop' or 'This is not okay.' If you can, just walk away."

- "If someone is bullying you when I'm not around, you can ask for help from a teacher, coach, or another adult."
- "If you feel like the bullying is more than you can handle, or if it happens often, I want you to tell me. I will do what I can to help."

Many parents are upset when they learn that their child is being bullied. Try to stay calm in front of them, even if you feel angry or frustrated. If you know the other child's parents, it may be helpful to talk with them. Be polite and respectful and avoid escalating the situation.

LifeMatters can offer more suggestions for helping your child cope with a bully. We're available 24/7/365.

## The Health Benefits of Having a Pet

Did you know that having a pet can have a positive impact on your health? Here are some of the benefits of having an animal companion in your life:

- **Cardiac health.** Studies show that having a dog raises survival rates in patients who have had a cardiac arrest. In addition, having a pet often correlates with decreased blood pressure.
- **Emotional health.** Pets can provide a sense of purpose and fulfillment and lessen feelings of loneliness and isolation. The emotional benefits of having a pet may be especially helpful to elderly people who are living alone after the loss of a loved one.
- **Stress management.** Many pet owners report that they feel less stressed or anxious after spending time with a beloved pet.
- **Exercise.** Daily walking, grooming, and playtime are good ways to increase physical activity and maintain bone strength.
- **Wellbeing.** Creating a loving home for a companion animal may add meaning and purpose to daily activities. In addition, it helps with maintaining a balanced schedule.

Before adopting a pet, it is important to consider the challenges and responsibilities associated with caring for another living creature. Prior to bringing a pet home:



- **Spend time with the type of animal you want to adopt.** Pet sitting for a friend is a good way to experience what day-to-day pet care is like.
- **Make certain the pet you choose is a good fit for your lifestyle.** For instance, if you travel a lot, you may find that a cat's daily routine is easier to manage than a dog's.
- **Pet-proof your home.** Consider what adjustments will be necessary to ensure the pet's safety (and secure your own property). Make sure to remove any plants that may be poisonous to a pet.
- **Be certain that you're ready for the responsibility of a pet.** Having to rehome a pet is hard on both animal and human. Commit to having that pet with you for the length of its life, barring unforeseen circumstances.

If you are searching for pet care resources, LifeMatters can help. Call 24/7/365.

## Slam the Door on Home Warranty Scams

Home warranties have become a popular way to handle replacing big-ticket items in a home, such as appliances and heating or cooling systems. Unfortunately, some home warranties do not live up to what they promise. Here are ways to make sure you are purchasing a good warranty:

- **Do your research.** High pressure sales tactics are common in the home warranty field. However, you don't have to succumb to them. Take the time to thoroughly research the various home warranty providers in your area. Check online reviews from the Better Business Bureau or Consumer Reports.
- **Verify licensing.** Each state regulates home warranty providers. Make sure the warranty company you choose is licensed in good standing in your state.
- **Talk to experts.** Your real estate agent is a great resource for knowing which home warranty companies are worth the money and which are scams. Local independent contractors may also have recommendations based on their experiences.
- **Read the contract in full.** A frequent complaint about home warranty companies is that they exploit loopholes to deny coverage when a repair or replacement is needed. Make sure the contract clearly spells out what is covered, how much coverage you will receive for each item, how to file a claim, and what fees you may accrue when you do.



In addition, keep these red flags in mind:

- **Sketchy details.** If a company can't provide you with verifiable details upon request, you may not be dealing with a legitimate business.
- **High pressure sales tactics.** Any company that tries to rush you into making a decision, or that uses scare tactics to pressure you, is likely more focused on making sales than providing service.
- **No or poor online reviews.** Negative reviews are a good way to learn if a company provides poor service. Being unable to locate any reviews at all could indicate that you are dealing with a scammer.

LifeMatters offers legal and financial services, as well as a Discount Center, to assist with a variety of issues related to owning a home. Call 24/7/365.

## Planning for Your Retirement

Saving for your future is only one aspect of retirement planning. When setting retirement goals, it may be helpful to ask yourself these questions:

- Where will I live once I retire?
- What will I do with my time?
- What level of income will I need to sustain my lifestyle?
- If I want to get by on less money, what spending cuts should I make?

Answering these questions can help with determining your retirement budget. Here are some other things to keep in mind:

- **Be realistic.** Many experts say you should plan to live on 80% of your pre-retirement income. However, a variety of factors, including inflation, travel, and where you reside could impact how much you need.
- **Confirm your estimated income.** Payments from Social Security and other retirement savings vehicles can be modeled in advance. If you work with a financial advisor, ask them to estimate your anticipated monthly income throughout an average lifespan.
- **Consider work opportunities.** If you plan to work part-time, consider your options. Do you want to continue in your current field or



try something new? Are you interested in monetizing a hobby?

- **Review your current budget.** Identify expenses that will no longer be necessary once you retire. Model budgets based on life changes you might make, such as moving to a different location or traveling more.
- **Do a trial run.** Reduce spending based on your estimated retirement budget for a month or two. If you are struggling to make ends meet, you may need to revise your estimates.

The LifeMatters Financial Consultation Service can help you develop a retirement plan that works for you. Call 24/7/365.

Source: Balance

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