



## Setting Limits on the “Virtual” World

Favorite TV shows, movies, and video games can spark the imagination in children and adults alike. However, too much time spent focused on electronic media may impact your child’s development in some areas, including:

- **Social skills and relationships.** Children who spend a lot of time in the “virtual” world may struggle with in-person interactions or have difficulty handling conflict.
- **Health.** Too much screen time may contribute to insufficient exercise, weight gain, and poor sleep quality.
- **Decreased focus.** Constant multitasking may affect a child’s ability to concentrate.

Easy access to a variety of media has its upsides, too, particularly from an educational standpoint. It offers:

- **Greater access to knowledge.** It’s never been easier for a child to gain an in-depth understanding of topics they find fascinating. Technology also facilitates research for school projects and online learning.
- **Self-guided learning.** Online tutorials are a helpful way to expand a child’s skills or increase their enjoyment of a hobby.
- **A wider world.** Today’s technology makes it easier to stay in touch with distant family members or friends.



If you are trying to balance your child’s screen time with other activities, these tips may be helpful:

- **Aim for one hour of activity a day.** Outdoor play, household chores, or walking a pet are good ways to get your child moving.
- **Set boundaries.** A simple rule might be, “No video games until your homework is done.”
- **Use parental controls.** Many devices or apps offer parental controls that set time limits on use. These tools can also assist you with setting boundaries on what your child can access.
- **Encourage reading.** Reading both fiction and non-fiction is essential to developing critical thinking skills. The more your child reads, the better!
- **Seek help.** LifeMatters can provide suggestions on how to manage your child’s media consumption or address difficulties with making friends or maintaining focus. Call 24/7/365 for assistance with any parenting concern.

## Coping with Bullying and Harassment

Bullying may occur at work, at home, or in personal relationships. These tips may help you cope with either in-person or online harassment:

- **Speak up.** Whether you are the target of a bully or witness it happening to someone else, it's important to say "Please stop" or "This behavior is not okay." While saying something may not stop the bully, it sets a clear boundary about what you find acceptable. In addition, speaking up will help others recognize when you are uncomfortable or in need of assistance.
- **Don't engage.** If you respond to a bully with insults or anger, it is likely to escalate their behavior. In addition, the bully could turn things around by accusing you of harassment.
- **Retreat.** The best way to deal with a bully is to walk away. If the person follows you, say "Please leave me alone." If removing yourself from the situation isn't an option, put as much physical space as possible between you and the bully.
- **Ask for help.** At work, reach out to your supervisor, manager, or Human Resources. If the bully is part of your personal life, ask friends or family members for support and access domestic violence resources, including LifeMatters, if needed. Report physical threats or property damage to local law enforcement.



- **Report social media harassment.** Most social media apps have built-in processes for reporting bullying, harassment, or threats. Keep in mind that "troll" accounts, which often exist only to harass others, actually benefit from all forms of engagement. Simply block and move on.
- **Document.** Often, bullies will engage in a pattern of harassment that escalates over time. If the behavior is occurring in person, keep a list of what was said or done, including dates and times. If online, take screen shots of harassing behavior. Keeping track of these incidents may be helpful if you need to seek help with addressing persistent harassment.
- **Educate children.** Provide guidance about how to handle a bully. If your child is being bullied at school, speak with their teacher or a school administrator.

If you are experiencing bullying, harassment, or domestic violence, or if it is happening to someone you care about, LifeMatters can help. Practical resources and emotional support are available 24/7/365. Please reach out.

## Financial Benefits (and Pitfalls!) of Online Activity

The Internet offers many opportunities for saving money and improving your finances. However, it can also be a major source of distraction that could knock your financial goals off track.

Here are three ways that online activity may benefit your finances:

- **Researching your options.** Whether you are planning a vacation, considering a move, or buying a car, it's easy to gather information on the Internet. Online research can be a great way to comparison shop that saves both money and time.
- **Managing your finances.** Setting up automatic payments for bills or loans will ensure you never miss a deadline. In some instances, you may even receive a discount for setting up auto-pay. Automating savings or investment deposits is another way to harness online tools for your benefit.
- **Identity theft protection.** While being online may sometimes put your personal information at risk, there are plenty of ways to manage and even mitigate these threats. Consider using an identity theft protection provider to monitor your name, email address, and Social Security Number. In addition, you can monitor your credit and correct errors by requesting a free credit report once a year via [annualcreditreport.com](http://annualcreditreport.com).

Unfortunately, being online also makes it easy to make ill-advised financial decisions. Here are three pitfalls to avoid:



- **Decision fatigue.** Scrolling favorite apps and websites can be a nice distraction, but it may also overload your ability to make good decisions. This may lead to risky behavior, such as impulse buying, unsafe sharing of personal information, or excessive gambling.
- **FOMO.** We're all susceptible to the peer pressure of wanting the newest digital toy or luxury vacation. The more you expose yourself to FOMO, or "fear of missing out," the more likely you are to make poor financial decisions in order to maintain your online status or "keep up with the Joneses."
- **Bad actors.** Phishing, smishing, and other scams are a constant risk. The best way to ensure that your financial transactions are secure is to go to the actual website. Never click a link in an email or text.

The LifeMatters Financial Consultation Service can suggest ways to align your online activity with your financial goals. In addition, visit the Discount Center on [mylifematters.com](http://mylifematters.com) to locate discounts on items you may shop for online. Call 24/7/365.

## Cutting Costs During Financial Hardship

Financial hardships often come on unexpectedly. A change in circumstances could make it difficult for you to sustain your financial obligations, sometimes with little advanced notice.

If you find yourself in this situation, it is important to reduce spending immediately. Here are several places where you can quickly cut back:

- **Food.** Start by cutting restaurant and takeout food from your routine, including at work. Next, consider creative ways to stretch your grocery budget, such as making meals yourself rather than buying pre-made foods. Finally, look for ways to eliminate food waste.
- **Phone and Internet.** Check into whether you could cut back to cheaper plans or consolidate these services.
- **Insurance.** Comparison shop to see if you can find a better auto, home, or renters' insurance rate. A higher deductible may help you obtain a lower rate.
- **Entertainment.** Canceling streaming services and other subscriptions is a quick way to cut expenses. Use your local library to access books and movies for free.
- **Gas.** Carpool, combine errands, and use public transportation when available.



- **Shopping for fun.** Now is not the time to shop for fun or relaxation, either online or in person. If you need to get out of the house, consider going to a museum with free admission or a local park.
- **Utilities.** Make your living space more energy efficient by turning down the thermostat or water heater, cutting water consumption, or decreasing electricity use.

If you are struggling to cut expenses, the following actions may help:

- **Use the LifeMatters Discount Center.** Go to [mylifematters.com](http://mylifematters.com) and visit the Discount Center to save money on products and services. It's a great way to cut costs!
- **Talk to an expert.** An accountant or financial advisor can recommend helpful adjustments based on your current debt-to-income ratio. In addition, the LifeMatters Financial Consultation Service can offer immediate guidance. Call 24/7/365.

Source: Balance

## 1-800-634-6433

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