

JANUARY 2022



## BREAKING DOWN BUDGETING

Talking about finances can be stressful, but a monthly budget is simply a plan or a roadmap to how you spend your money. There are some straightforward steps you can take to manage your money well and prepare for your future.

### Know your income

Check your paystub to see how much money you can rely on to come in each month. If you're making a joint budget with a spouse or partner, include their paycheck.

### Estimate your monthly spending habits

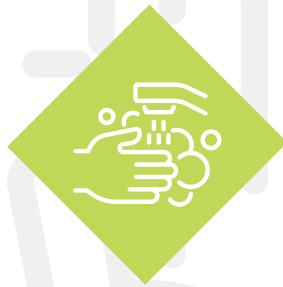
Use your bank statements and/or credit card statements to see how much you spend per month and note where it goes. Include any routine payments you know you'll be making, like cell phone provider and water bills.

### Prioritize your spend

If you aren't saving money, examine your spending and eliminate items that aren't necessities. Cutting back will allow you to bank that money toward potential emergencies, or even a big-ticket item you want to purchase but can't yet afford.

## EASY STEPS TO SKIN CARE

If you're not familiar with skin care, it can be difficult to even know where to start. Fortunately, there are three easy steps you can add to your daily routine to give your face the care it needs.



### Wash.

Use a gentle **cleanser** to remove excess dirt, oil, or makeup from your face. Be sure to find a cleanser best for your skin type – oily, dry, or combination.



### Moisturize.

After drying your face, use a **moisturizer** to help your skin retain water. This will keep your face hydrated and healthy-looking.



### Protect.

Before you leave the house, apply a **sunscreen** with an SPF of at least 30 to your face. This step can help prevent the formation of fine lines and wrinkles, as well as certain types of skin cancer.

## BENEFIT SPOTLIGHT

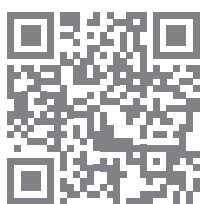
### PTO HEALTH PERKS

Vacation may feel like a luxury, but taking PTO is equally important for your health and productivity. Working long hours without sustained breaks can substantially increase your risk of stroke or heart attack, according to the [World Health Organization](#). Time away from work decreases your body's production of cortisol, a hormone caused by stress that puts your body under strain.

Vacation is also great for your mental health. **Research shows that taking time off gives your brain a chance to rest and relax.** This in turn boosts your productivity when you return to the office, which can help you enjoy work more and feel more fulfilled by it. Even short breaks like a long weekend create great benefits.

It's important to be intentional about your time away. Set up your out-of-office message and plan to respond when you get back. Plan to not answer work-related phone calls. The benefits of vacation decrease if you're not really disengaging – so log out of your inbox and fully commit yourself to relaxing.

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