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JUICE CLEANSSES: ARE THEY EFFECTIVE?

Juice cleanses are back on trend. The concept is simple: for several days, you only consume fruit and vegetable juices. Proponents claim there are huge health benefits, namely weight loss and system detoxification, but how accurate are these claims?

People can and do lose weight on juice cleanses. However, the weight loss is due to the calorie deficit caused by not eating solid foods for several days. People often regain this weight afterwards. Fruit juice is also high in sugar, which can cause the body to store rather than lose fat. (It also makes juice cleanses incredibly dangerous for people with diabetes.)

Detoxification is often a goal of juice cleanses, but there is little evidence that juice cleanses perform any detoxifying function. The human body cleanses itself naturally over time through the liver and kidneys. Additionally, only drinking juice means you'll miss out on crucial nutrients that whole fruits and other foods provide, such as fiber and protein. So in the end, it's healthier to just eat whole fruits and vegetables regularly as part of a balanced diet.

PULL IN CASE OF EMERGENCY: BACKUP FUNDS

In an ideal world, life would be fairly predictable. That's unfortunately not the case, and the last few years have been more unpredictable than ever. Even if you've been fortunate enough to weather the pandemic with minimal financial disruption, accidents happen, cars break, and job markets change. Experts traditionally have recommended saving three to six months' worth of income to cushion the impact of these unplanned occurrences.

That is admittedly an ambitious goal, especially if you are already experiencing financial difficulty (according to a 2018 Federal Reserve report, roughly half of Americans said they'd struggle to afford a \$400 emergency). **Aim to save \$500, and then build slowly on it.** Adding a savings category to your budget is the best way to start this fund.

Once you have that \$500+ in a savings account, consider a money market account or CD to help grow the nest egg. Check sites like NerdWallet for a calculator to help you determine how much you should try to save based on your current situation, as well as suggested accounts in which to put your savings. Even if you have to build this safety net slowly, every little bit helps.



FMLA: ENSURING YOU CAN TAKE TIME AWAY

BENEFIT SPOTLIGHT

Sometimes you may need a longer block of time away from work than sick or vacation time can cover. Enter the 1993 Family and Medical Leave Act (FMLA). This act allows eligible employees to take up to 12 unpaid weeks off from work with the guarantee that they will be reinstated at the end of their leave or be given an equivalent position. It also guarantees that employees keep any benefits (i.e., medical benefits) they had before the leave period began. The FMLA applies to all public agencies, public and private elementary and secondary schools, and companies with 50 or more employees.

There are multiple reasons one may qualify to take FMLA-covered leave (check the Department of Labor for a full list):

- The birth, adoption, or foster care placement of a child within one year
- Taking care of an ill spouse, child, or parent
- Being too ill to properly do one's own job

To be eligible, one must:

- Have worked for their employer at least 12 months
- Have worked at least 1,250 hours over the past 12 months
- Work at a location where the company employs 50 or more employees within 75 miles

If you need to apply for FMLA, the best place to start is your company's Human Resources department. They can let you know whether you are eligible and help you through the application process if you are.



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