Learn to Budget, Not Bicker

Fighting with a partner about money issues is common. But when money problems get out of control, so can the relationship. Here are smart tips for discussing financial matters, whether you’re a new couple or have been in a long-term relationship:

Schedule a regular monthly check-in. Irregular or unfocused talks can give the impression that everything is okay financially.

Allow time for sorting through any money issues where you and your partner aren’t finding common ground.

Don’t bring in nonfinancial issues. It only makes it harder to achieve successful outcomes regarding your money.

Sum it up. Decide what the next steps will be. This can help clear up any misunderstandings so that a ball doesn’t get dropped. Consider putting your summary in writing.

Protect Against Rx Misuse/Abuse

The rise in prescriptions for — and easier access to — pain relievers like opioids (OxyContin, Percocet), stimulants (Adderall, Ritalin) and sedatives/depressants (Xanax, Valium) has led to more ER visits because of accidental overdoses, and more admissions to treatment programs for drug addictions. When taken without a prescription — or used for an unintended purpose — these drugs can easily become addictive, even deadly. Your chance of getting addicted can be affected by your age, biological make-up, and whether addiction runs in your family.

Preventing serious problems starts when your health professional prescribes the medication. Be open about any history of substance abuse and about other prescriptions, over-the-counter medicines, and supplements you’re taking. Ask about potential interactions. Mixing opioids, sedatives or stimulants with other drugs, antihistamines, decongestants or alcohol can be highly dangerous.

If you’re struggling with dependency on a prescription medication, talk to your doctor for help. Or, if a loved one has medication dependency issues, encourage them to talk to their doctor. You can also call the Substance Abuse and Mental Health Service Administration (SAMHSA) 24/7 hotline: 1-800-662-HELP (4357).

Follow these additional tips:
- Follow the directions on the label
- Don’t stop, increase or reduce your medication without talking to your doctor
- Never give your medication to someone else
- Discard unused or expired medications by following U.S. Food and Drug Administration (FDA) guidelines
- Store medications safely in their original containers. Many teen overdoses arise from easy access to their parents’ medications.

Review your priorities. Should you save for the future or spend on something you want now? It’s a common point of contention for couples. Goals often change over time, so periodically reviewing expectations is important.
Too Worried to Sleep?
Start a Journal

Tossing and turning with worry and stress—particularly about jobs, kids, and finances, for instance—is most prevalent in the middle years, studies show. But no matter what your age, you can turn off your troubled brain before bedtime by using a designated “worry journal.”

Here’s how it works:

- Use a notebook to record every concern, worry or task without judgment, no matter how insignificant it may seem.
- Make 3 columns that include:
  - I need to remember to…
  - I can’t forget to…
  - I am so worried about…
- Schedule time to think about your concerns or deal with them.

By transferring your worries from your thoughts to paper, your mind will be quieter and you may be more ready to fall asleep. So what if you catch yourself overcome with distracting worries during the day? Again, jotting down worries whenever you have them can help lessen their grip. Then, later, during your scheduled “worry time slot” you can turn your full attention to how you might further relieve them.

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EAP+ Work/Life Program

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- Help with workplace issues
- Work/Life information
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