Get fit, stay fit

Whether you're looking to start a new exercise routine or trying to keep your current one consistent, it can be hard to stay motivated when working around your day-to-day schedule. Regular exercise such as walking for a half hour on most days, for example, may offer you these benefits:

• **Wards off major disease.** May reduce risk of heart disease and certain types of cancers, and helps keep bones strong.
• **Controls chronic conditions.** Can help to lower blood pressure, control blood sugar and high cholesterol, and reduce risk of diabetes.
• **Builds immune system,** potentially resulting in fewer colds, flu and other minor viral illnesses.
• **Brightens your mood.** Can help reduce tension and anxiety while promoting relaxation. You may sleep better, too, which can improve your concentration and productivity.
• **Keeps you sharp.** A half an hour of brisk walking just three days a week can reduce cognitive decline in older adults.

Dealing with a difficult diagnosis

Receiving a serious diagnosis can trigger intense emotions, from utter disbelief to sheer terror. And when your mind is numb from the shocking news, you may not fully comprehend the initial conversation about the disease. Whatever your reaction, here are some ways to help you cope with this personal crisis and practical steps to move forward.

**Be patient with yourself.** A serious diagnosis represents a dramatic life change. Give yourself space to let the information sink in. Right now, stick to your basic routines and doctor appointments and avoid anything that overwhelms you.

**Slowly seek information about your disease and options.** Talk to your healthcare team, search reliable sources on the internet, and read books. Take notes and formulate questions. Realize it may take time and further testing to find the right course of treatment for you. Consider getting a second opinion.

**Get organized.** Keep medical records, bills, statements and correspondence with your healthcare team. Make any arrangements for travel to/from treatments or for in-home care. Talk to your health plan about coverage and out-of-pocket costs.

**Reach out to others.** Mental health counselors, support groups and family and friends can help lessen fear and anxiety and play a role in managing your condition. Ask for help with transportation, cooking, cleaning or just socializing with you in low-key ways.

You can keep moving, no matter how busy your schedule:

• **Wear a fitness device** to track your progress and set goals.
• **Trade your dessert** for an after-dinner stroll.
• **Stay in motion.** Pace, march in place, or sit down/stand up when you’re talking on the phone or watching TV.
• **Do it in chunks.** Small amounts of activity add up during the day.
• **Stash sneakers in your car.** Be ready to exercise anywhere.
Follow the golden rules of money management

Shaping up your finances—whether for that dream vacation, a new home or to pay off debt—is much like getting in physical shape: You need to stick with a plan. Start with the basic 50-30-20 rule of budgeting that will help you create a balance between your obligations, goals and splurges. You put 50 percent of your income toward necessities like housing and bills and 20 percent toward financial goals like paying off debt or saving for retirement. The final 30 percent goes toward "wants" like dining or entertainment. Or, if funds are limited, try allotting 20 percent to financial goals and 80 percent to everything else. You can adjust the equation to your situation. Follow these basic rules, and start making changes toward becoming financially fit!

**Do a half hour of “financial review” each week.** Looking at your account balances and reviewing weekly spending can help keep your budget on track.

**Pay yourself first on payday, even before you pay your bills!** See if your bank has automatic recurring transfers from your paycheck to your savings.

**Use cash whenever possible.** Using credit cards, especially those with high interest rates, means you’re spending your future money—and it will take you twice as long to pay it back.

**Cut expenses little by little.** Bring your lunch, cut out cable, visit the library for reading material, buy generic brands, opt for potlucks instead of pricey dinners with friends, and so on.

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