Prescription Drugs: Follow Safe Usage Tips

The rise in certain prescriptions for—and easier access to—pain relievers like opioids, stimulants like Adderall, and sedatives/depressants like Xanax 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 (OTC) medicines, and supplements you’re taking. Ask about potential interactions. Mixing opioids, sedatives or stimulants with other drugs, OTC antihistamines, decongestants or alcohol can be highly dangerous.

Here are more ways to protect against drug misuse or abuse:

- Follow the directions on the label or from the pharmacist
- 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.

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).

Keep A Spending Diary—Become Financially Fit!

A spending diary is a simple way to track your financial activity, providing valuable insight into how and why you’re spending money. A diary can show you exactly where your money is going—both for essentials like rent/mortgage, bills, utilities, and food, as well as for non-essentials like dining out. Then, you can create or adjust your budget, and discover ways to cut your spending. For example, could you pack your lunch 4 days a week? Or switch to a less expensive cable package with fewer channels? These steps can help you save more money and also sidestep debt.

Start a spending diary now. You can use a free money tracker app or just keep a notebook and pen handy.

- Note the date and time of your purchase and how you were feeling when you bought it. Do you overspend when you’re bored, for example? Knowing your spending habits could lead you to substitute a non-spending activity during vulnerable times, like taking a walk.

Getting an accurate picture of exactly how and where you’re spending money is an ideal way to start taking charge of your money and reduce financial stress!
Take Control of Student Debt

Student loan debt can be a burden long after graduation. In fact, surveys show that many baby boomers are still paying off their student loans, holding an average debt of over $36,000! The best way to relieve student loan stress is to stay in control of your finances. Here’s how:

**Understand how much your student loans are really costing you each month.** And know how far your student financing will get you, and where the rest will come from. Learn about the interest rates, options of repayment and how to go about consolidating.

**Stay on top of your money coming in and going out.** Try using a money tracking app—don’t rely on your ATM statement.

**Investigate forms of additional financial assistance.** If you work, for example, ask your employer about tuition assistance for employees. Or check out funds from local businesses, churches or charities.

Avoid turning to credit cards or extra borrowing. Instead, talk to your bank about how they can help you manage your debts. Or go to the nonprofit National Foundation for Credit Counseling Service (NFCC) website: https://www.nfcc.org/

Breast Cancer Awareness Month

**Read:** Learn about breast cancer—including types, risk factors, treatment and myths—from the National Breast Cancer Foundation. Find out more: https://bit.ly/2NysWAI

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