The EASY Program

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Managing Expectations: Finding Satisfaction in Everyday Life

Eric recently bought a 42-inch flat screen television. The purchase was not for the living room, which already has a 42-inch flat screen mounted on the wall, or his bedroom, where he keeps a smaller television to watch late-night specials, but for his kitchen—because his neighbor recently had one installed.

Eric's seemingly innocuous purchase had a serious effect on his finances: he maxed out yet another credit card. He has a mortgage, car payments, student loans, and credit card debt, to name but a few of his financial obligations. His budget is already stretched thin, but he continues to match purchases with his colleagues and friends.

Eric is fictional, but his story is one that millions of Americans can relate to, leading to the question: How do we define satisfaction in our lives?

What about the Joneses?

"Keeping up with the Joneses" is a long-standing American tradition. Economists call it "wealth signaling," and it reveals the emphasis our society places on material items?such as name-brand clothing, luxury vehicles and appliances, prime real estate, and technology?as a means of measuring worth.

This behavior is reinforced by popular culture. Television shows featuring extravagant homes and parties, as well as reality shows centered on the lives of celebrities, are often interpreted by viewers as showing what they need to buy and own in order to be perceived as successful by others.

Does more money equal greater satisfaction with life?

How would your life change if you won the lottery? Most people imagine a life of relative ease when asked this question—and who wouldn't want to kick back and relax? Consider for a moment what you would do. Would you continue to work? Would you send your children to private school? Would you travel? Would you pay off all your debt?

Would you actually be happier? Money can certainly improve your circumstances, especially if you are, like many, struggling to make ends meet. But a windfall could leave you feeling windswept. Imagine: all the bills are paid, you've purchased the big house on the hill and the new designer wardrobe. You've caught up with the Joneses, but will you be able to sustain their—now your—lifestyle? More importantly, are the values defined by material wealth really important to you?

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How do you measure satisfaction?

There is nothing wrong with wanting quality items and services for yourself and your family. However, if the pursuit of more or better "stuff" beyond daily needs causes you stress and anxiety, perhaps it is time to reevaluate the significance you assign to these things—and the time and effort required to get them.

It is important to set realistic expectations, and to remember that your self-worth is not based on your finances. There are many non-financial riches you can treasure:

- Time
- Bonds of love
- Volunteering
- Spirituality
- Work
- Learning
- Health
- Creativity
- Good food
- Caring for self or others
- Physical activity
- Gratitude

So forget the Joneses! You don't have to cause yourself financial strain to find satisfaction. A home-cooked meal shared with friends or going to the park with your children can give you a tremendous sense of fulfillment—and fun.

Satisfaction does not need to come with a huge price sticker. There are many rewarding payouts that are non-monetary: quality time with loved ones, spending time alone, or doing volunteer work—to name only three—can create a great personal satisfaction. Try some of these activities and see how you feel—and you may find that the Joneses are trying to keep up with you!

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Planning for the Future: A Crash Course in Legal Tools

No matter what your age, it pays to plan for the future. In particular, you will want to ensure that your wishes are carried out if anything should happen to you. As a start, here are some of the terms you should understand.

- A living will is a document that allows you to state your wishes regarding the use (or non-use) of various medical treatments if you should lose capacity (the legal ability to engage in certain acts) or be in a seriously deteriorating condition. In many states, it is used only in the case of a terminal condition.
- A (durable) power of attorney designates someone (the agent) to act on your behalf on whatever matters you specify, at whatever time you choose, or in the event of your becoming mentally incapacitated. This document should be used only if there is someone you trust to act as agent.
- A health care proxy is a person you appoint to make future medical decisions for you when you can't. This variation of the durable power of attorney focuses exclusively on medical decision-making issues.
- A will (last will and testament) is a legal document that directs how your money and other property will be distributed after you die. In addition to distributing property, a will can name the guardian of minor children.
- A trust is managed for the benefit of another person. You give title to money or other property to the trust, which is a separate legal entity. Trust property can include real estate, stocks, a business, cash, and other personal property.

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Your EAP Can Help.

Call for free, confidential help 24 hours a day, seven days a week.

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Do I Need a Lawyer?

To determine if you need an attorney to assist you with these legal documents, ask yourself: Do I need help planning for the future care of my spouse or elderly relatives? Is this matter complex and likely to be headed for court/probate? Is a large sum of money or property involved? If you've answered "yes" to any of these questions, you should consider contacting an elder law attorney who deals specifically with legal problems that affect older adults.

To get more information on this and other topics of importance to older adults, contact your Work/Life program.

Internet Resources

360 Degrees of Financial Literacy
(www.360financialliteracy.org)
www.AARP.org
Administration on Aging (www.aoa.gov)

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Going to College: Life With a Roommate

The college acceptance packet has arrived in the mail! All the hard work has paid off, and your child will be moving on to a new stage in life. Now you can start planning for the fall.

One challenge your child may face for the first time is living with a stranger (or even a group of strangers). For some teens, college will be their first time ever sharing a room. Here are some tips to help your child adjust to this new experience.

For the New Student

One way to get a head start is to contact your new roommate(s) as soon as possible. Meet in person, if possible, or talk on the phone, IM, or exchange emails. Share information about your backgrounds, particularly if you come from different countries. Discuss your likes and dislikes, ideas you have for decorating your living space, and perhaps ground rules for living together. You might even consider putting the do's and don'ts of your shared living space in writing.

Some of the things you may want to talk about (or at least consider) in advance include the following:

- Noise. What are your study habits? You might want to carve out a "silent time" for studying if both of you prefer to study in your room. If one of you likes music while studying and the other doesn't, will one wear headphones or the other use ear plugs?
- Food. What sort of food can you have in your room? If you share a kitchen, will you want to keep your food separate? Will you keep a common shopping list?
- Sharing Space. Will you each have your own space, with definite boundaries? How do you want to decorate any shared areas? If you have small appliances in your room, such as a mini-refrigerator, how will you share them? What are your acceptable levels of cleanliness and neatness?

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- Socializing. Do you want to allow company in your room or keep it a private sanctuary? What if one roommate wants the space alone to entertain? What if both of you want the room for socializing at the same time?

- Smoking and Drinking. A lot of colleges don't allow smoking in dorms, and most college students are too young to drink legally, but both of these may still turn out to be an issue. Try to set boundaries beforehand.

- Money. How will you split expenses? What if one of you wants to spend more money on decorating or appliances than the other?

- Sleep Habits. Is it okay for one roommate to work on the computer or read while the other sleeps? Look for compromises: perhaps the one who's awake can use a booklight and the one who's trying to sleep can use an eye mask.

- Relationship Maintenance. Meet regularly to discuss how things are working out and make adjustments, if necessary.

- Problem-Solving. How will you deal with disagreements? You might want to seek outside help sometimes, for example, from an older student assigned as a resident advisor.

You and your roommate don't have to become best friends—though it's wonderful when that happens. You do need to work out your differences, however, to the best of your ability. And if you find that you aren't happy with your living situation, remember: it's a temporary arrangement.

For the Parent

You may be dealing with "empty nest syndrome" as your child moves on to an adult life. If you want support and guidance during this transition, consider calling your EAP.

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