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Living a Life in Balance

Do you feel like your life is too complicated?
Are you often torn between your work and
home responsibilities?

"If so, you're not alone, and you don't have to
despair," says Odette Pollar, president of
Smart Ways to Work, a personal productivity
firm in Oakland, Calif., and author of *Take
Back Your Life*. "You can gain peace and relief
by making a conscious effort to reduce the
complexities in your life and achieve balance."



Given all you have to do, it's easy to lose sight of what's probably your ultimate goal: to
enjoy your life as you follow through on your personal and professional responsibilities in
satisfying ways.

Here are Ms. Pollar's suggestions for successfully balancing your time and life.

Learn to streamline

Speeding up and trying to force more and more into the same blocks of time isn't the best
way to have more time in your life. According to Ms. Pollar, the best way to "get it all done"
is to have fewer things to do by consciously streamlining your ongoing responsibilities.

Being selective about your choices and how you spend your time is important. And it's vital
to keep your perspective and establish realistic expectations for yourself.

"Regaining balance starts with the awareness that something is out of kilter, that you have
too much going on," she says. "From there you can identify what you want less of in your
life."

Ask yourself questions

You can achieve balance by setting your priorities and creating a life around them. This is a long-term process and requires thought and insight.

As a way to get started, take some time to list three to five answers to these questions:

- What physical needs are important to you and why?
- What emotional needs are important to you and why?
- What mental needs must be filled to make you content?
- What causes the sense of frustration or depression you may feel?
- What does success -- both personal and professional -- mean to you?

Your answers will provide information you can use to make changes in your life.

Determine what you want

Before making any big changes, consider the results you want to achieve. This will give you a starting point from which to choose a direction and set goals.

For example, you might want to:

- Enjoy work and have enough energy left at the end of the day to enjoy your home life.
- Cultivate a better relationship with your children, partner, friends and extended family.
- Do more things you'd like to do and feel more content.

By reacquainting yourself with your needs, desires and feelings, you can make a plan with a systematic approach for achieving your goals.

Respect the process

Achieving balance is an ongoing process that requires your regular attention. As you move forward, talk with others about how they have achieved balance in their lives and share your successes.

As you continue on your road to a more satisfying life, remember the following.

- Keep your job and your life in perspective. Success at the expense of relaxation and enjoyment is not success.
- Take yourself less seriously. Learn to see and appreciate the lighter side of life.
- Learn to say "no." Be firm without apology or guilt.

It's easier to balance a simpler life," says Ms. Pollar. "For a life worth living, eliminate the unimportant, whether it be relationships, tasks, responsibilities, possessions or beliefs."

Krames Staywell

Recognizing Domestic Violence

Domestic violence is behavior someone uses to control a spouse, partner, date or elderly relative through fear and intimidation. It can involve emotional, sexual and physical abuse, as well as threats and isolation. In most cases, men are the abusers.

According to the National Domestic Violence Hotline, abuse can show itself in the following ways:

- Physical battering. The attacks can range from bruising to punching to life-threatening choking or use of weapons. A problem often begins with threats, name-calling and/or harm to objects or pets, but escalates into more serious attacks.
- Sexual abuse. A person is forced to have sexual intercourse with the abuser or take part in unwanted sexual activity.
- Psychological battering. Psychological violence can include constant verbal abuse, harassment, excessive possessiveness, isolating the victim from friends and family, withholding money, destruction of personal property and stalking. The person may accuse the victim of being stupid, ugly, unfaithful or having another fault, the American Bar Association (ABA) says.

Clues to violence

The following signs often appear before abuse occurs and can be a clue to a potential problem:

- Violent family life. People who grow up in families in which they were abused as children, or in which one parent beat the other, learn that violence is normal behavior.
- Use of force or violence to solve problems. A person who has a criminal record for violence, gets into fights or likes to act tough is likely to act the same way with his or her partner and children. Warning signs include having a quick temper, overreacting to little problems and frustrations, cruelty to animals, destroying or damaging objects you value, punching walls or throwing things when upset.
- Alcohol or drug abuse. Be alert to drinking/drug problems, particularly if the person refuses to admit a problem and get help.
- Jealous of friends and your family. The person keeps tabs on you and wants to know where you are at all times, or wants you to spend most of your time with him or her. The person makes it difficult for you to find or keep a job or go to school.
- Access to guns or other weapons. The person may threaten to use a weapon against you.
- Expecting you to follow his or her orders or advice. The person becomes angry if you don't fulfill his or her wishes or if you can't anticipate his or her wants. The person withholds money from you when you need it.
- Extreme emotional highs and lows. The person can be extremely kind one day and extremely cruel the next.
- You fear his or her anger. You change your behavior because you are afraid of the consequences of a fight.
- Rough treatment. The person has used physical force trying to get you to do something you don't want to do, or threatens you or your children.

If someone you are with exhibits these behaviors, talk with a domestic abuse counselor or another therapist about your situation. If you're in danger, call 911.

Abusers don't fit a particular character type, says the ABA. They may appear charming or they may seem to be angry. What is common among abusers are the signs listed above.

Krames Staywell

There's an App for That: Budgeting Tools for Every Consumer Type

Some people want immediate mobile access to their finances via smartphone. Others prefer to manage their money with an old-school spreadsheet or ledger. Some crave a comprehensive platform for viewing and managing their entire financial picture. Others want a tool for a narrower financial purpose, such as to automatically divert money into a savings account or just to pay bills. Whatever your priority or level of tech savvy, chances are there's a tool that's suited to you. Finding it is the challenge.

"It's important to get one that fits your financial personality type," says certified financial planner Tom Luing of Capital Management Associates in Bloomington, Minn. "Some people want a tool that provides a lot of detail. For others, too much detail can become overwhelming. Some work on a PC. Others prefer a tablet or a smartphone. The tool has to match your profile, or you won't use it."

Whatever the personality type, using a personal financial tool for budgeting and other purposes has tangible benefits, according to Luing. "It makes you a better decision-maker by giving you a clearer understanding of what's going on with your finances — what you can and can't afford to do. It helps you to see where you stand, to make changes if you need to, and to be more disciplined about your spending."

From smartphone apps to tools that work on multiple devices and in online or offline settings, today's generation of budgeting and personal finance tools come with a wide range of features, among them the ability to tie into and view multiple bank and credit accounts, to automate payments, and to monitor spending according to category. A few even generate spending plans and provide actual financial advice. Here are some of today's go-to tools for helping manage your money:

Mint.com is among the most user-friendly, feature-rich and comprehensive personal finance tools available today. Versatile and free to users, Mint.com and its mobile app for iOS and Android affords a comprehensive, real-time look across multiple account balances. It also provides budgeting tools, bill-pay alerts, and automatic transaction categorization. **LearnVest** (www.learnvest.com) offers similar capabilities, with strong, customized investing and financial planning components in addition to budgeting. Services start at about \$20/month, plus a one-time set-up fee. The spending management platform **Mvelopes** (www.mvelopes.com) gives users the ability to create an online budget and track spending, with tools and systems for paying down debt and managing credit card spending. There's a free version for Windows and Mac, with apps for iPhone and Android. Premium features, including personal finance coaching, cost extra.

In addition to its core budgeting features, the **YouNeedABudget** (\$60 after a free trial; youneedabudget.com) software platform offers access to financial literacy classes, tutorials, money management tips and other resources, along with the ability to set goals and view information from multiple accounts on a single page. It's compatible with Windows and Mac, and with Android and iOS. **MoneyDance** (<http://infinitekind.com/moneydance>; \$50 after a free trial; for OS X, Windows and Linux) offers budgeting, online banking and investment tracking, with an app available for iOS and Android.

On the simpler end of the spectrum, the **Budget Boss** app (for iOS, \$0.99; www.finnoggin.com) is a simple yet versatile tool for creating and managing a budget, with graphics for monitoring and predicting cash flow. Graphics also are a strong point with **Dollarbird** (iOS, \$1.99; dollarbird.co) which tracks and charts income and outlays across multiple categories with a calendar-based design, transaction management and bill reminders, plus the ability to create a five-year financial projection plan. Available free for iOS and Android, **LevelMoney** (levelmoney.com) imports data from multiple accounts from more than 100 U.S. banks for budget monitoring via a single screen. It's similar to **Spendee** (iOS and Android, \$1.99; www.spendeeapp.com), which provides simple graphic interfaces depicting spending across multiple categories, plus bill-pay notifications and the ability to export data into spreadsheet programs.

The free iOS app **Check** (check.me) is primarily a mobile bill-paying and account-monitoring tool, with features that enable payment to all sorts of businesses, including small businesses, via smartphone, either manually or with scheduled automatic payments.

If the focus is saving money, **SavedPlus** (free for iOS and Android, savedplus.com) is an app that automatically stashes money (typically a percentage of expenditures) into the bank account to which it's linked when the user spends money. Also for the savings-minded, and also free for iOS the **FoundMoney** app (getfoundmoney.com), offers savings tracking and tips, plus rewards for people who hit their savings goals.

For people who prefer to manage their money the old-fashioned way, there are homemade Excel spreadsheets, the checkbook and even the ledger sheet and pencil approach. Because in the end, any tool that helps you get a better handle on your budget is a tool worth using.

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