

Healthy Habits

Tips and resources for living well



Prescription drugs: Follow safe usage tips

The rise in certain prescriptions for—and easier access to—pain relievers like opioids (Vicodin, OxyContin or Percocet), stimulants (Adderall, Ritalin) and sedatives/depressants used to treat anxiety and sleep disorders (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. Here are good rules to follow:

- **Tell your doctor** about any history of substance abuse and about all other prescriptions, over-the-counter (OTC) medicines, and supplements you're taking.
- **Ask about potential interactions.** If your provider gives you samples, make sure he or she checks that there will be no potential interactions with your other medications. Mixing opioids, sedatives or stimulants with other drugs, OTC antihistamines, decongestants, or alcohol can be highly dangerous.
- **Tell your provider if you have any allergies** or adverse reactions to any medications.
- **Ask your provider if you need to avoid any types of food,** drinks or activities while taking the medication.

Once you leave the doctor's office, stick to these safety measures:

- **Follow the directions** on the medication's label or from the pharmacist. Read the label every time you take a dose to make sure you have the right drug and the right dose.
- **Don't stop, increase or reduce your medication** without talking to your doctor.
- **Never** give your medication to someone else.
- **Store medications safely in their original containers.** Keep in mind that many teen overdoses arise from easy access to their parents' medications. Prescription drugs like opioids, stimulants and depressants should be locked.

Remember to discard unused or expired medications. Here's how:

- **Ask your pharmacy or local government** if they offer a medicine take-back program in your community where you can return unused medication that will then be properly disposed of.
- **If your community does not have a take-back program,** there are certain medications the FDA recommends flushing—and opioids, for example, are on this list. Consult this list from the FDA.
- **If there is not a take-back program near you and your medication is not able to be flushed,** you can dispose of it in the trash. First, remove the medication from the bottle without crushing it. Mix pills with dirt, kitty litter or used coffee grounds in a sealed plastic bag and throw the bag out with your regular trash. Remove or scratch out all identifying or personal information on the empty prescription bottle before recycling it or throwing it away.

Know the signs of addiction

For example, have you obtained prescriptions for the same drug from several doctors at the same time? Have you ever tried to stop taking the drug and failed? Do you feel irritable or anxious if you don't take the drug? If you answered yes to any of the above, you may be in the beginning stages of addiction and it's crucial to talk to your doctor as soon as possible.

It's especially important get help at the first sign of opioid abuse. These powerful painkillers are highly addictive and easy to overmedicate and misuse. Anyone can become addicted to opioids known to create a constant need to take the drug, which can result in overdose or even death. Spotting these beginning signs of abuse early can lead to successful interventions:

- **Nodding off** during a conversation, meeting, class or dinner
- **Inability to focus.** Poor concentration can result in impaired performance.
- **Loss of relationships.** People misusing painkillers may become increasingly isolated or choose to be with others who have similar addictions.
- **Physical changes.** Signs include small pupils, itching or flushed skin, confusion, slurred speech, or frequent flu-like symptoms — nausea, fever and headache can be signs of withdrawal when someone can't get more of the drug.

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).





Work Out Your Wallet with a Spending Diary

If you often find yourself staring at your bank account and wondering where all your money has gone, you're not alone. Many people live paycheck to paycheck, do not contribute to a savings account, or don't set aside money for a rainy day—which means when something unexpected happens and you need more money than usual, you find yourself in a tough situation. If this regularly happens to you, getting a better handle on your finances is imperative. If you don't already know what you're really spending and where your money is actually going, now is the time to start finding out.

Keeping a spending diary is a simple way to track your financial activity, and it can provide valuable insight into how and why you're spending money. Once you understand where the money's going and why, you can take steps to improve your financial situation, such as:

- **Understanding what you're spending money on**, like your essential expenses (rent or mortgage payment, utility bills, car payment, etc.) and your discretionary expenses (a new outfit, restaurant meals). This can help you create a budget.
- **Begin identifying ways you can cut your spending**. For example, could you pack your lunch 4 days a week and enjoy lunch out once a week, or perhaps pick a less expensive cable package that has fewer channels? Implementing some of your ideas can lead to cost savings and more money in your bank account.

How to keep a spending diary

You don't need anything fancy to get started—just a notebook and pen! In your notebook, keep a record of:

- What you bought
- The total price of what you bought (if buying something online, be sure to include shipping and handling in the cost)
- The date and time you bought it
- How you were feeling when you bought it

Remember to write down **every** purchase! Even if it was “just two bucks” for coffee at your favorite café, write it down. You'd be surprised how much those little purchases add up.

In addition to listing purchases you make at stores, don't forget to also list things like your monthly mortgage or rent, electric bill or cell phone bill. While you may not think of these things as “purchases,” you are still spending money on them.

Identify your spending patterns

Review the information you record in your spending diary regularly and take note of patterns that you see. Are any of these patterns causing you financial stress or hardships—for example, do you notice that impulse purchases are taking a toll on your bank account, or are you upset because you're routinely spending more than you had originally anticipated spending in certain areas? If so, dig deeper into the patterns and potential reasons associated with this behavior. For example...

- Are you more likely to make impulse buys during certain days or times of the day, or when you feel a certain way (sad, tired, hungry, etc.)?
- Are you more likely to buy things spur-of-the-moment when certain triggers occur, such as receiving a sale alert emailed to you by a store you like?
- Are large amounts of your money going to certain categories of purchases, and if so, can you begin thinking of any ways to reduce the amount of money you're spending?

Get creative!

Once you're aware of your habits and patterns, you can think of ways to outsmart the part of yourself that is susceptible to making financial decisions that may feel good in the moment, but ultimately hurt you and diminish your financial wellness. Here are a few examples of ways you can begin to change the behaviors and feelings behind spending money.

If you know you are more likely to shop in the first hour or two after you get home from work, distract yourself. Instead of stopping at the mall on your way home, or engaging in online shopping on your home computer, go straight home and busy yourself with an activity that is not related to shopping:

- Go for a walk or do a workout
- Bake a treat or cook a meal
- Call a friend or chat with your family
- Read a book or magazine
- Take a warm bath
- Or do any other activity you enjoy that will keep you occupied during that specific timeframe

If you know that receiving notifications about sales triggers your impulse to buy, you could unsubscribe so that you stop receiving email notifications from stores, or you could set up filters in your email system that direct messages from stores into a separate folder so that you do not see them constantly popping up in your main inbox folder.

If you notice you're spending a lot of money at the grocery store and want to try to spend less, you could employ one or several of these strategies:

- Make a list before you go
- Don't shop when you're hungry
- Use coupons
- Choose items that are on sale first
- Pick items that are store brand instead of name-brand

There are many apps available that you can use to easily track your spending and budget more effectively, as well as help you establish—and meet—financial goals based on your real-time information. Apps to check out include Mint, PocketGuard and Wally.

Tips to take control of student loan debt

No matter what your age, you may be affected by student loan debt. It's not something that just affects millennials and Generation Z—people in every generation are burdened by student loan debt. For example, a recent study by Experian shows that even baby boomers are still paying off their student loans, and that this generation holds an average student loan debt balance of \$36,246.



And if you're in college or continuing your education, the pressure of student loan debt and worrying about making ends meet each semester can affect your studies, sleep, and overall mental, emotional and physical well-being. The best way to get out from under the weight of money stress is to keep up with the action steps that can help you stay in control of your finances. Try these tips:

Get educated about your student loan situation. Make sure you understand how much your student loans are really costing you each month, how far your student finance will get you, and where the rest will come from. Know about the interest rates, options of repayment and how to go about consolidating.

Keep tabs on your budget. Stay on top on what you've got coming in and what you're spending. Use an app or money tracker – don't rely on your ATM statement.

Sharpen your scrimping skills. Never pay full price, whether it's buying textbooks, treats or clothing. Buy secondhand, barter and look for discounts on everything from bills to bus fares (walking or biking is a great way to save money!).

Ramp up your savings. Can you skim a bit more off your part-time job or start a gig helping others with their resumes, for example? Can you stash away a bit from selling your unwanted items? Building up even a little bit of buffer money can help you feel more in control.

Search for deals. Go to sites like Groupon, Living Social, restaurant.com or the Facebook page of a business before heading out to a destination—many of those sites have deals or coupon codes you can take advantage of. Ask the student affairs office for a list of businesses in your college town that offer student discounts.

Keep investigating 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 taking on new debt. Before turning to credit cards or extra borrowing, 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/>

Don't hibernate. Anxiety about money can feel overwhelming and make you want to isolate yourself from others to hide your financial situation. But staying connected with friends is one of the best ways to reduce stress, support your well-being and put money fears in perspective.

Take a breather. Getting regular exercise, eating right, and practicing stress management techniques like yoga or meditation can help you reset a healthier response to financial (or any) anxiety.



Breast Cancer Awareness Month

Facts About Breast Cancer In The United States

- One in eight women in the United States will be diagnosed with breast cancer in her lifetime.
- Breast cancer is the most commonly diagnosed cancer in women.
- Breast cancer is the second leading cause of cancer death among women.
- Each year it is estimated that over 252,710 women in the United States will be diagnosed with breast cancer and more than 40,500 will die.
- Although breast cancer in men is rare, an estimated 2,470 men will be diagnosed with breast cancer and approximately 460 will die each year.
- On average, every 2 minutes a woman is diagnosed with breast cancer and 1 woman will die of breast cancer every 13 minutes.
- Over 3.3 million breast cancer survivors are alive in the United States today.

Male Breast Cancer

All people, whether male or female, are born with some breast cells and tissue. Even though males do not develop milk-producing breasts, a man's breast cells and tissue can still develop cancer. Even so, male breast cancer is very rare. Less than one percent of all breast cancer cases develop in men, and only one in a thousand men will ever be diagnosed with breast cancer.

Breast cancer in men is usually detected as a hard lump underneath the nipple and areola. Men carry a higher mortality than women do, primarily because awareness among men is less and they are less likely to assume a lump is breast cancer, which can cause a delay in seeking treatment.

Genetic Factors

- **Gender:** Breast cancer occurs nearly 100 times more often in women than in men.
- **Age:** Two out of three women with invasive cancer are diagnosed after age 55.
- **Race:** Breast cancer is diagnosed more often in caucasian women than women of other races.
- **Family History and Genetic Factors:** If your mother, sister, father or child has been diagnosed with breast or ovarian cancer, you have a higher risk of being diagnosed with breast cancer in the future. Your risk increases if your relative was diagnosed before the age of 50.
- **Personal Health History:** If you have been diagnosed with breast cancer in one breast, you have an increased risk of being diagnosed with breast cancer in the other breast in the future. Also, your risk increases if abnormal breast cells have been detected before (such as atypical hyperplasia, lobular carcinoma in situ (LCIS) or ductal carcinoma in situ (DCIS)).
- **Menstrual and Reproductive History:** Early menstruation (before age 12), late menopause (after 55), having your first child at an older age, or never having given birth can also increase your risk for breast cancer.
- **Certain Genome Changes:** Mutations in certain genes, such as BRCA1 and BRCA2, can increase your risk for breast cancer. This is determined through a genetic test, which you may consider taking if you have a family history of breast cancer. Individuals with these gene mutations can pass the gene mutation onto their children.
- **Dense Breast Tissue:** Having dense breast tissue can increase your risk for breast cancer and make lumps harder to detect. Several states have passed laws requiring physicians to disclose to women if their mammogram indicates that they have dense breasts so that they are aware of this risk. Be sure to ask your physician if you have dense breasts and what the implications of having dense breasts are.

Environmental And Lifestyle Risk Factors

- **Lack of Physical Activity:** A sedentary lifestyle with little physical activity can increase your risk for breast cancer.
- **Poor Diet:** A diet high in saturated fat and lacking fruits and vegetables can increase your risk for breast cancer.
- **Being Overweight or Obese:** Being overweight or obese can increase your risk for breast cancer. Your risk is increased if you have already gone through menopause.
- **Drinking Alcohol:** Frequent consumption of alcohol can increase your risk for breast cancer. The more alcohol you consume, the greater the risk.
- **Radiation to the Chest:** Having radiation therapy to the chest before the age of 30 can increase your risk for breast cancer.
- **Combined Hormone Replacement Therapy (HRT):** Taking combined hormone replacement therapy, as prescribed for menopause, can increase your risk for breast cancer and increases the risk that the cancer will be detected at a more advanced stage.