

## Avoiding Credit Card Debt

**C**redit cards can be great – convenient, help build good credit if used properly, and useful in emergencies. But they can be dangerous, too. Because you can charge more than you can afford and make low monthly payments, the temptation to overspend is tremendous. Combined with extremely high interest rates, many people spiral into debt. To avoid becoming one of the millions of Americans struggling under credit card debt, use credit cards wisely.

### Don't Use Your Credit Card as a Loan

A credit card can be:

- A high interest loan, if you carry a balance. Monthly minimum payments mean you will be paying off the debt for years including a high interest.
- A convenient way to make purchases without carrying around a lot of cash. Use your credit card as a cash substitute, not as a high-interest loan.

### Charge What You Can Afford

Don't use a credit card to finance an unmanageable lifestyle. If you can't pay off your balance every month, you are overspending.

Charge if:

- **You have sufficient cash in the bank to cover the purchase.** Pay the balance in full when you get the statement.
- **You cannot afford the purchase, but need it now (i.e., car repair to get to work).** Plan how much to pay monthly and how long it will take you to pay it off. Then, stick to it.

Don't Charge if:

- **You don't have enough cash, and it is NOT an emergency.** Save your money (preferably in a savings account) until you can afford the purchase.
- **It won't exist when the bill comes.** Pay cash for purchases like meals, groceries, or going to the movies. Save your credit for something you truly need.

### Create a Budget

Make each purchase within the framework of your budget. If you can't stick to your budget, then don't

carry your credit card with you – leave it at home for emergencies.

### Pay Balance in Full Each Month

The single most important rule: Pay off the entire balance each month. If you carry a balance from time to time, pay off most of the balance each month. If you only make the minimum payment, you are in debt over your head. Stop using the credit card until you pay the entire balance off.

### Pay on Time

Late payment fees and penalties add up. Many interest rates will increase if payments are received late. Late payments will damage your credit record.

### Reduce Your Cards

With fewer cards, you can track purchases easier and make sure to pay each on time. If you have to use one card to pay off the balance of another, you are in trouble.

### Don't Get Cash Advances

Three reasons NOT to use a credit card for cash advances: higher interest, transaction fees, and no grace period (you pay interest from the day you make the purchase). Go to the bank or use an ATM card.

### Don't Sign Up for Special Services

Products such as fraud protection plans, travel clubs, and life insurance are typically overpriced or provide something you don't need. Recycle the ads without reading them.

### Keep Good Records

Keep all receipts and reconcile them with your monthly statement. Review the statement as soon as you get it. Make sure your monthly purchases fit within your budget. ■

# Modifying Recipes for Better Health

**E**ating a healthy diet is one of the best ways to reduce your risk for heart disease, diabetes, some cancers and obesity. And modifying your favorite recipes is an easy way to go.

Remember, recipes are merely suggestions of how to prepare dishes. In most cases you can cut amounts of high-fat, high-sodium ingredients by a quarter to a half with no noticeable difference in flavor or texture but with a big change in the benefits to your health.

## Cut fat and calories

- Reduce fat in baked products by a quarter to a third. For example, if a cookie, quick bread or muffin recipe calls for 1 cup of oil, use 2/3 cup instead.
- Substitute canola or olive oil for solid fats such as shortening, lard and butter. Use about a quarter less than in the recipe. For example, recipe calls for 1/4 cup of shortening or butter (4 tablespoons), use 3 tablespoons of oil instead.
- For sour cream, use plain low-fat or nonfat yogurt, buttermilk or blended low-fat cottage cheese. This cuts 350 calories and 44 fat grams per cup.
- Substitute skim milk or 1 percent milk instead of whole milk or half and half. This cuts 215 calories and 25 grams of fat per cup if you were using half and half.
- Cook with nonstick pans and reduce the amount of oil needed by half. Using a non-stick cooking spray in place of oil and butter provides further fat savings.
- Cook with reduced-fat products. Try reduced-fat varieties of sausage, cream cheese, mozzarella and cheddar cheese, mayonnaise and sour cream.
- Use fewer egg yolks by substituting egg whites for one or more of the yolks. Egg whites are fat- and cholesterol-free. For instance, when scrambling three eggs, remove one of the yolks. Or use fat and cholesterol-free egg substitute.
- Substitute cocoa powder for solid chocolate. To do so, use 3 level tablespoons of cocoa powder plus 1 tablespoon of canola oil for each ounce of chocolate. This does not save calories, but changes the fat from saturated to unsaturated.
- Reduce sugar by a quarter to a third in baked goods and desserts. Add cardamom, cinnamon, nutmeg or vanilla to enhance the impression of sweetness.

- Cook white- instead of dark-meat chicken. Substitute chicken breasts for thighs.
- Make tuna salad and other tuna dishes with water-packed tuna instead of oil-packed.

## Add fiber

- Substitute whole-wheat flour, oatmeal or cornmeal for part of highly refined bleached flour when baking. Whole-wheat flour can be substituted for up to half of all-purpose flour.
- Add grated, sliced or diced vegetables to soups, stews and stir-fries.
- Leave the skin on apples when making applesauce and on potatoes when making fried potatoes.

## For salt-restricted diets

- In recipes, cut salt in half.
- Use low-sodium soy sauce and chicken broth.
- Drain liquid and rinse canned foods when cooking beans or vegetables.
- Reduce the salt in cooking water.
- Add herbs, spices and citrus juice instead of salt. ■



## January –

- Cervical Health Awareness
- National Birth Defects Prevention
- National Glaucoma Awareness
- National Radon Action
- Thyroid Awareness

## February –

- AMD/Low Vision Awareness
- American Heart

- International Prenatal Infection Prevention

- National Children's Dental Health
- National Wise Health Consumer

## March –

- Mental Retardation Awareness
- National Colorectal Cancer Awareness

- Workplace Eye Health and Safety
- National Nutrition
- Save Your Vision
- National Multiple Sclerosis Education and Awareness
- National Brain Injury Awareness
- National Endometriosis Awareness

# Behavior Change: Changing for the Better

If you have ever made a New Year's resolution on January 1 and abandoned it on January 2, you understand how reluctant human beings are to change. Our habits are something we can count on, and they give us a sense of certainty about life. Attempting to break a bad habit or acquire a new one, even if it is for the better, can make us feel uncomfortable, which makes it harder for us to permanently break the habit. Here are some things we can do to help guarantee successful change.

## Take One Small Step

Thinking about the work involved in changing a habit can stop us before we start. Instead of picturing the project as overwhelming, remember change happens with that first small step. It is with the accumulation of all those little steps that you will reach your goal.

## The Key to Change

Habits take some time to acquire, and it takes some time to revise, eliminate or add new habits. Define exactly the behavior you want to change, set realistic



goals to change it, take small steps toward those goals and reward yourself for every movement toward change.

## Be Specific

A specific plan with a realistic goal: "I will set aside 20 minutes on Monday, Wednesday and Friday mornings to take a walk". Later, if you want to increase the time you spend walking, you will have already taken the first small steps toward your goal. After one week of meeting your commitment, you might want to reward yourself with something you enjoy, such as buying a book or going to a movie.

## Record Your Progress

Another way to make habit change fun is to keep a diary and record your accomplishments, or post a chart on a wall where you can see what you have done. That kind of positive feedback does wonders for motivation. Most of all, show enthusiasm for what you are doing and keep a sense of humor.

*Before you know it, you will have gained a positive habit and the skills to take on new ones. ■*

## Communicating in a Diverse Workforce

A diverse workforce provides opportunities to communicate with people of different backgrounds. When you have more points of view, you have a more abundant supply of new ideas, new ways of looking at things and creative solutions to problems. Meetings may end more quickly when everyone agrees, but the ideas generated by diversity are often well worth the time it takes to communicate them.

### Ground Rules

- Avoid offensive language, such as racial and gender epithets. Before using a questionable term, ask yourself, “How would I feel if someone said this to me?”
- Make it clear you won’t tolerate offensive speech or behavior from anyone.
- Encourage gender-neutral language in speech and reports.
- Treat people as individuals with unique attitudes, beliefs, opinions and styles, regardless of any common traits you think they share with others.
- Avoid thinking in terms of “us” and “them.”
- Encourage openness about diversity issues. People need to feel safe to discuss their feelings about the cultural miscues that sometimes happen in a diverse group.
- Be aware of how your own cultural assumptions may cause you to misunderstand another person. Make a list of such possible assumptions and avoid acting on them.
- Treat all people with the same courtesy and high performance expectations.
- Socialize equally with everyone.
- Get to know the people you work with regardless of their backgrounds. But avoid prying into people’s personal lives. What counts is their ability to do their jobs.
- In evaluating job performance, focus on what workers do, not what group you can categorize them in.
- Learn more about other cultures through travel, books and local events.

### Set an Example

Lead the way in your workplace by:

- Treating all employees with the same courtesy and high performance expectations.
- Socializing equally with your coworkers.
- Getting to know the people you work with regardless of their backgrounds.
- Making it clear that you don’t tolerate or respect culturally offensive behavior. ■

# MHNet

Solutions for Work  
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If you need assistance with issues affecting you and your family, please call 1-800-492-4357  
[www.MHNETEAP.com](http://www.MHNETEAP.com)

Deaf and hard of hearing callers with TTY equipment, please call our toll-free TTY number: 1-866-297-2057.

## MHNet

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## The Recipe Box

### Cranberry Salsa

This recipe serves: 12

#### Ingredients

- 1 16-ounce can whole berry cranberry sauce
- 1 tablespoon finely chopped shallots
- 1 jalapeño chili pepper, seeded and finely diced
- 1 tablespoon fresh lime juice
- 1 tablespoon chopped cilantro leaves

#### Cooking Instructions

1. Place all of the ingredients in a small bowl. Stir well to combine.
2. Store the salsa in the refrigerator for up to 2 weeks. Serve at room temperature

Serving Size: 2 tablespoons