



**8 WAYS TO
SUPPORT YOURSELF
WITH TOTAL
SELF CARE**

8 Ways to Support Yourself with Total Self Care

When's the last time you put yourself first in life? Have you ever put your own needs first? Maybe when you were a child, but eventually, your attention turns to what others demand and ask of you, and the responsibilities take root so firmly that you begin to neglect your own needs.

There's a movement that's gaining steam that has men and women relearning how to focus on what they need in life – both mentally and physically. Life's not meant to be lived in a state of stress and chaos.

You're supposed to enjoy each day as much as possible. And while technology was supposed to contribute to the ease of life, what it's done for some is make them chronically tasked with answering the call of duty to others.

In the following eight chapters, we're going to look at how you can reclaim your life and conduct a slow, but methodical total life makeover that takes you from stressed and overwhelmed or exhausted to free, happy and motivated.

You'll regain your energy, have time for things that you are passionate about and crave, and watch as you see your efforts not only contribute to your own life betterment, but for those you most care about as well.

There's one thing I ask of you when you read the pages of this book. You need to give it your all. That means pick and choose things to implement, follow through on them and give it time.

Rome wasn't built in a day, and you're not going to go to sleep tonight and wake up with a totally different mind and body. But if you stick to it and carry out the tips in this guide, you're going to see true results that nurture your spirit and help you get healthy on all levels.

With self care, consistency is key, so we're going to have you on a path that helps you develop a routine that works best for you. You don't need to feel intimidated by the process.

It's merely a way of reprioritizing your day and night so that there's time for what matters most – you! You may go through some initial emotions that feel like pushback against this idea, but just let them come and go as you implement the tips.

Things like guilt and avoidance are simply your mind's way of resisting change. Change can be scary. But if you think logically about it, you know that self-care is not an indulgence – it's a necessity.

Chapter 1: Jumpstart Your Self Care Routine with a Sleep Makeover

One of the most basic forms of self-care you can engage in is rest. If you don't rest, your mind and body cannot recharge and support you throughout the day. But for many people, sleep is something that may be working one day and hard to come by the next.

It's not harmful if you have trouble sleeping once in a blue moon. But when you begin suffering from chronic sleep problems, it can be something that harms your physical and mental health.

There are three ways to go about fixing any sleep issues you may have. They consist of developing the right sleep habits, practicing proper sleep hygiene, and utilizing any sleep assistants whenever necessary.

Developing the Right Sleep Habits

The first thing you need to do is analyze your current sleep habits. What happens on most nights when you get ready to go to sleep? Is it later than you should be going to bed?

The right amount of sleep is crucial to your body and mind being able to adequately repair themselves. Some people claim they can "run on 4 hours of sleep," but what your body is forced to run on doesn't mean it's what it *needs*.

What about your bedtime routine? Are you eating a big meal right before bed – one where it causes acids to haunt you through the night as you suffer from heartburn? Large meals aren't best right before bed.

Do you exercise before trying to go to sleep? While it's admirable to try to sneak in some exercise during your day, try to rearrange your schedule so that you're not increasing your heartrate right before trying to drift off to sleep.

How about technology – has it become a pre-slumber companion? If you take your phone or laptop to bed and stay online for half an hour or more before trying to fall asleep, you're setting yourself up for failure.

Good sleep habits mean you take time to get ready for a restful night. You want to turn off your gadgets an hour before bedtime. Try doing something relaxing,

like taking a nice, hot bubble bath or reading a book before it's time to turn off the lights.

Go to bed without being full from a big meal. Make your last meal around 5-6 PM and then enjoy the feeling of being lighter as you drift off. Let your fitness routine get squared away earlier in the day, too – so that you're aligned for a proper night's sleep.

Practicing Proper Sleep Hygiene

Every day, you practice smart hygiene. You brush your teeth, wash your hands, and so on. But did you know there was a method of engaging in proper sleep hygiene, too? Using these tips, you might be getting your best night's sleep ever!

Start by setting the temperature of your bedroom up properly. Your body actually induces sleep when you are colder. It doesn't mean you have to lie there shivering as you drift off.

Your blankets will keep you warm, but the room itself should be kept cooler, at a number like 68 degrees. As your body's temperature diminishes, you should feel sleepy. If it's kept too warm in your room, you could have trouble drifting off.

The sheets you sleep on should be designed for the most comfort. Try getting sheets with a high thread count. These will be softer and more comfortable for you as you try getting to sleep.

Make sure you wash your sheets on a regular basis so that any debris or germs are rinsed out and you don't have any bacteria building up where your body is trying to repair itself.

You have many options for the blankets you use. You might want to choose something light or something heavy. Some people enjoy using a heated blanket, while others like something cooler.

There are also weighted blankets that are made specifically for people who are undergoing a lot of stress in their lives who like the feeling of being cocooned in a cozy blanket of comfort.

Invest in a good mattress and box spring set for your bedroom. It's best to buy it in person (or at least try it in person and find a good deal online). That way, you'll know if the mattress is too soft, too firm – or just right!

You always want to have a rotation schedule or flipping schedule for your mattress, too. This routine ensures that your mattress won't sag in certain spots, causing you discomfort.

Anything you can do to elevate the surrounding and ensure a comfortable, relaxing environment falls under the umbrella of sleep hygiene. For example, if you find a comfortable pillow that supports your neck, that's good hygiene.

Another thing to consider is the use of lavender spritzes on your bedding. This sleep-inducing scent will help you drift off to a deep, relaxing slumber quickly.

Utilizing Sleep Assistants When Necessary

If getting into the right sleep habits and practicing the proper sleep hygiene aren't enough to help you get (and stay) asleep, then you may need to invest in some other helpful sleeping aids.

Try to pinpoint the source of your sleep frustrations. If you're doing everything right, then it may be something outside of your immediate control in terms of how you're living your life.

Is there too much noise going on that keeps you awake? Oddly, adding *more noise* to the situation might be just what you need! If the house is quiet, but you can hear a steady source of noise, such as traffic, outside animals or insects, or even the house creaking, then it can keep you wide awake.

There are white noise machines that you can invest in that cover up those sounds, yet give you a relaxing environment to fall asleep in. The noise might be anything from a fan to the sound of wind and rain, if you prefer.

Or maybe it's not noise at all, but the inability to get a good night's rest due to a light source? Sometimes it's natural light from outside, but other times it might be a streetlamp or something else impeding on your slumber.

There are different light dimming tools you can use to help you get rest. You can start with some affordable black out curtains. These will keep both natural and manmade light from entering your room and they come in a variety of colors.

You might also want to get a sleep mask. Sometimes, a simple sleep mask can help you achieve the best rest possible by blocking out any and all light sources. This comes in handy if you have a partner who has to wake up earlier than you and you don't want to be disturbed by any lights they turn on.

Sometimes it's an internal issue that can't be altered by sheer habits and hygiene alone. Sleep supplements can come to your rescue if this is the case. First, get your doctor to run a blood panels so you can pinpoint any deficiencies.

You might be able to take a 3, 5 or 10 mg dose of melatonin. This is not like a sleeping pill, but it does act as a tool to help your body get ready to naturally drift off – and more importantly, *stay* asleep throughout the night.

Magnesium is another supplement that helps ready your body for sleep. It helps regulate the hormones in your body that help you achieve sleep and get rest consistently.

Chapter 2: Engaging in Consistent Stress Relief

Of all of your self-care efforts, some people reading this guide will need consistent stress relief more than anything else. But the unfortunate truth is, most people will only engage in occasional stress relief, if ever at all.

The problem with stress is that it often snowballs into a chronic situation. It becomes something you can't escape, no matter how bad you want to. So, you end up being beaten down on a regular basis, both mentally and physically due to the strain.

To combat chronic stress, you have to have consistent stress relief. Consistency is the antidote to an ongoing barrage of chaos in your world, whether it's coming from the workplace, personal relationships, health or elsewhere.

Define Your Stress Levels

The first thing you need to do is gauge how bad the stress is. The stress relief routine you create depends on how toxic your stress levels have become. They might be on the low end, with life going pretty smoothly, in which case you can lighten up on your stress relief routine.

But it might be more severe. Your stress load could be moderate or extreme, depending on everything going on in your life. A moderate amount of stress could be a hectic morning routine, dealing with traffic jams, and handling monthly finances.

An extreme amount of stress would be something more daunting. Maybe you're in the middle of a life crisis, such as a serious health issue or a divorce and custody battle. Or perhaps you're in danger of losing (or have already lost) your job.

It's important that you not magnify a stress factor and turn it into something it's not. Sometimes we have to admit it if we tend to blow things out of proportion. But the opposite can also be true.

You might be the kind of person who buries what's really going on because you don't want to face it. This is just as detrimental to your world as the other end of the spectrum, so be honest about what seems out of your control and what's easily remedied.

Sometimes a simple habit of tweaking your mindset and outlook on things, like a regular traffic jam, can be all you need to lighten the load of your stress. But other aspects of your life, like a turbulent divorce, could require ongoing self-care and nurturing.

Once you know the truth about just how bad it is, and you've spotted signs that your mind and body are suffering, you'll be ready to carve out some time to take care of your own needs.

Pinpoint the Causes of Your Stress

In order to build a sustainable stress relief campaign that nurtures you, you have to understand the source of your stress. You'll want to build a strategy that combats whatever is causing you turmoil in life.

It will also help you devise a plan that's perfectly timed to alleviate stress, which we'll talk about more in depth momentarily. But for now, think specifically about what it is causing the most stress in your life, down to the tiniest details.

For example, you might think that your job is a source of stress. But what is it about the job that's wreaking havoc on your mind and body? Here are some possible reasons why a job might stress you out:

- You have an overbearing boss
- Your workload is too much for you to handle
- The hours are debilitating
- Your coworkers are frustrating
- Your job is too physically demanding
- You're not being paid enough for the work that you do.

Take the reasons and drill down even further. What is it about an overbearing boss that upsets you? Does he micromanage you? Is he rude and callous or demeaning in front of other people?

Knowing what's causing the stress can help you devise a relief routine that works best for you. For example, you may need to have a talk with your boss and set some respectful boundaries with him or her.

If you feel like you're being paid too little for too much work, then you might need to create a plan to level up, ask for a raise, make a lateral move within the company or even seek employment elsewhere.

Sometimes, you simply need to practice a way to handle whatever is happening in the moment. For example, the next time your boss says something demeaning, you might want to engage in some deep breathing exercises or steal away for a few minutes to let your internal rage subside.

Having a plan prepared ahead of time can help keep the situations from festering the rest of the day and bubbling over into your personal life at night.

Create a Morning Stress Relief Routine

Sometimes you'll want to come up with an all day, situation by situation plan for stress relief. If your life is so hectic that anything could happen at any given moment, and you need to know how to unwind immediately, then that's a strategy you should come up with.

That could include things like taking a brief walk to release endorphins, calling a loved one or friend to lift your spirits, or engaging in deep breathing or meditative exercises to calm down.

But you may be able to pinpoint certain times of the day that are most stressful. If mornings are your worst enemy, set your alarm about 10-15 minutes earlier so that you're not rushed.

Do things to help you get ready the night before, such as packing lunches and gathering work and school materials to be easily grabbed on the way out the door. Have your outfit ready so that you can get up and go with ease.

Manage a Midday Stress Relief Strategy

If the middle of the day is toxic for you, find ways to alleviate stress on the go. If you're in a workplace like a corporate office, you might be able to ditch work for a lunch break and get out of the environment for an hour or so.

Even taking a walk through the office can help break the monotony and stress of your routine. There are quiet, self-soothing ways you can alleviate stress. Aside from the breathing exercises, you can also repeat some positive affirmations in your mind that help fortify you against the stresses of work.

You might also want to quickly journal your feelings so that you don't carry it around all day. If you can't talk to anyone about it, journaling is a good outlet for your emotional frustration.

Indulge in a Relaxing Nighttime Stress Soothing Regimen

Sometimes you need to end your day on a positive note. When you get home, you want to relax and unwind, but sometimes, home life can be just as stressful as your work life, depending on your situation.

You might have the urge to immediately begin yelling at everyone to do chores, as you try to cook dinner and clean house. But give yourself a few moments of enjoyment before the chaos begins. Enjoy a funny show. Laugh with your loved ones.

Take a nice bath and unwind. And before your head hits the pillow each night, engage in some positive self-talk about what you're grateful for and what goals you will achieve the next day.

Chapter 3: A Self Care Nutritional Approach from the Inside Out

Self-care is taking care of yourself, being kind to yourself, and giving your body what it needs from the inside out. You need to practice nutritional self-care, but this is about more than just making sure you only eat what you think is healthy - or allowed.

It's also about knowing how to balance certain foods for things like energy, increased brain function and clarity and more. You can devise a plan that allows you both enjoy foods on a regular basis and cater to the needs of your mental and physical wellbeing.

Feeding Your Body Properly for Your Energy Needs

It used to be (back in the caveman days) that food was simply fuel. It kept the body powered enough to be able to do whatever needed to be done. Over time, people got away from that and food became overused - and in many cases, is a substitute for dealing with tough emotions.

If you want to practice good self care, then you need to discover the true purpose of food - that it's meant to be fuel to nurture your body, to get you through each and every day as well as to help you handle any stress that comes your way.

What kinds of foods are best to eat when you're looking out for your body? You want your meals to be built around whole foods. You want to eat lean meats if you eat meat at all.

If you don't eat meat, then you want to make sure you get your protein from beans or lentils. Tofu or quinoa is also a good choice. Plus, there are some vegetables that are rich in protein, such as broccoli.

One of the things to look out for when you're planning your meal is the color of the meal. The more colorful it is, the better it is. If your plate is filled with a lot of neutral or beige foods, that's usually a sign that you're not eating well enough nutritionally.

These foods are things like sandwiches, pizza, chicken nuggets, etc. What you want is a serving of protein, but the majority of your plate should be filled with

vegetables. You have to get the right vitamins and minerals to have good health.

You can do that through eating colorful foods. You want plenty of color such as red peppers, tomatoes, strawberries, cherries, carrots and squash. You also want foods like peaches, asparagus, green beans, cucumbers and celery.

For your leafy green selection, you want to eat lettuce, spinach, or kale. Colorful foods are loaded with vitamins and minerals as well as antioxidants. You want to make sure that you eat breakfast every day to fuel up your body for what lies ahead.

Skipping breakfast or any meal can slow your metabolism, can make you gain weight and can increase your risk of developing diabetes. So try not to skip meals. And don't use sugar or caffeine as a crutch for energy, because you'll always end up crashing at some point.

How you break your meals down is important. It's better for your body to eat five or six smaller meals or three meals with snacks in between rather than three bigger meals. You should eat something every two hours. This helps keep your glucose levels as well as your metabolism steady.

Avoid diets that are extreme. These are diets that limit your calorie intake so much that it's dangerous for your body. Or they might be diets that call for you to eat only one type of food while not having a balanced meal plan.

Extreme diets steal nutrition from your body and can also rob you of your health. You're better off avoiding them completely. You want the eating plan you chose to be doable and not add stress to your life.

Giving Your Body the Right Foods to Stave off Illness and Disease

There's no dispute that eating healthy is a great way to practice self-care. When you eat healthy, your body gets exactly what it needs to function properly now and in the future.

It's been said that you are what you eat.

And that's true. If you fill your body with chemicals, preservatives and unnatural additives, your body gets filled with these toxins. While your body does try to eliminate as much food pollution as possible, it just can't keep up if your diet is made up solely or mostly of foods that are the wrong kind.

These are foods like junk foods. They're high in fat, carbs and sugar, but don't bring anything to the table that your body needs. All these foods do is give you the calories and make you crave more of the same.

That's because junk foods are addictive. There are all sorts of studies based on how the brain reacts to junk food. So don't beat yourself up if it takes a while to wean off of the sugar and carb cravings.

Sometimes people think that the reason they're so exhausted or tired is because they've just been doing too much. Your body is made to handle a lot. However, it can only handle life when it has the right nutrients.

You might be able to get away with eating whatever you want and not paying attention to your body's nutritional needs for a while - even years in some cases. But eventually, every step you take now with your eating will come into play when it comes to your health.

Sometimes, if you eat the wrong foods, you'll discover the effects pretty quickly and it won't take years. If you don't eat right, what happens is you start to get sick more often. Every time some virus or sniffle comes around, you might notice that you always get it.

Gone are the days when you could count on one hand the number of times you got sick in a year. You're getting sicker because your body doesn't have the defenses it used to have.

It draws defenses from the vitamins and minerals in foods and uses these to help keep you healthy. When you eat poorly, your body doesn't get its proper nutrients and it can't fight with something it doesn't have.

So if you want to keep illness at bay, then you need to eat right, such as foods rich in vitamin C and D. The same thing can happen as far as diseases go. You can cause diseases to happen if you don't eat right.

One of these diseases is diabetes. Eating the wrong foods, and eating too much food can play a role in the development of Type II diabetes. Diabetes doesn't just take a toll on your body physically. It's also difficult to deal with this disease emotionally and mentally, too. It changes your life and can be overwhelming.

By not eating right, you can cause inflammation to set up camp in your body and that can make you feel run down. The number one way to get rid of inflammation is by what's called "eat the rainbow."

When you eat this way, it means that you're eating colorful fruits and vegetables that contain antioxidants, which help fight and prevent inflammation. Eating this way can also help prevent certain cancers. Healthy food choices such as a diet rich in fiber can help prevent colon cancer.

Knowing the Right Way to Indulge in Comfort Foods

Healthy eating is something that benefits your body inside and out. You feel better, you have more energy and you can help to protect your health. But that doesn't mean that you have to try to be absolutely perfect.

In fact, studies have shown that rigid diets can cause frustration and can cause people to stop eating healthy. That's a mindset thing. If you believe that you can never have any foods other than what's 100% nutritional – and you cut out junk food completely, you may end up losing the will to practice self-care with your eating plan.

What you have to realize is that while you do want to try to eat the best possible way for your body, you don't have to be absolutely perfect. You don't have to eat right seven days a week, twenty-four hours a day.

Food is meant to be something that you enjoy, that enriches your life. It's not supposed to make you miserable. Sometimes people feel guilty if they enjoy some comfort food. They feel like they've done something wrong and that they've blown it because they didn't eat healthy.

Instead, they chose food that was nutritionally empty. Don't let guilt creep in. It's okay to give yourself a treat. You can have that ice cream cone or enjoy a piece of cake or brownie periodically and not feel like you just failed - just don't overindulge with the portions.

Practice moderation. As long as your eating plan is balanced using the 80/20 rule, then you're doing great. The 80/20 rule means that you're aiming to eat right 80 percent of the time. You might not eat right 20 percent of the time, but that's okay. It's still practicing good self-care.

Don't Forget Nutrition for Your Largest Organ

Your skin is your body's largest organ so when you're practicing self care, make sure you plan to nurture your skin, too. You can create a great skin care routine yourself just using what you have at home.

For example, if you're having problems with blemishes or acne, don't use a store-bought product that can be loaded with harsh chemicals. Instead, apply some Greek yogurt. It also helps diminish fine lines and wrinkles because it contains healthy bacteria with antibacterial properties that promote clear skin while at the same time moisturizing it.

If you're looking for a plain, natural moisturizer to use like you would store bought lotion, then try some olive oil. Olive oil not only naturally cleans the skin but it's a great natural moisturizer.

Coconut oil is another oil that will moisturize the skin. It can be used as all over body natural moisturizer. Plus, it can be used as an all-natural makeup remover. If you have problems with acne, apple cider vinegar is also good for that.

For a natural face scrub, use lemon and sugar mixed with a little bit of honey. Using a natural mask like this will clear up blemishes. Lemons also have a natural ability to lighten dark spots on the skin.

You can use honey by itself as a skin cleanser. It can be used alone or mixed with honey. If you prefer, you can make a facial mask using only raw honey. Oatmeal is one of the go-to natural ingredients for skin care. Not only can it exfoliate, but oatmeal is also known to lessen skin irritations as well as hydrate the skin.

Chapter 4: The Double-Edged Sword of a Self-Care Exercise Regimen

Exercise is something that everyone knows is good for you. It tones up your muscles, improve digestive function, boosts your moods and helps you sleep better. Plus, it can keep health issues such as diabetes and certain cancers from occurring.

You'll notice that you feel better after exercising. But exercise isn't something that you can do without thinking it through and planning. Because if you don't do it the right way, it can take a toll on your health.

Too Much Exercise Is Bad for You

Because exercise is a good thing, it's easy to develop the belief that more is better. But what's actually true is that if you exercise too much, not only can it take away the benefits that you'd normally get from working out, but it can also make your health worse.

When you exercise too often, you can cause damage anywhere in the body. Not only that, but you can create pathways in the brain which makes you crave the exercise. The reason for this is found in the release of endorphins.

These brain chemicals give you a natural high. So, when you exercise too much, your body actually becomes hooked on endorphins. Your workout should be one that is planned according to your weight, health, physical ability and age.

While there are standard suggestions for how long you should exercise, those suggestions are meant to be followed day in, day out for more than a few hours a week. Plus, you also have to consider the type of exercise that you're doing.

Some people think that if they exercise more, then it means they're multiplying everything that's good about exercise. But studies have shown that not only do hard-hitting exercisers not gain extra benefits, but they can raise their risks of dying earlier.

It's not just prolonged, hard-hitting exercise that can do damage to your body. If you exercise too often for too long, it can cause problems because your heart can't keep up with the demand put on it.

So what happens is your heart ends up with damaged arteries. Exercising too much creates a sense of irony in that you exercise to be healthy, but too much strips you of your health.

In fact, you can increase your chances of having a heart attack or a stroke if you exercise too much to an extreme level. There are some warning signs that can alert you that your body is telling you enough is enough.

One of these signs is that you can't keep up with your physical goals the way you once did. You'll struggle to get through a workout. Proof that you're overdoing the exercise also shows up because you can develop insomnia.

This is caused because too much exercise keeps your body in a state of overload. Women can develop problems with their bone health and men can develop problems with their testosterone production from too much exercise.

Don't Exercise the Wrong Way

When you exercise, if you do it wrong, you can cause problems both outside and inside your body. You can cause pain. While you might think that pain is a sign that you're stretching yourself, it's actually a sign that you need to stop immediately.

Pushing through painful workouts isn't normal, despite any advice you may heard. Pain is a sign that something's going on that's not right and if you don't find out what it is, you can damage your muscles or your joints.

Or, you could have an underlying health issue that the exercise is impacting. Sometimes when you're working out, you might find that only a certain movement is causing pain.

That's a specific or targeted pain location. And sometimes switching up what you're doing can stop that pain. For example, if you're using a weight machine and you have pain in the shoulders, but you can use a treadmill and don't have pain, then that's a sign you're experiencing targeted pain.

You should get it checked out because it could be something as simple as strain - but it could be a muscle tear. Don't exercise when you're not feeling your best. If you feel sick or you're experiencing muscle weakness or dizziness, it could be that you're not compensating with enough food or you're not eating well nutritionally and your muscles aren't getting the nutrients they need for workouts.

You should avoid exercise if you feel fatigued. This is different from just feeling tired. Fatigue is when you don't have any energy and you feel exhausted no matter how much sleep you get.

This can be a sign that you're exercising wrong. You might be pushing your body too far above your endurance level. You may be trying to do too much too soon when you need to build your endurance level instead.

You also want to make sure you always get your heart rate up. When you exercise, your heart should hit a target rate. If it doesn't, it means that you're not hitting the right intensity.

However, if your heart is beating well above your target range, that can be a clear indicator that you're exercising wrong. You'll need to back off for your heart's sake.

After you exercise, your body needs a recovery period.

If you're exercising wrong, you may not be giving yourself enough of a recovery time.

So your muscles aren't recuperating. Instead, what might be happening is that you're working out, your muscles are getting micro tears and then not healing before you're back at it again.

Exercise Timing Does Matter

Believe it or not, there is a right time to exercise. You might have seen commercials where the die-hard jogger rolls out of bed, puts on exercise clothes and heads out the door to begin his day.

You want to make sure that you're preparing your body for the intense exercise it's about to experience. A good stretching routine will help prevent injuries, and it may not be mentally soothing to force yourself to exercise right out of bed.

Exercising right before bed isn't good, either. You might have this habit because there's just no way that you can fit exercise into your schedule during the day. If you're attempting to exercise right before bed, you're going to negatively impact your sleep.

When you exercise, it revs up your body. Your heart rate kicks up, and you feel alert. When this happens, you'll have trouble falling asleep afterward. If you have to exercise at night, just make sure you have a few hours between your exercise time and your bedtime.

If you have a sedentary job, don't go from sitting for long periods of time to exercising immediately unless you've had a chance to loosen up your body first. Preparing to exercise rather than jumping right into it means you'll be less likely to end up with a sprain or other injury.

The wrong time to exercise is when you haven't had anything to eat. When you try to exercise and you haven't eaten, it makes the workout twice as hard. Your muscles need food before a workout.

Without it, you'll struggle because your body doesn't have any fuel to pull from during your routine. While you shouldn't exercise if you haven't eaten, you also don't want to exercise if you've just consumed a lot of food.

After a meal, your body gets to work focusing on your digestive system. If you jump into exercising right after eating a big meal, your body isn't able to put forth the same effort to helping with the physical demands associated with exercising, so you can end up developing a stomachache, or feeling sick.

Don't skip sleep to fit in an exercise session, either. When you haven't had the sleep that your body needs, it's best to wait until you do before you exercise so you can properly do your routine.

Balance Your Exercise

It's always best to balance the kind of exercise that you do so that you're working out in a way that focusing on self-care. While you can certainly do a hard-hitting exercise routine, you don't always have to choose the tougher option.

Exercise can be good for your body and self-care means that everything you choose, including the way that you exercise should serve both your body and your mind. Yoga is a great exercise for any age at any fitness level that you can do at home or through a class.

Rather than focusing hard on pushing yourself physically, yoga instead focuses on the overall benefits for both the body and the mind. This type of exercise can help to control pain, boost your mood - including depression - and benefits your muscles.

It's proven to release stress and helps those who practice it to feel more relaxed than more vigorous forms of exercise. Yoga is known to help lower inflammation in the body. It can help you sleep better and is great at helping the body manage pain including chronic pain.

Walking is another gentle type of exercise. You can walk anywhere, and even if you just have ten minutes to devote to walking, you'll notice an improvement in how you feel. It provides self-care in the area of heart health as well as builds muscle endurance and is also known to calm anxiety.

Pilates is a gentle exercise that you can practice. This type of exercise is low impact, but gives high impact health benefits. It's a type of strength training rather than an aerobic exercise, yet it's a great overall workout because it focuses on the body and the mind in addition to core strengthening and flexibility.

Zumba is another gentle exercise you can practice even though some of the rhythms can be fast paced. This style of exercise uses music that participants dance to which is one of the reasons why it's a popular workout.

Whichever exercises that you choose to do, just remember that it's important that you enjoy it so that you're not just catering to your body's physical needs, but your emotional state of mind as well.

Chapter 5: Bolster Your Personal and Professional Relationships for Self-Care Reasons

Interactions with others is often a primary source of stress. Even if they're not stressful, if they're important to you, then you want to put your best foot forward in dealing with people.

There are some people who you'll struggle with on a regular basis. They may just have a different personality, or they may be very toxic to you. Others will be people you periodically interact with, so you need to be prepared and confident in your dealings with them.

Start with Your Significant Other

In the immediate nuclear family, you have your significant other and your children. If you and your spouse are not handling life together very well, then it will seep into other areas of your life.

When you're taking good care of yourself, it will help others be able to support you and receive support and encouragement from you as well. So take a good, hard look at your relationship with your significant other.

Have you turned into roommates who simply pass each other twice a day on the way out the door or when coming home? Has the spark been all but snuffed out and you're feeling alone, even when each other's presence?

Part of your self-care regiment will be to bolster that relationship so that you do feel loved and supported in life. It's a give and take in these situations, and you have to make sure you understand each other's love languages.

That means asking for what you want and listening to what the other person wants and needs from you as well. Then actively make an effort to take care of one another, whether it's spending time or showing care and concern in another way.

Check in with Your Children

Children are often quiet when they see a parent undergoing lots of stress. Once you're taking care of your needs adequately, make sure you spend time with your child, no matter how young or old they are.

Shore up their feelings of being loved by you. Backburner the nagging 24/7 and make sure you're oozing plenty of pride and positive affirmation about them and what they're achieving.

Manage Parents, Siblings and Other Family Members

Even as adults, we sometimes fall prey to the unwanted influence of toxic family members. That might include your mom or dad, in-laws, siblings, aunts, uncles, cousins or others.

There are many who believe that blood-relatives are to be tolerated no matter what. But to abide by this rule puts your own well-being at risk. There's no law that says you must tolerate bad behavior directed toward you.

You might be able to remedy the situation with a frank heart to heart with whoever is causing you stress. But sometimes, it takes more than that. You may need to manage the time spent around these individuals.

That could mean having a plan in place to leave if things get rocky during a meeting with them. Or, banishing them from your life completely, depending on the nature of the situation.

The first thing you want to do is see what you can fix with yourself. If all it takes is a tweak of your mindset to be able to handle someone in your life, then that may be enough.

But if the situation is one where they're doing damage to you or your family, then you'll have to take action for your own self care needs. Keep in mind that if you're allowing a family member to cause you stress, then your reaction is probably bubbling over into the lives of your immediate family – your spouse and children, and maybe even your workplace.

Don't Let Well-Meaning Friends Dominate You

Sometimes, friend groups will have a certain personality who steamrolls over everyone else in the group. They may pop in unannounced or borrow one too many times from you.

If you have a friend who doesn't seem to have your best interests at heart, then it may be time to put them at arm's length – at least whenever you feel overwhelmed by their presence in your life.

You'll be able to tell who's a good friend based on how much they support you versus how much they lean on you for support. It should be well balanced. If you're always there for them, but getting nothing in return, rethink the relationship!

Get to Know Neighbors and Those in Your Community

Sometimes you end up with people who aren't friends, they're not family – and yet they seem to play a bigger role in your life than you'd like them to – or maybe they don't play a big *enough* role.

They may be neighbors who impact your life, or people in the community who you interact with. There are two sides to this coin. Sometimes, you feel isolated and want to combat loneliness.

Getting out and getting to know others in your community can serve you well. A good way to improve your social circle is to volunteer. You can find plenty of volunteer opportunities that help you engage with other people and feel less alone.

You also might have neighbors who cause you stress. Short of having to move, or call the police on them, what else can you do? It might pay off to get to know them. Neighbors are less likely to cause turmoil to friends.

You might bake something and take it over to them, asking politely if they could turn the music down after hours or whatever issue you have with them that's bringing stress into your life. The old saying about how you can catch more flies with honey rings true in this circumstance.

Control Your Interaction with Coworkers

Just as you can't choose your family, the same holds true with coworkers. Unless you're the boss of a company, you don't get to pick and choose who works in your office with you, who your clients are or which vendor representatives you have to deal with.

Work stress can be debilitating, depending on how stressful your job is and in what industry it's in. You do have some things you can implement to help manage the stress of human interaction, though.

The first is to position yourself for productivity. Being unavailable for chit chat that annoys you or unwelcome delegation of tasks by a lazy coworker is easy when

you stay busy and can't hear them. Using headphones and making it known that you're swamped can ward off these types of people.

You might need to resort to a chat with the boss if someone is impeding on your time. You might be able to move your desk or limit interaction with people who cause you stress.

If you have to handle time spent with certain people who bring you down at work, adopt some stress relieving habits like deep breathing that can calm you down in an instant after any interaction with them that results in anxiety or frustration.

Chapter 6: To Make the Most of Your Self Care Routine, Don't Neglect Your Health

Our health is something that many people only address when something serious goes wrong. Part of your new self-care regimen will be to have a focus on being in the healthiest body you can be in.

There are several approaches you can take, so we'll cover a few options that you may want to adopt. But the key in achieving the ultimate in personal satisfaction is to be a happy, healthy individual and not just focusing on pampering and stress relief.

Have Your Annual Check Ups

Don't just go to the doctor whenever you're struck with the flu or strep throat. This is a mistake many people make with their health, and sometimes it turns deadly. You have to give your doctor a baseline to go off of so that they can understand your body and how it's evolving over the years.

Ears, nose, throat health are vital to your well being. A doctor can do a quick check to make sure your hearing is fully functional. They can also see if your nose is causing any issues that may impact your life, such as contributing to sleep apnea.

Your mouth and throat have to be checked periodically to ensure nothing harmful is developing that could turn into something deadly, like cancer. You should have a regular medical doctor who you see once a year to make sure everything is working properly.

Your doctor will have all of the up-to-date information on vaccinations to make sure your body is fully protected by preventable diseases such as measles, mumps or chicken pox.

You probably get the oil changed in your car every 5,000 miles (or when recommended), and you have an inspection sticker updated whenever necessary, so give your body the same care and attention that you'd give your vehicle.

Get a Supplement Regimen Going

It's pretty common for your body to suffer from some sort of deficiency. You may not realize you're lacking some certain vitamin or mineral until you begin suffering from symptoms like fatigue.

Supplements like Calcium, vitamins B, C and D and other nutrients can help give your health the boost it needs quicker than if you tried to source all of them from whole foods starting today.

Your doctor may be able to recommend some supplements based on what you're experiencing. For example, you might find supplements to help cut sugar cravings, boost your energy, or assist you with mental clarity.

There are different types of supplements you can take, too. Some are in pill form and other are sublingual. There are even some people who order services where they drip an IV full of minerals and vitamins for instant absorption.

Take a Preventative Approach

The right kind of self-care mindset is one where you're interested in maintaining good health and preserving it rather than having to fix things as you age. Repairing existing problems is worse than keeping them at bay from the very beginning.

You want to set yourself up for good health early on – and do the same for your children and significant other. That means a total body, inside-out approach to preventative medicine.

If you know you have habits that can impact your health, such as smoking, excessive drinking or other risky behaviors, start trying to curb and stop that behavior today. Whether or not it's already given you problems is irrelevant.

Eventually, it could lead to devastating health concerns. Likewise, practice safe sex so that you're not putting your body at risk for sexually transmitted diseases that could make you suffer as they develop.

Know Your Family History

Genetics plays a crucial role in how your body develops certain health conditions. It can impact everything from hair loss patterns to the development of cancer. Knowing your family history can help you spot health issues ahead of time and prevent them from harming you.

You'll want to get a family history of both sides of your family – maternal and paternal. Go as far back as you can to find out what your grandparents and great-grandparents suffered from, too.

You want to ask your parents, but also talk to cousins, aunts and uncles to see if they remember anything about these issues. In some cases, you may not have anyone to ask.

In that situation, you may be able to find some details on ancestry sites that detail what a person died from, or by looking up information online, if you can find anything on your ancestors.

Track and Analyze Your Progress

Earlier, we talked about giving your doctor a baseline to work from when analyzing your annual health. But it's important for you, as the owner of this body, to know how to track your own progress as well.

Whenever you go to the doctor for your check up, have them run a simple blood panel that checks for things like your triglycerides, cholesterol and blood cell counts. These are indicators of problematic health issues like heart disease or cancer.

If they just tell you everything's fine, that's not enough for you to be adhering to a self-care plan. Instead, ask for a print out to be mailed to you or emailed so that you can download it to compare to next year's stats.

You'll be able to see if anything is too high or too low, and gauge how your body is changing on a year-to-year basis. If your LDL (bad) cholesterol is increasing and your HDL (good) cholesterol is lowering, then you can change up your nutritional and fitness habits to correct course before it gets out of hand.

You also want to know your blood pressure numbers. This is something you can track frequently at home or in a pharmacy where they have blood pressure machines. You don't want this to get dangerously high.

Oxygen levels are something your doctor can check easily while you're in the office. You want a high saturation number that shows you're not suffering from COPD or other lung ailments.

Fitness ability is something you can track on your own. How many sets and reps are you able to do in the gym? How many minutes of cardio? How much weight can you lift? These are all things you can slowly improve on over time.

Have a Plan in Place for Heart Health

Heart health is based on a combination of stress relief, sound nutrition and exercise. With these three elements in place for your self-care regimen, you should be able to achieve optimal heart health, barring any other factors.

You'll want to make sure you eat foods that are protective in nature or preventative against heart disease. If you're smoking or drinking to excess, stop now. That includes secondhand smoke.

If you're obese, work on shedding pounds to improve your heart health. And stay active on a consistent basis. Not everyone is at the same risk of others. Some are more prone to heart disease, while others are less so.

There are also supplements that can help protect your heart, so talk to your doctor to see if this is something that can be beneficial to you based on your own personal needs and goals.

Keep Cancer at Bay

Cancer is the disease most feared by just about everyone. And there are so many different kinds of cancers, that it's terrifying to think of preventing and keeping track of all of them.

But there are preventative measures you can take to help stave off this disease in many cases. Take skin cancer, for example. This is the most common form of cancer, and one of the most curable forms – if caught early.

Detection is done quickly and easily through a skin cancer screening by a dermatologist. You should have an annual checkup for this, where they will take a head-to-toe inspection of your body's largest organ – the skin – and address any abnormalities.

Cervical cancer is also preventable when you have periodic screenings for it by getting a pap smear on a regular basis. The years change sometimes (it used to be recommended annually, but some people get screened every other year or once every five years).

Colon cancer is something that can be caught early through an exam as well. You'll want to begin having this checked once you reach the age of 50, and periodically after that.

Breast cancer can be detected and treated early on when you adhere to a regular screening schedule for your mammograms. They now have a variety of scans they can do to spot a troublesome diagnosis or give you peace of mind.

Protect Your Mobility

Mobility is another thing you can track. You want your joints and muscles to be able to carry you throughout life with ease. You also want your lung capacity to be able to handle your on-the-go life.

Make sure you're stretching and maintaining good joint and muscle health on a regular basis. Stretch the fascia under your top layer of skin and work on flexibility, not just strength training.

Maintaining good health, preventing problems and addressing issues when they pop up is an important part of your self-care regimen. Nobody wants to be struck down and sidelined from life due to a serious health issue and with some attention to your body and mind, you won't have to go through that.

Chapter 7: Focus on Developing a Self-Care Mindset

If you're not taking time to nurture yourself because you feel overloaded, the problem isn't a lack of time. It's actually because you don't have a self-care mindset. You can't spend all your emotional and physical energy taking care of others or pouring effort into your job unless you want to burn out.

You have to practice self-care and it's a lot easier to do than you think. The key is to turn your mindset from one of putting your own needs on the backburner to putting yourself first, regardless of what's going on around you.

Fortify Yourself Each Day

To fortify yourself means that you're making sure that you develop your own strength. This relates to both the physical as well as the emotional self. There are several ways to accomplish this that will help lead you to a self-care mindset.

You can practice meditation for one. When you spend time in daily meditation, it can help calm and relax you. It doesn't have to be something that takes hours. Even just a few minutes a day can make a difference.

The result of starting a meditation habit is that it'll help you discover the value of self-care. It boosts self-awareness and you'll notice that you're less stressed and you'll feel happier and better in body and in spirit.

Begin your meditation by finding somewhere as quiet as possible and practice breathing slowly in and out. Let your mind relax and focus only on the moment that you're in. During meditation, you'll find that things that irritate you - the stress behind the chaos that often drives your life - evaporates.

Guided visualization is another thing that you can use to fortify yourself. Using this technique can help you develop a self-care mindset. It's the practice of having a guide or instruction that helps you focus.

The focus is on certain images. It might be the mental image of a beach or warm mountain cabin. It can be anything. The guidance is given through a teacher or recording that quietly describes the images which help you to imagine and put yourself in the scene.

It doesn't take long to learn this technique and it offers many benefits, such as decreasing anxiety, boosting the body's immune system and raising confidence.

Affirmations are another way to fortify yourself emotionally.

These are mindset tools that are easy to make a part of your life. How you speak to yourself and what you think about yourself is how your brain identifies you. If your affirmations about yourself are positive, your brain will accept that.

If they're negative, it accepts that, too. Your brain's subconscious holds what it hears and sees as truth. And it doesn't divide these truths according to what's happened or what is current.

That's why when you practice affirmations, these need to be in the present moment. You would use an affirmation in a way that makes it a true statement. You would say, "I am" in your affirmations rather than, "I hope or I want to be."

When you use these present moment affirmations, your brain creates the believability so your mindset changes over time. To fortify yourself, you also have to make sure that you're not berating yourself. When you berate yourself, you tear down the self-care efforts you're trying to practice.

Develop Your Self Care Mindset by Knowing Your Worth

Knowing your worth simply means that you value yourself as a person. When you don't value yourself, it's harder to have a self-care mindset because you don't have a strong, positive self-esteem.

Knowing your worth means that you understand what you deserve. You are good enough. You're talented enough. You're wise enough and so on. It means that you can recognize that you're not without fault, but the faults don't define you.

You still deserve to appreciate life and to love who you are. You can discover your worth by understanding that the results of your life are in proportion to the self-care mindset you have.

When you know your worth, you don't let opportunities pass you by. You don't practice self-sabotage in any area of your life. You know your worth in your career and in your personal life.

You recognize that you're not being selfish by practicing self-care. You know that you need time for yourself. You know that your needs, your wants and your dreams are important.

It means that you schedule things you enjoy. You take time for the life that you want - regardless of what anyone else thinks or says. When you schedule something that you want to do, you don't give up that time to make someone else happy.

You treat yourself like you matter, because you do. You don't put up with things that tear you down emotionally such as unconstructive criticism from other people. You don't put up with things that tear you down physically such as skipping sleep to get a project finished. You nurture yourself faithfully.

When you know your worth, you work on taking care of yourself, on developing your strong points and forgiving yourself when you feel you're weak. A self-care mindset grows and flourishes through optimism.

When you have optimism, you believe that the best is possible. You also see the good in the seemingly bad. You don't spend time dwelling on what you didn't get or what went wrong.

Instead, you choose to keep moving forward and looking toward a brighter future. Having this optimism doesn't mean that you don't recognize when something is wrong. It only means that you don't internalize it and allow it to detract from your worth.

Your Goals and Self-Care

When you have a self-care plan, it will help lessen stress, boost your health and give you a sense of well-being that you didn't have before. The goals that you have in self-care can range from physical to emotional to the achievement of your dreams.

But in order for you to accomplish your self-care goals, you need to develop a daily routine. Start by creating a simple plan. Don't overcomplicate it and don't create a plan that's packed full of new tasks, especially things you can't keep up with.

For example, don't create a plan to change your way of eating, sleeping, exercising and dealing with situations all in the same week. Those are changes to work on that should be implemented in a way that gives you time to adjust.

That's an important part of a healthy self-care mindset - making sure that you don't get overwhelmed or overburdened by any changes that you might make. Remember that just because someone tells you that something is a good self-care tactic, it doesn't mean you have to do it.

If you hate a particular self-care goal, such as going to bed at the same time - and you know that it's only going to stress you out and put pressure on you, then don't do it - at least not yet.

Your goal should always be to pay attention to how you feel. If it feels wrong or upsets you, then don't practice it. Otherwise, it defeats the whole purpose. Don't have an all or nothing mindset when it comes to self-care.

If you do what you feel is best for you the majority of time, that's good enough and accept that. Remember that self-care goals are important, but how you get there might fluctuate, so don't be too rigid.

Your daily self-care routine can be whatever you make of it. It can be as detailed and scheduled as you want or as flexible as you like. It should include the basics for taking care of yourself, such as eating healthy, getting the right amount of sleep, exercising, taking care of yourself mentally, and saying no to certain situations or people that aren't good for you and drain your energy.

How to Handle a Situation Using a Self-Care Mindset

When you handle a situation using a self-care mindset, it means that you monitor how the situation affects or may affect you. It may not be a good situation, but that doesn't mean it has to take control of your emotions.

You don't let yourself stew in anger or remain mired in bitterness or sadness. When emotions have control, they can drive you to do things that are opposite of good self-care.

This might be things like not eating healthy, foregoing sleep or exercise or developing coping techniques such as pushing aside the situation and living in denial instead. Have a self-care plan for whatever the situation is.

If it's a situation where you don't have any ideas on how to change anything, then you look for someone else who can guide you through it or you get counseling to deal with it. Getting help is also a form of self-care.

It could be that the situation is causing you a great deal of fear. When you start to feel anxious and the worry begins, be aware of those thoughts. Immediately turn them from a negative “what if” into a positive outcome to calm yourself.

Sometimes situations you've been through or people you've encountered can leave you with baggage. It might be guilt. It stems from a place of judging yourself. Your baggage might be regret or shame. Sometimes baggage is anger or fear all related to the past.

In order to be able to move forward, you have to let go of it. Define it and deal with that discovery by figuring out who's really to blame for what happened. Then forgive. This means you're letting someone else or yourself off the hook.

It's not a means of excusing bad behavior, but it means that you're no longer going to mentally punish yourself or someone else for something that happened in the past. Sometimes people think that letting something go or forgiving someone is a one-time decision.

It's not. It's a process. You might have to do it daily for a while. You might have to seek counseling. But what you'll discover is that when you do release the baggage, you feel free - and most people never even realized that they were in an emotional prison.

Chapter 8: Why Your Financial Stability Is Key to Your Self Care Success

Making sure you create financial stability for your life is an important part of your self-care journey. It does more than just enable you to pay your bills and buy things you want.

It nurtures you by alleviating many of your most common worries - and allows you to have peace of mind - which is an important part of self-care. Not only will you be investing in your current mental health, but you'll have funds for any physical needs and be prepared for a happy and healthy future, too.

Financial Stability Can Lessen Stress and Gives You Freedom

When you don't have the money you need or want, it creates stress. The stress might cause you to experience issues like trouble sleeping at night because you lie in bed with knots in your stomach.

You might feel anxious thinking about your finances. Or you might not think about them at all to avoid getting upset. When you have financial problems, it causes the kind of stress that can be damaging to your health.

You may try to cope by starting behaviors that aren't good for your body, such as stress eating. Not having enough money means you won't have the money to practice good self-care.

You might start to skip preventative care, which creates a bigger problem because eventually, all of the issues you neglected taking care of become emergencies. When you take the steps you need to in order to create financial stability, you gain your freedom from worry and future problems.

Because right now, if you're currently not financially stable, then your money situation determines what you can and cannot do. For example, if your extended family members all want to go on vacation together, you might miss out because you wouldn't have the means for air fare, hotel accommodations and even food while you're away.

You might want to take some time off work and have a stay-cation, but you can't if it means you won't get vacation pay, because you're living paycheck to paycheck. If you want to move or buy a new car or a new home, you might not be able to if your money isn't in order.

Sometimes people have to put off milestones they'd like to do such as go to college, get married or move out of the family home. Taking care of your finances is taking care of yourself.

It gives you the freedom to make choices based on what you'd like to do rather than what you can afford to do. The number one reason most people don't have financial freedom is because they're deep in debt.

How to Get Out of Debt

Getting out of debt is how you get free from stress as well as gain the freedom to do what you want to do in life. The first thing you need to do is not gain any new debt. Debt is like a snowball rolling down a hill.

At first, it's small and manageable - but the next thing you know, it's an avalanche cascading down and all around you while you try to survive. Avoid new debt by understanding the ways that you can free yourself from the debt cycle.

Know where you truly stand. If you haven't already, sit down and identify exactly how much debt you owe as well as the interest rate. You have to set aside money to protect yourself from debt.

Doing this creates a barrier against getting further in the hole. This means you need an emergency fund. Plan to have six months' worth of your monthly income in savings. If you can't do that, aim for three. Even one is better than none.

You might be someone who doesn't have a spare \$500 lying around to create this fund with - much less six month's salary. That's okay. Start where you are. If all you have is \$50 to start with, then put that money into a savings account and leave it there for emergencies.

This way, when something crops up - and it always will - you don't have to go into debt to take care of that emergency. Add to it a little at a time each payday. Start by creating a budget.

Money leaves your grasp and you may not know where it's going. It might surprise you to discover that you spent hundreds in a month on things that you didn't really even need.

A budget is not a hand-smacking tool that tells you not to spend anything. It's a resource that gives you control as well as a clear picture of where your money is going. It can also help you have more stability with your finances.

You can budget weekly, monthly and yearly expenses. For example, if you know your \$500 car tax payment is due in the latter part of the year and you're at the start of the year, then you know you need to set a little aside every month in preparation.

A budget can guide you so that you're not spending more than you make. It can also show you if your expenses are greater than the money you're bringing in. When you make your budget, always put your needs first.

This includes food, shelter, clothing, heat, and anything you need physically - such as doctor visits, medication, dental work, etc. Once you have your needs budgeted, then you can include your wants.

Don't make a budget so strict that it eliminates room for anything you want. That's a recipe for failure. Learn to cut expenses where you can. By shopping around, you can save hundreds every month by switching cell phone or cable TV services.

Some cell phone companies offer new subscribers better rates. And you can often find your favorite shows on services other than cable TV for a fraction of the amount you currently pay.

After you've created your budget, focus on building your savings instead of paying more than the monthly minimum on your debt obligations. Once your savings account is funded, begin to pay off your debt using a snowball effect.

Start with the smallest bill and pay as much as you can until it's gone. Then take the monthly payment for that erased debt and apply it to the next lowest debt until it, too is paid off.

How to Improve Your Credit

Make sure you're not hung up on associating your worth with your credit score. If you have a low credit score, that's not an indication of your self-worth. Credit is a tool. Used wrongly, it can be destructive. Used wisely, it can build a better life for you.

If you're late paying your bills, catch them up – even if that means doing extra work. On time bill payment is one of the best ways to improve your credit. It shows creditors that you can keep your obligations up to date.

For those who have credit cards, the amount of debt you carry on that card compared to your credit limit matters. If you have a \$5,000 credit limit and you have that nearly maxed out, that hurts your credit.

If you have more than one credit card, that can also hurt your credit. Keep your balances at 30% or less if you have to carry one at all. Some people think that once they pay off a credit card, the next step should be to close down that account.

But if you do that, it actually hurts your credit. By leaving it open and unused, it boosts your credit score. Check your credit score often. You can easily do this online through a free credit service.

This will allow you to see your score and your reported payment history as well as your debt balances. If you notice something that's not right, then deal with it immediately. An example of this might be a debt that's not yours, one you paid off, but it still shows as unpaid, or a past bad debt that's been accidentally put back on your credit.

When debt is due to fall off your credit report, some businesses will apply a new date to the debt so they can keep it on your report – this is known as re-aging it. This is illegal. Though you should make every effort to pay your debts, sometimes life gets in the way and your credit gets dinged.

If this has happened to you, you can always rebuild. You can do this by getting a secured credit card. Don't use it for frivolous things. Instead, use it to pay for something such as your utilities.

Then take the money that you have from your paycheck that you would have used to pay your utilities and pay the credit card off. Remember that credit isn't a bad thing. Out of control credit is.

How to Build Your Savings

Deposit money straight from your paycheck to your savings. If you're self-employed, make your savings the first thing you pay. This is known as paying yourself first. If you get monetary gifts, put that straight into your savings account.

Go through your house and take everything that you no longer use and if there's a market for it, sell it. You can sell online in community forums, at flea markets, at yard sales or through ads.

If there's a consignment store in your area, that might be a great opportunity as well. Look at every spending category in your budget and see if there's a way to cut out some of the expenses.

For example, check your car insurance premiums and your homeowner's premiums if you own a house. See if there's a way to lower that cost. Take a little bit off your grocery budget.

Decide to have a no-spend week and eat from leftovers or items from your pantry. Look at areas where you might be wasting money. If you're tossing out leftovers from the refrigerator or you have stale items in your pantry, that's a waste of money that you can prevent by cutting back on what you're buying and using that food before it gets spoiled.

Set Aside Cash for Fun Now, Not Someday

You already know that you need to plan for retirement. But you should also enjoy life right now. The worst budgets in the world are the ones that don't leave any wiggle room. Those make you miserable and that's not the goal of self-care.

You might see stories where someone didn't eat out for years, never took a vacation, didn't buy stuff for themselves or others, never did anything fun - but instead, they poured all their effort into paying off debt and saving up money.

Life is journey that's supposed to be enjoyed along the way. You can still create financial stability without having to cut out everything that's fun. If you spend money on yourself, that's not a bad thing - even if you're in debt.

In fact, it's a god thing if you do it mindfully. So set aside a little bit each week to do something that you enjoy. If you absolutely don't have any money to enjoy life, then find a way to earn it.

This might be taking some money that you make from a side job to treat yourself with.

By choosing to enjoy your life, you'll be fully present and focused on what makes you happy right now rather than what's going to happen someday. This leads to a happier, more relaxed individual ready to take on the world!



PLR CONTENT SOURCE

Your Source For High Quality, Private Label Rights
Content That You Can Actually Afford and Profit From

www.PLRContentSource.com