Balance

Invest in your physical and financial health
Goal: Stretch every day

22 stretching exercises
Stretching Exercises

1. Neck Flexion/Extension Stretch
   (forward, then back)

2. Neck Lateral Flexion Stretch
   (one side, then the other)

3. Latissimus Dorsi and Posterior Deltoid Stretch
   (link hands, push elbows together)

4. Triceps Stretch
   (pull elbow across and down)

5. Shoulder Rotator Stretch
   (using towel, pull up with the top arm then down with the other)

6. Pectoral Stretch at 90° and 120°
   (use a doorway or post)

7. Bicep Stretch
   (hands apart)

8. Supraspinatus Stretch
   (keep elbow parallel to ground)

9. Wrist Extensor Stretch
   (lift head to opposite side, keep elbow straight)

10. Thoracic Extension Stretch
    (reach forward with arms, push chest towards floor, arch back down, backside behind knees)

11. Lateral Flexion Stretch
    (one side, then the other, push pelvis across as you bend)

12. Lumbar Extension and Abdominal Stretch
    (be gentle if sore)

13. Lumbar Flexion Stretch
    (be gentle if sore)

14. Lumbar Rotation Stretch
    (rotate legs one side, then the other side, draw in and brace stomach muscles at the same time, breathe)

15. Hamstring Stretch
    (straighten leg, i. with foot pointed, ii. with foot pulled back towards the knee)

16. Hamstring Stretch
    (commence with knee slightly bent, then push knee straight as tension allows, push chest towards foot)

17. Adductor Stretch
    (push down with elbows on knees very gently, keep back straight)

18. Gluteal Stretch
    (pull knee and lower leg towards opposite shoulder)

19. Gluteal and Lumbar Rotation Stretch

20. Quadriceps Stretch
    (keep pelvis on floor)

21. Quadriceps Stretch

22. Adductor Stretch
    (keep foot pointing forward, lunge sideways on bent knee, keep back straight)

23. Hip Flexor Stretch
    (keep back straight, tuck bottom under, lunge forward on front leg)

24. Tensor Fascia Stretch
    (continue to push bottom forward, whilst pushing hip to the side)

25. Gastrocnemius Stretch
    (keep knee straight and heel down, feet facing forward)
Goal: Sleep 6-8 hours of sleep each night.

22 Tips to help improve sleep

1. Schedule constant wake & sleep times
   - When you stick to the same schedule every day of the week, it keeps your body’s natural clock in tune. Otherwise, sleeping late on Sunday morning will make it difficult to sleep Sunday night and that can make Monday morning worse than ever.

2. Keep the bedroom cool and dark
   - Even the tiniest sliver of light will disrupt your sleep, from the glow of your alarm clock to lights peeking in through the curtains. If some light still seeps in, consider wearing an eye mask. And set your thermostat between 60 and 67 so it’s just right for sleeping.

3. Cut back on the alcohol
   - Even though that delicious little nightcap makes you fall asleep easier, when the effects wear off you’ll usually wake up during the middle of the night and not be able to go back to sleep.

4. No more caffeine
   - Caffeine stays in your system longer than you think. The experts say to lay off coffee, tea or any beverage with caffeine by the early afternoon so it won’t keep you up at night.

5. Regular exercise
   - Vigorous exercise during the day helps you get the best sleep. But don’t do it close to bedtime. Finish up your regular workout at least a few hours before bedtime.

6. Forget the snooze button
   - Skip the snooze button and set your alarm for when you really need to get up, not a few minutes earlier. The snooze button will often disturb your valuable REM sleep, making you feel even gaggier when we finally wake up.
7. Quiet things down
   o Any extraneous noises should be left outside of the bedroom. If an occasional horn or siren from outside keeps you awake, try a white noise machine or use some earplugs to help you sleep.

8. Put on the socks
   o If your feet feel a little chilly when you’re hitting the sack and it’s keeping you awake, having warm feet will help you fall asleep a lot faster. Put on a fresh pair of socks before climbing in bed and you’ll sleep a lot more soundly.

9. The power down period
   o Around an hour before bedtime, dim the lights and shut down all your electronic devices, from your smartphone to your laptop and TV. Bright lights tell your brain to be alert, and not the opposite.

10. Avoid heavy meals
    o Sometimes a heavy meal means you won’t get hungry for quite a while, but don’t have one close to bedtime or your digestion process will keep you awake.

11. Read a good book
    o Reading is a great form of relaxation, but not in the bedroom. A good book can be great if you sit down with it in some other room of the house.

12. Ban the animals
    o No matter how much you may love your pet, it will at some time disturb your sleep. Keep your furry friend away from the bedroom when you’re trying to sleep.

13. The mattress must fit
    o Often the cause of your sleepless nights may be less about you and more about your mattress you’re sleeping on. Buy a new one if it’s more than ten years old for a better night’s sleep.
14. **Naps**

- A daytime nap shouldn’t create problems sleeping at night, and it can boost your alertness, performance and memory. Limit your siesta to no more than 30 minutes and don’t take it late in the day when your regular bedtime is approaching.

15. **Yoga & meditation**

- Winding down at the end of the day can take some effort. Activities like yoga, meditation and even prayer may slow down your breathing and heart rate to a more comfortable point, helping you to drift off to dreamland sooner. Plus, the Calm App is available at a discounted rate to all BAE Systems employees at Beneplace.baesystems.com.

16. **Deep breathing**

- If quiet reflection doesn’t do the trick, then some simple breathing exercises to mimic how your body feels when it’s relaxed. This stimulates your parasympathetic system and calms you down to be ready for sleep.

17. **Aromatherapy**

- The scent of lavender has been noted for its sleep-inducing benefits. Several studies have concluded that a sniff or two before bedtime helps people with insomnia fall asleep more easily.

18. **A hot bath**

- A soak before bedtime raises your body temperature, and then when you dry off, you cool down quickly and this mimics the way your body’s temperature naturally lowers when you’re getting ready for sleep, helping you to fall asleep faster and also get better quality sleep.

19. **Write it down**

- Writing down what’s bothering you will actually convince your mind that what’s keeping you awake can be picked up and placed somewhere else. This clears your mind of all its mental clutter and you’ll drift off to sleep a lot quicker.
20. Avoid liquids

- Never go to sleep dehydrated, but try cutting off your water supply just a few hours before bedtime for a restful night’s sleep and fewer trips to the bathroom.

21. Get up if you can’t sleep

- When all else fails, leave your bed and do something to take your mind off whatever it is that’s keeping you awake. Just so long as it’s relaxing and doesn’t involve loud noises or bright lights. Climb back in bed after about 20 minutes when you become drowsy again.

22. Sunlight awakens you

- For thousands of years the sun has awakened human beings, and it will work for you too. Getting some natural light will trigger your brain and reset your biological clock in the morning and help you start off your day wide awake and alert.

Still having trouble sleeping? If you’re enrolled in a Cigna medical plan, connect with a Sleep expert through Sleepio. You’ll take a two-minute test about your sleep habits and receive a personalized sleep report. Visit sleepio.com/baesystems to learn more.
Goal: Improve your financial health.

22 Healthy Finance Tips

1. Check Your Interest Rate
   - Which loan should you pay off first? A: The one with the highest interest rate. Q: Which savings account should you open? A: The one with the best interest rate. Q: Why does credit card debt give us such a headache? A: Blame it on the compound interest rate. Bottom line here: Paying attention to interest rates will help inform which debt or savings commitments you should focus on.

2. Set a Budget, Period
   - This is the starting point for every other goal in your life.

3. Consider an All-Cash Diet
   - If you’re consistently overspending, this will break you out of that rut.

4. Take a Daily Money Minute
   - This 60-second act helps identify problems immediately, keep track of goal progress—and set your spending tone for the rest of the day!

5. Set Specific Financial Goals
   - Use numbers and dates, not just words, to describe what you want to accomplish with your money. How much debt do you want to pay off—and when? How much do you want saved, and by what date?

6. Make Bite-Size Money Goals
   - One study showed that the farther away a goal seems, and the less sure we are about when it will happen, the more likely we are to give up. So in addition to focusing on big goals (say, buying a home), aim to also set smaller, short-term goals along the way that will reap quicker results—like saving some money each week in order to take a trip in six months.
7. **Save on everyday purchases**
   - In addition to computers, phones, and electronics, you'll find deals on things that can help you improve your well-being at Beneplace.
     - Athletic equipment and activewear
     - The Calm app for mindfulness
     - Meal kits from Blue Apron, HelloFresh, and more
     - Furniture and fixtures to spruce up your home office
   - Save now at Beneplace.com/baesystems, or call 1-800-683-2886.

8. **Start With Small Debts to Help You Conquer the Big Ones**
   - If you have a mountain of debt, studies show paying off the little debts can give you the confidence to tackle the larger ones. You know, like paying off a modest balance on a department store card before getting to the card with the bigger balance.

9. **Always Choose Federal Student Loans Over Private Loans**
   - Federal loans have flexible terms of payment if your employment dreams don’t exactly go according to plan after college. Plus, federal loans typically have better interest rates.

10. **If you're concerned about paying for college**
    Get help planning for college using the Bright Horizons College Coach service. Through January 31, 2021, you have access to:
    - Special webinars about the college admissions process and paying for college
    - Resources to navigate COVID-19 challenges
    - Phone counseling sessions
    - Help with creating your college list
    
    For more information, visit [passport.getintocollege.com](http://passport.getintocollege.com).

11. **Opt for Mortgage Payments Below 28% of Your Monthly Income**
    - That’s a general rule of thumb when you’re trying to figure out how much house you can afford. Learn more about this number here. And then indulge in some voyeurism and see what other couples can afford.

12. **Spend on Experiences, Not Things**
    - Putting your money toward purchases like a concert or a picnic in the park—instead of spending it on pricey material objects—gives you more happiness for your buck. The research says so.
13. **Shop Solo**
Take a walk in the park, instead of a stroll through the mall, and treat shopping with serious attention.

14. **Start Saving ASAP**
   - Not next week. Not when you get a raise. Not next year. Today. Because money you put in your retirement fund now will have more time to grow through the power of compound growth.

15. **Do Everything Possible Not to Cash Out Your Retirement Account Early**
   - Dipping into your retirement funds early will hurt you many times over. For starters, you’re negating all the hard work you’ve done so far saving—and you’re preventing that money from being invested. Second, you’ll be penalized for an early withdrawal, and those penalties are usually pretty hefty. Finally, you’ll get hit with a tax bill for the money you withdraw. All these factors make cashing out early a very last resort.

16. **Give Money to Get Money**
   - The famous 401(k) match is when your employer contributes money to your retirement account. But you’ll only get that contribution if you contribute first.

17. **When You Get a Raise, Raise Your Retirement Savings, Too**
   - Every time you get a bump in pay, the first thing you should do is up your automatic transfer to savings, and increase your retirement contributions. It’s just one step in our checklist for starting to save for retirement.

18. **Review Your Credit Report Regularly—and Keep an Eye on Your Credit Score**
   - Less-than-stellar credit score has the potential to cost you thousands.

19. **Make Savings Part of Your Monthly Budget**
   - If you wait to put money aside for when you consistently have enough of a cash cushion available at the end of the month, you’ll never have money to put aside! Instead, bake monthly savings into your budget now.

20. **Keep Your Savings Out of Your Checking Account**
Here’s a universal truth: If you see you have money in your checking account, you will spend it. Period. The fast track to building up savings starts with opening a separate savings account, so it’s less possible to accidentally spend your vacation money on another late-night online shopping spree.

21. Keep Your Credit Use Below 30% of Your Total Available Credit

Otherwise known as your credit utilization rate, you calculate it by dividing the total amount on all of your credit cards by your total available credit. And if you’re using more than 30% of your available credit, it can ding your credit score.

22. Evaluate Purchases by Cost Per Use

It may seem more financially responsible to buy a trendy $5 shirt than a basic $30 shirt—but only if you ignore the quality factor! When deciding if the latest tech toy, kitchen gadget, or apparel item is worth it, factor in how many times you’ll use it or wear it.