

“Genes draw your road map, but you still chart your course”

– Jane E. Brody

STEP THREE: Health Risk Analysis

As stated earlier, while your family history is important, it is only part of the picture. Your current health will likely influence whether or not your genetic predispositions will turn into disease. In addition, if you have a family member who had a disease, it may have been their behaviors or environment that played a part in the onset of the disease. If you practice different behaviors than them, you may not be at the same risk for the disease. For example, if your mother had lung cancer but was also a heavy smoker, it is likely that smoking had a larger role in her cancer than her DNA.

This step aims to jumpstart your thinking about what conditions you are most concerned about developing, based on your family's history and your own health status and behaviors. This will allow you to identify areas that are most important for you to focus on when developing your health plan to prevent chronic disease in step 4.

**Pages 31-36 will focus on what your family history means to your health*

**Pages 37-48 will focus on what your habits and behaviors mean to your health.*

A project by



CANCER
Was there cancer in your family history?

YES

NO

BREAST

Women with a first degree relative who was diagnosed with breast cancer before the age of 50, should get annual mammograms beginning at age 40. If either your mother or sister were diagnosed with breast cancer, you should begin your annual mammograms at 10 years younger than the age that they were diagnosed.

PROSTATE

If you are **African American** or have a father or brother who had prostate cancer before age 65, you should have a PSA blood test with or without a rectal exam beginning at age 45.

COLON

Those with a first degree relative who was diagnosed with colon cancer before the age of 60, should have a colonoscopy every 5 years beginning at age 40, or 10 years younger than the age at diagnosis of the youngest affected relative, whichever is earlier.

COLON POLYPS

Those with a first degree relative who was diagnosed with colon polyps before the age of 60, should have a colonoscopy every 5 years beginning at age 40, or 10 years younger than age at diagnosis of the youngest affected relative, whichever is earlier.

CERVICAL

If your mother or sister had cervical cancer, your chance of developing it is higher than average but screenings should still begin at 21.

OVARIAN

If you have a family with a history of ovarian cancer or are of **Ashkenazi Jewish** descent it is recommended to talk with your doctor about screening options.

OTHER

There are other genetically linked cancers in addition to the ones listed above. Genetic testing and preventative screening may be recommended for you due to your family history. You should check with your doctor and insurance to see what is available.

It is important to note, only about 5-10% of cancers can be genetically linked. There are many other causes of cancer including environmental and lifestyle related factors. Healthy habits are the best cancer prevention.

American Cancer Society recommends the following screenings:

Breast: Women without a strong family history should have annual mammograms from age 45-54 and switch to every two years at age 55.

Prostate: Men without a family history of prostate cancer should have a PSA blood test beginning at age 50.

Colon: Starting at age 50 both men and women should have a colonoscopy every 10 years.

Cervical: Screening should begin at age 21 and occur every three years until a woman is 30 years of age. Then, until age 65 should have a pap smear and HPV test every 5 years.

Ovarian: No screening recommended.

CHRONIC DISEASE

Were any of these conditions present in your family?

Heart disease is a broad term used to describe many heart conditions. Many heart conditions are interrelated and if you have a family history of one or more, you may be at increased risk for developing a heart condition. However, genetics influences your risk but does not determine. The best prevention is a healthy lifestyle.

YES

NO

HIGH BLOOD PRESSURE

If any of your first degree relatives have high blood pressure you are more likely to develop the condition yourself.

HEART ATTACK

Heart attacks themselves do not necessarily run in families. However, your risk of having one is increased with a family history of other heart conditions.

HIGH CHOLESTEROL

The type of high cholesterol that runs in families is called familial hypercholesterolemia (FH). If one person in a family has FH, it is recommended all first degree relatives be checked for it.

CORONARY ARTERY DISEASE

There is strong genetic link to this disease.

STROKE

If your parent, grandparent, or siblings have had a stroke — especially before reaching age 65 — you have a slight increased risk of having one. Sometimes strokes are caused by genetic disorders that block blood flow in the brain.

AFIB

Having at least one family member diagnosed with AFib increases your risk for developing it.

OVERWEIGHT

Although complex, research shows a genetic link to being overweight. Being overweight is a factor in many common chronic illnesses including: osteoarthritis, type II diabetes, GERD, asthma, heart disease and its conditions, and certain types of cancer.

Even without a family history, there are many modifiable lifestyle factors that increase one's risk for developing nearly every one of these conditions. Those factors that are not modifiable include race and age and gender. Your risk for developing any of these heart diseases increase as you get older and African Americans are at the highest risk for these diseases as well. Women are at higher risk for a stroke and men are at higher risk for a heart attack. However, there are many more modifiable factors within your control to prevent these conditions. Diets high in saturated fat, trans fat and cholesterol can raise blood cholesterol levels. Diets high in sodium (salt) can increase blood pressure. Diets with high calories can lead to obesity. Since all of these diseases are related, practicing all of these healthy behaviors will reduce your risk for developing any of these diseases.

CHRONIC DISEASE
Were any of these conditions present in your family?

YES

NO

OSTEOARTHRITIS

Certain forms of osteoarthritis have a strong genetic link. In most cases genetic predisposition interacts with your environment to cause the disease.

Obesity and activity that places excessive stress on the joints can also lead to osteoarthritis.

TYPE II DIABETES

There is a slight increased genetic risk for type II diabetes. It usually manifests due to a combination of genetic predisposition and lifestyle factors. However, the risk of developing type II diabetes increases with the number of affected family members.

The most effective ways to prevent diabetes is by eating healthy, getting enough exercise and maintaining a healthy weight.

GERD

There is a slight increased risk for developing GERD however like many other conditions it is caused by a combination of genetic and environmental factors.

Obesity is the leading cause of GERD so the best thing you can do to prevent this condition is maintain a healthy weight.

ASTHMA

There is a pretty strong genetic link to developing asthma. Developing asthma is linked to about 50% genetics and 50% environmental factors.

Being overweight, being a smoker, or being exposed to secondhand smoke, as well as other airborne irritants may increase your risk of developing asthma.

OSTEOPOROSIS

Osteoporosis has a strong genetic link. If anyone in your family, especially a parent or sibling has it, you are at an increased risk for developing it yourself.

Those at highest risk are older women who have gone through menopause and are of smaller stature. Leading an inactive lifestyle, not eating enough fruits and vegetables, getting too much protein, sodium and caffeine, smoking, and drinking too much alcohol are also risk factors.

AUTO-IMMUNE DISEASE
Were any of these conditions present in your family?

YES

**THYROID
DISEASE**

**ULCERATIVE
COLITIS**

**CROHN'S
DISEASE**

**RHUMATOID
ARTHRITIS**

**TYPE I
DIABETES**

NO

Auto-immune diseases make your body's immune system incorrectly attack healthy cells. It is still unclear what exactly causes auto-immune diseases, but they do run in families, so it is important to be aware of which ones run in yours. Since there are many factors that can cause auto-immune diseases it is important to remember that developing one of these diseases is *influenced* by your genes not necessarily caused by them. Those with a family member who has an auto-immune disease are at a higher risk of developing the disease themselves but there are dietary restrictions and certain inflammatory agents to avoid that may be able to prevent or manage these conditions. Many of these conditions have blood tests that will confirm if you have an autoimmune condition or not. Then, combined with your symptoms and doctor's diagnosis you may begin to treat your disease.

Non-genetic factors such as allergens, environmental toxins, infections, and diet may also lead to auto-immune diseases, so it is important to talk to your doctor if you are experiencing any symptoms regardless of if you have a family member with the condition or not. It is suspected that eating a high fat high, sugar diet leads to inflammation that triggers the onset of these diseases so leading a healthy lifestyle is the best method of prevention. It is also important to note that women are about twice as likely as men to develop an auto-immune condition and that it will usually manifest during childbearing years.

MENTAL HEALTH
Were any of these conditions present in your family?

YES

DEPRESSION

ADD/ADHD

ALZHEIMER'S

AUTISM

ANXIETY

SCHIZOPHRENIA

BI-POLAR

Mental illnesses are also influenced by underlying genetic factors that are triggered by many different environmental factors. Mental illnesses may be caused by a reaction to environmental stressors, genetic factors, biochemical imbalances, or a combination of these. Your risk for developing a mental illness increases with the more family members you have who have a mental illness. In addition, all of these diseases are highly related and many of those diagnosed with one mental illness meet the criteria for at least two or more other conditions. So, it is important to consider that if a family member has a certain mental illness your risk for not only that specific illness, but other related mental illnesses may be increased as well. At this time, there are no genetic tests to screen for mental disorders. It is important to consider that the average age of onset for the majority of mental illnesses is usually early 20's to early 30's. Since developing a mental illness is so complex, it is important to consult with your doctor if you feel you are at increased risk or experiencing any symptoms.

NO

Even if you do not have family members with any mental illnesses it is important to know that you may still have a genetic predisposition to a condition that did not manifest in any other family members. It has been found that drug and alcohol use can turn on a mental illness gene that might not have otherwise been turned on. Underlying genetic predispositions are usually triggered by a traumatic event, emotional harm and/or substance abuse. However, it is also important to note that environmental factors on their own do not cause a mental illness. Mental disorders are complex and the result of both genetic and environmental factors.

ADDICTIVE DISEASES
Were any of these conditions present in your family?

YES

NO

ALCOHOLISM

Children of alcoholics are 4 times more likely than the general population to develop alcohol problems. They are also at increased risk for other behavioral and emotional problems. If alcoholism runs in your family, you should practice low risk drinking habits: For women, low-risk drinking is defined as no more than 3 drinks on any single day and no more than 7 drinks per week. For men, it is defined as no more than 4 drinks on any single day and no more than 14 drinks per week.

SMOKING

Those whose parents or siblings smoke are at an increased risk to smoke themselves which greatly increases your risk of developing lung cancer, heart disease, COPD, stroke, emphysema and many other types of cancer. However, if you have family members who smoke, and you do not, you are still at an increased risk for these conditions due to the secondhand smoke you may have been exposed to. When exposed to secondhand smoke your risk for developing, lung cancer, heart disease and having a stroke are increased.

Even if addictive diseases do not run in your family, it is important that you still practice low risk drinking behaviors and abstain from smoking and illicit drug use as any misuse of these substances will negatively affect your health.

General info on addictive diseases:

Scientists have found a slight connection between genes and developing an addiction. However, lifestyle and behavior play a larger part of addiction risk. It is important to know that just because you are prone to addiction does not mean you will necessarily become addicted to something. You will not inevitably develop an addiction, but you are more vulnerable to doing so. This means you must be more careful with your substance consumption. Although everyone should practice low risk behaviors, if you do have a family risk of addiction it is even more important that you do so.

ALCOHOL HABITS

Do you consume alcohol?

YES

NO

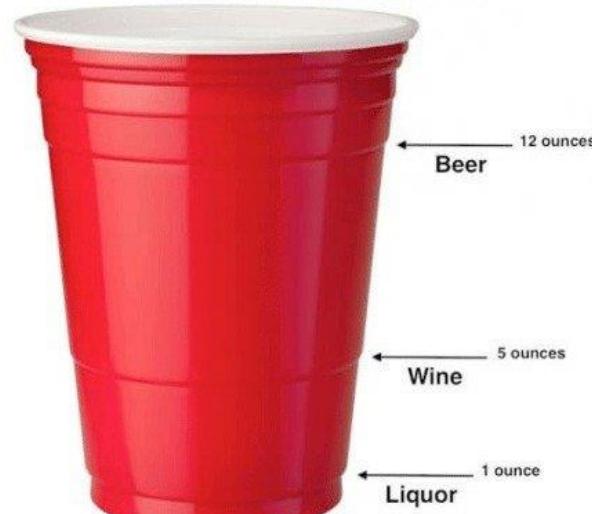
Low-risk guidelines for drinking: These guidelines will help protect you against potential health and impairment problems such as addiction and DUI.

It is important to consider that if you are taking certain medications, have a strong family history of alcoholism, or have certain health conditions, your low-risk guidelines may be abstaining or not drinking at all. However, if you do not fall into any of these categories here are your low risk guidelines: No more than one standard drink in an hour and no more than two drinks per day **if drinking daily**. You should not consume more than 14 standard drinks in a week and no more than 3 drinks in a single day **if drinking less than daily**.

What is a standard drink? 5 oz. of wine at 12% alcohol, 12 oz. of beer at 5% alcohol, 1.5 oz. of distilled spirits at 80 proof.

ALCOHOL

Did You Know: The Lines on a Solo Cup
are Measurement Marks



There are many reasons why people chose not to drink. However, there may be some health benefits to drinking in moderation. As with most things you should discuss with your doctor the risks and benefits.

SMOKING HABITS
Have you ever smoked any of the following?

YES

NO

Traditional cigarettes

Cigarette smoking is related to many chronic illnesses and causes 1 in 5 deaths in the United States. If you quit smoking your risk for many chronic illnesses as well as cancer is reduced significantly. We strongly encourage you to consider a smoking cessation program that fits your lifestyle.

E-cigarettes

E-cigarettes may be a healthier alternative to traditional cigarettes and a good option for those who are trying to quit. However, nicotine is still a highly addictive drug that is particularly harmful to adolescents and pregnant women. If you have never smoked, you should not start smoking e-cigarettes. E-cigarettes may be less harmful, but they are not . . .

Marijuana

There are no low risk recommendations for marijuana use. Some people think marijuana is not truly addictive however research shows that about 1 in 10 marijuana users will become addicted. For people who start using before the age of 18, 1 in 6 will become addicted.

Here are some signs you may be addicted: Having unsuccessful efforts to quit, giving up important activities with family and friends to use, or if getting high is interfering with your daily routine. It is important to consider the potency of THC (the psychoactive component in marijuana) in different forms of marijuana use. Dabbing and edibles may deliver higher levels of THC than traditional smoking.

Former Smoker

1 year after quitting smoking your risk for cardiovascular disease decreases sharply.

2-5 years after quitting, your risk for stroke can be that of a non-smoker.

5 years after quitting, your risk for developing mouth, throat, esophagus and bladder cancer drop by half.

10 years after quitting your risk for lung cancer drops by half.

DRUG USE

Do you use prescription opioids or pain killers?

YES

Prescription pain killers or opioids, are commonly prescribed by medical professionals for injuries and chronic pain. However, it is important to be aware of the highly addictive nature of these drugs and know the warning signs of abuse. You should not take these medications for longer than they are prescribed.

Warning signs of opioid addiction:

- You continue to take your pills after your pain is gone
- You need to take a higher dose to get the same effect
- You are going out of your way to obtain or refill a prescription
- You have changes in your daily routine or appearance
- Have increased sensitivity to lights, sounds and emotions
- Are experiencing blackouts or forgetfulness, becoming defensive about your use, having social withdrawal, or having any changes in your mood or personality

Even though you may have been legally prescribed an opioid, it is vital to be aware of your addiction risk through family history and personal risk factors when taking these drugs. If you are at an increased risk for addictive behaviors, you should discuss with your doctor alternative pain management treatment.

NO

Even if you have never been prescribed an opioid, you may be in the future or know someone who has taken them. If you are ever prescribed one of these medications, you should take them as prescribed only. Even though these medications are legally prescribed by a doctor it is important to take into consideration your family history and your addiction risk. You may want to talk with your doctor about alternative pain management.

It is important to look for signs of addition in friends and family members that you know are taking opioids. **Refer to the Yes box for warning signs.**

If you suspect addition do not wait to intervene; the earlier an addiction is caught the better the outcome.

MOBILE DEVICE USE

Did you answer yes to any of these mobile device habits?

Mobile devices are an important part of our modern life. It would be hard to distance yourself completely from your device; however too much use can be unhealthy. Too much dependence on a mobile device can have negative effects not only physically but also mentally.

Use a mobile device in bed

Use a mobile device first thing in the morning

Usage effects interactions with others

Feel anxious when separated from my mobile device

Answering yes to any of these does not necessarily mean your mobile device habits are causing you harm. However, your habits could be leaning toward unhealthy. Here are few tips that can help you keep your use habits in a healthy normal range.

- Schedule certain times of the day to turn off your phone such as meetings, meals, spending time with family and driving.
- Remove social media apps like Facebook and Twitter from your phone and only access them from a computer.
- Try to limit your consecutive time on your phone. There are several apps that can help you track your device time and your family's.
- Using a mobile device in bed can be harmful to your sleep patterns. Try to avoid using screen devices in bed before you go to sleep.
- Try to replace your daily mobile device time with a healthier alternative such as meditating, spending time with family, reading or taking a walk.
- Try device fasting where for a set period of time you only use your device as a phone or for messages and not entertainment.
- Social media is another area of device use that you should evaluate your use of regularly. It is important to keep social media for specific uses and not as a source of emotional validation or constant stimulus.
- After looking at social media, if you find yourself becoming less positive about your life, those around you, or the world as a whole it may be time to limit your exposure.

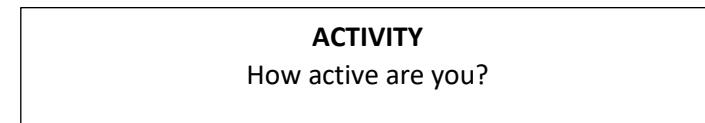
Feeling anxious when separated from your phone is not just a normal part of modern life. If you experience anxiety when unable to look at your phone for a period of time or are separated from your phone it could be a sign of an addiction or a phone anxiety disorder.

Nomophobia is a term for the fear of not being able to use your cell phone or other smart device. If you experience any anxiety when away from your mobile device, we encourage you to take the Nomophobia Questionnaire located in Step 5 to understand how severe your stress surrounding access to your mobile device might be.

Congratulations! It is good to be conscious of your mobile device use. However, addiction to mobile device use looks different for everyone. If you notice yourself or anyone you interact with displaying these symptoms, you/they may be addicted to their mobile device:

- Interacting with the device keeps you up late or otherwise interferes with your sleep.
- It reduces the time you have to be with friends or family.
- It interferes with your ability to finish work or homework.
- It causes you to be rude to those you interact with, even subconsciously.
- It's squelching your creativity

Please see our advice in the YES section if you think you or someone you know may be showing signs of mobile device addiction.



Sedentary

A sedentary lifestyle is characterized by excessive sitting, no intentional exercise and/or 25 minutes or less of physical activity per day.

Leading a sedentary lifestyle significantly increases your risk for many types of cancer and chronic illnesses. It also has been shown to increase risk of depression, anxiety and dementia.

We encourage you to consider making it a goal to do moderate intensity exercise for 150 minutes per week or vigorous intensity exercise for 30-60 minutes three days a week.

A simple way to judge the intensity of your exercise is by the **Talk Test**.

Moderate intensity: You should be able to talk but not sing.

Vigorous intensity: You should only be able to speak a few words before pausing for a breath.

Moderately Active

A moderately active lifestyle is characterized by moderate, intentional exercise but that does not meet the recommended 150 minutes. For you to be considered moderately active your exercises should make you break a sweat after 10 minutes. Some examples include mowing your lawn, riding a bike on level surfaces and playing doubles tennis. If you are in this category you make a point to exercise in addition to the light physical activity associated with everyday life but may need to add in another workout or two each to reach the 150 minutes of recommended exercise each week for optimal health!

Very Active

To be considered highly active you must workout vigorously for at least 75 minutes a week. Your exercises should cause you to break a sweat within a few minutes, talking will be difficult and you should be breathing rapidly. Some examples include biking or hiking on hills, jogging, swimming laps, playing basketball or high-intensity aerobics. If these types of exercise are too intense, you will benefit the most from 5 hours of moderate intensity exercise each week. However, please know that a couple hours a week of vigorous intensity exercise will not be enough to maintain a healthy lifestyle if the rest of the hours in your day are spent sedentary.

The Dangers of Sitting: Sitting for long periods of time without getting up has been identified as one of the unhealthiest behaviors of the modern age. Sitting all day can completely undo any regular exercise routine. The bottom line is that you should be moving more not just exercising. Putting more movement in your day is easy. There are small changes you can make to get in more movement.

Try these ideas: Take the stairs, park farther away at the store, get up at work and move every hour, do chair stretches and do not just sit after you come home from work. Research has shown that people who sit less and move more live years longer than those who sit excessively.

EATING HABITS

How often do you eat fruits and vegetables?

↓ **Regularly**

Good! Eating fruits and vegetables on a regular basis is an important part of a healthy diet.

Fruit: Eating about two cups of fruit daily is enough for the average person. This could be 1 small apple and 1 banana or about 8 strawberries and 1 large orange or peach just to name a few examples! If your definition of regularly did not include eating fruit daily, we encourage you to aim to eat two different fruits each day!

If you already eat this much fruit we encourage you to make sure you are getting these servings from whole fruits instead of dried fruits or juice.

Vegetables: Eating about 2 to 2 and a half cups of vegetables for women and 2 and a half to 3 cups for men per day is enough to maintain a healthy diet. This would mean about 1 cup of raw spinach, 1 baked sweet potato, and 1 bell pepper each day.

If you already eat this many vegetables, we encourage you to eat less canned vegetables and more fresh and seasonal veggies!

↓ **Not Regularly**

If you do not regularly eat fruits and vegetables, aim to eat at least one or the other each day. Also, try to eat a total of 5 different colored fruits and vegetables each week. An easy way to get in your fruit and vegetable servings is by making smoothies! Mix 1 cup of frozen berries, 1 cup of raw spinach, milk and any other flavor enhancers you like!

TIP: No matter how many fruits and vegetables you are eating right now, aim to eat a variety of colors! Aim to eat 5 different colored fruits or vegetables a week. This is important because different colored foods contain different vitamins and minerals to support a healthy body.

WATER HABITS

How often do you drink water?

Regularly

If you said you drink water regularly, do you drink at least a glass every day? We consider regular water consumption to mean you consume water every single day. If you already do this, you should aim to have water as your main beverage with each meal. Begin by replacing your soda, tea, beer or wine at meals with a glass of water a few times a week.

Not Regularly

If you do not regularly drink water, try to increase your consumption to at least one glass a day. If you do not enjoy the taste of water begin by adding a low-calorie sweetener such as crystal light to it until you enjoy water's taste on its own.

Not drinking enough water will lead to dehydration, which is especially dangerous to young children and older adults. You should drink water regardless of thirst as once you feel thirsty you are likely already dehydrated.

CAFFEINE HABITS

How often do you drink caffeine? (this includes coffee, tea, soda and energy drinks)

Regularly

Research shows that consuming four 8-ounce cups of coffee or the equivalent of 400mg of caffeine a day is considered to be within healthy limits. However, caffeine effects people in different ways depending on your genetics, body mass, age, medication use and health conditions. Negative side effects from caffeine can include: nervousness, irritability, migraine headache, insomnia, restlessness, frequent urination or inability to control urination, stomach upset, fast heartbeat and muscle tremors. If you experience any of these symptoms you may want to considering decreasing your caffeine intake.

Not Regularly

Choosing to not consume caffeine regularly is a good choice! However, it is important to be mindful of the ingredients in the beverages you are consuming. Many drinks contain large amounts of sugar and sodium that can lead to negative side effects.

STRESS
Does stress regularly interfere with your daily activities?

YES

Stress can interfere with your daily life in many different ways.

Physically: sleep problems, fatigue, headaches and other pains, change in sex drive, and upset stomach

Mentally: restlessness, anxiety, problems focusing, irritability, sadness or depression

Behavior: over or under eating, drug, alcohol or tobacco use, social withdrawal, exercising less

It is important to recognize that these symptoms may be related to stress in your life. If you are experiencing any of these symptoms you should evaluate major stressors in your life and take action to reduce your stress.

Consider these techniques: Regular journaling, making to-do lists, regular exercise, reducing caffeine, healthy diet, and talking with friends and family,

If symptoms of stress persists over for over 2 weeks, consider seeking help from a counselor or medical professional.

NO

Good for you! You must be doing something right. However, remember stress is not always a bad thing. It can help motivate you to set goals or keep you on track towards a goal you are working toward.

HAPPINESS

In general, how do you regularly feel towards your overall life?

Satisfied

Congratulations, you must be making positive choices. A great way to continue satisfaction in your life is to give back through volunteering or helping others. It is a great opportunity for you to share your wisdom on happiness.

Indifferent

Feeling indifferent towards your own happiness is not always healthy.

Things to ask yourself: Am I always putting others' needs above my own? Do I have a hobby or activity that I enjoy regularly? Do I consider my own needs both physically and mentally? Do I have healthy relationships in my life? Do I have goals for my future?

Consider your answers to these questions, they may provide insight to why you feel indifferent.

Feeling indifferent may also be a sign of depression or other conditions. You should seek professional advice if this feeling persists.

Not Satisfied

We all feel unsatisfied at times. Here are some common reasons for feeling unhappy: our biochemistry, the weather, hormones, vitamin D deficiency, our unmet expectations of life, past stressful events, stressors piling up, focusing on negative thoughts, negatively judging yourself, loneliness and thoughts of death.

Things to ask yourself: Am I under a lot of stress right now? Have I had a significant negative event in my life? Am I spending too much time on social media? Am I making healthy choices? Do I have a support network? Do I regularly have face to face interactions with friends?

For most people these feelings will pass. However, if they persist for more than 2 weeks consider seeking professional advice.

SLEEP

Did you answer yes to any of the sleep habits?

YES

NO

Sleep is a vital part of a healthy lifestyle both physically and mentally. Lack of sleep can interfere with our daily function, cause weight gain and can lead to health issues. Too much sleep can also be a concern. Sleep is a balance that is important to get right.

Wake up
feeling tired

Waking up feeling tired is not just a normal part of everyday life. If this is a daily or weekly occurrence for you it may be time to look for underlying causes. There can be many reasons for waking up feeling tired. A sleep diary is a good way to figure out the cause. **Here are habits to consider:**

- **Going bed late.** Staying up late not only reduces the number of hours you sleep but also reduces the quality of your sleep. Slow wave sleep (SWS) is what we call deep sleep and it is the most restorative sleep. This type of sleep happens in the first 3rd of our sleep. Having fewer hours to sleep reduces the time spent in SWS.
- **Naps during the day.** SWS sleep depends on the amount of time you spend awake. Naps can reduce night time SWS.
- **Pre-sleep stress.** Try to reduce stress before sleep. Avoid media that may make you tense or angry. Avoid stressful discussions at night with family or friends.
- **It can also be a sign of a sleep disorder.** If you suspect it may be more serious than your habits, talk to your doctor.

Congratulations! You are making the right choices during the day. It is not uncommon for most people to experience this at some point. If you do check out our hints under YES.

Have trouble
falling asleep

Having trouble falling asleep often has to do with your habits during the day or life and work stress. **Here are some things to consider:**

- Don't consume alcohol or caffeine before bed.
- Don't eat fatty foods or sugar before bed.
- If you don't fall asleep in 20 minutes get up and try again.
- Avoid checking social media in or before bed and reduce the light setting on any screen device you use at night.
- Often it is your mind keeping you awake. Try writing down your stressors from the day or your worries. This can help get them off your mind and help you fall asleep.
- Healthy diet and regular exercise also helps induce healthy sleep.
- A common issue that is associated with sleep problems is acid reflux or GERD. If this is a problem for you make nighttime diet changes and avoid too much liquid of any kind before bed.

Have trouble
staying asleep

Often this is the most frustrating sleep problem and becomes more common with age. **Consider the following:**

- When you awake in the night often worries and thoughts of the next day's tasks start to flood our minds. It is important to have a strategy of clearing your mind. Change your sleep position, get up or intercept your thoughts with mental math or counting. Don't look at a mobile device.
- It is also important to consider health issues: Acid Reflux or GERD can be a huge factor waking you up. If using the bathroom is part of your issue it is important to discuss it with your doctor.

SEXUAL HEALTH
Have you or your partner ever had unprotected sex?

YES

Practicing safe sex is the only way to prevent against sexually transmitted infections (STI's) and it is recommended any time you engage in intercourse. However, if you choose not to, it is important to discuss your sexual health with your partner(s) and get screened for STI's at least once a year. There are 4 viral STI's: hepatitis B, herpes, HIV and HPV that are incurable, but symptoms can be managed with treatment. Safe and highly effective vaccines are available for both hepatitis B and HPV. It is important both men and women consider getting vaccinated against these infections.

NO

It is important to remember that even if you are in a healthy, monogamous relationship both of your past sexual encounters are still relevant. Many sexually transmitted infections can be chronic, so it is important to always discuss your sexual health history with your partner(s)!

MONEY MANAGEMENT

Did you answer yes to any of these money management questions?

Money and health are interdependent. We are only as wealthy as we are healthy. We utilize the same set of skills for money management as we do for making healthy lifestyle choices.

YES

Congratulations! Record keeping is an important part of money management. Make sure you not only know where your money goes, but that you are planning where your money goes every month.

Here are a few guidelines for your monthly budget (in % of income):

Housing – no more than **30%**, food – **15-30%**, utilities – **4-7%**, transportation – **6-20%**, installment loan payments – less than **20%**, savings at least **10%**

Do you know where you spend your money every month?

Do you know how you will pay off your debt?

Do you have a savings plan?

Do you have money you can use in an emergency?

NO

A spending plan is an important part of money management and an overall healthy life. There are two different types of spending: fixed and variable. A fixed expense is an expense that you cannot change, and a variable expense is an expense that can change. To get started; make a plan to identify your variable and your fixed expenses. If you want to trim your expenses, start with your variable expenses.

Try to keep your spending within these percentages of your take-home pay: Housing – no more than **30%**, food – **15-30%**, utilities – **4-7%**, transportation – **6-20%**, installment loan payments – less than **20%**, savings at least **10%**

Debt can be a huge source of unhealthy stress especially if you do not have a plan for getting out of it. **Here are some things to consider:** Get away from high interest debt first, transfer high interest debt to a low interest loan or card and ask for a better rate.

The good news is it's never too late to start! The most basic savings plan is an emergency fund. Make it a goal to have 3 months of expenses saved. It is vital to make a plan that works for your habits and personality. For example, it may be best to set up a savings account through your bank so that it is automatically put into savings.

Life is always full of unexpected turns that can be life changing. This question is different from having an emergency fund. This is about identifying all of your financial resources including: your assets, net worth, your credit, and friends and family that you could ask for help. Preparing financially for the unexpected is a great way to start getting your finances organized.