

# Understanding YOURSELF

## Small, Simple Changes Can Bring Big Benefits

(NAPSA)—Whether it's a matter of health or wealth, any time of year can be the right time to make simple but meaningful changes in your life. The strategies listed below should take one hour or less to implement and can have a lasting, positive impact:

- Replace one high-calorie drink per day with a lower or no-calorie drink. Just 10 large sodas from your favorite fast food restaurant equal one pound of weight on your body. Try mixing your favorite soda with diet soda to cut that number in half without greatly changing the taste. Or replace it with an iced tea or water. This simple change can result in significant weight loss over time.

- Replace your regular lightbulbs with compact fluorescent lightbulbs (CFLs). CFLs use 60 percent less energy than a regular bulb to produce the same amount of light. One bulb lasts more than 8,000 hours versus less than 1,000 hours for a regular bulb. You won't have to change a CFL bulb for five years. Not to mention that you will greatly reduce your energy bill by reducing the energy you use for lighting by more than 60 percent. CFLs cost only \$5 more than regular lightbulbs and can be found at your local drugstore or hardware store.

- Call your company's payroll department and ask them if you can split the Direct Deposit of your paycheck among two or more accounts. If you can, have them deposit enough to pay the bills into your checking account and split the balance between a high-yield savings account and a retirement account.

A recent survey commissioned by NACHA—The Electronic Payments Association—showed that consumers who use Direct Deposit or Direct Payment to save for education save \$90 more per month than those who use another method to save.

---

**Replacing regular lightbulbs with compact fluorescent lightbulbs can cut your energy bill by reducing the energy you use for lighting by more than 60 percent.**



- If your company will not let you split your Direct Deposit, call your bank and have them set up automatic withdrawals from your checking account to be deposited in a high-yield savings account and a retirement account. This will accomplish the exact same thing as splitting your paycheck. Because the money is transferred electronically, you will establish a consistent savings program without having to lift a finger.

- Take time for a lunch break at work. More work is not necessarily better work. Studies have shown that taking a break at midday will rejuvenate you and make you a better worker in the afternoon. Just do something unrelated to work for at least 15 minutes. Your work output and attitude could improve.

NACHA—The Electronic Payments Association—promotes the development of electronic solutions to improve the payments system. To learn more, visit [www.electronicpayments.org](http://www.electronicpayments.org).