



How to Sit More Comfortably on the Job

If you spend most of your workday sitting down, you can do your body a favor by sitting properly in a chair designed for maximum support and comfort.

Ergonomic Checklist

An ergonomically designed chair— one that supports your back and the rest of your body comfortably— should have the following characteristics:

- The seat pan, or the area on which you sit, should be comfortable and at least an inch wider than your hips and thighs on either side, say experts on ergonomics at Cornell University. Your thighs should be able to extend past the edge of the seat pan. If the seat pan is too long, the edge will hit the back of your knees, or you won't be able to sit back in the chair. The better chairs have a "waterfall" front edge, which slopes down and avoids hitting your knees.
- The chair height should be easily adjustable. The best chairs have a pneumatic adjustment that allows you to adjust the height of the chair while you are sitting on it.
- The lumbar or lower back rest should be comfortable. Look for chairs that allow you to adjust the lumbar support up or down, or backward or forward, depending on your build. Even a fixed lumbar support is fine, as long as it feels comfortable when you sit back against it.
- Besides lumbar support, the chair should also provide support for the mid- and upper back.
- The cushioning in the seat pan should provide enough support for a comfortable sit after an hour — or two. Low-density foam cushioning can become permanently deformed after a period of time, which decreases its support. If the cushioning isn't adequate, you may feel fatigue in the back and hips.
- The chair should allow you to recline, yet still provide adequate support. Cornell experts say sitting perfectly upright isn't recommended over a long period. A healthier posture is one that reclines slightly at 100 to 110 degrees.

Other Features

- Consider whether you need armrests on your chair. If so, they should be broad and cushioned, Cornell experts say. You should be able to adjust them easily, both higher and lower, and closer and farther apart.
- You may need a footrest if you are not able to lower the chair enough to keep your feet flat on the floor.
- Consider which chair covering you prefer. Vinyl is easy to keep clean, but it doesn't "breathe." Moisture can accumulate under the thighs as the vinyl-covered chair heats up, Cornell experts say. Cloth upholstery breathes more, but is more difficult to keep clean.

Adjust the Chair

Taking the time to fine-tune your chair to fit you is extremely important. Be sure to adjust the seat height so your feet are resting flat on the floor when you sit back. Use a footrest if you're sitting at a high desk or in a chair that can't be lowered. Adjust the seat angle so it tilts down slightly.

The back support should be aimed at the lower (lumbar) curve of the spine, and the armrests should be adjusted so your arms are at right angles when you're sitting up straight.

If you sit for long hours, you can help avoid pain if you get up and move around as often as you can. Here are some ideas:

- Stop every hour to stand and stretch
- Walk to the water fountain or break room every hour or two
- Stand up when you're talking on the phone or filing
- Don't eat lunch at your desk; walk to a restaurant or a break room





Seven Shrewd Spending Habits to Get You Where You Want to Go in Life

It's not easy being a smart spender in a world where consumers are constantly goaded to buy now and worry about the consequences of their purchase decisions later. According to personal financial experts, good things come to those who practice wise spending habits.

"If you want to be able to do things like buy a home or a car, take a trip or even start a business, smart spending is the only way to get there," said Jude Boudreaux, CFP®, founder of Upperline Financial in New Orleans, LA. "On the other hand, if you're not smart about what you're spending, you are going to limit your future choices. You may have less to spend on the things you really want, and you may even have to work longer before retirement."

Smart spending gives a person the best chance of living life on their own terms, fulfilling their dreams and avoiding financial hardship. The alternative, as enticing as it might seem at the moment, is sure to invite financial problems, from a heavy debt burden and depleted bank account to a later, and less comfortable, retirement.

Being a smart spender doesn't mean being overly frugal or denying yourself things you really want or need — nor does it necessarily mean spending less. Rather, said Boudreaux, it's a matter of prioritizing — choosing to spend your hard-earned dollars on things that will help you fulfill your life goals and aspirations. Would the money you spend on restaurant meals be better put toward a trip or a graduate degree, for example?

Try applying these seven suggestions to your own situation and you'll be on your way to a fulfilling and financially stable future:

- 1. Track your spending.** Whether with a pad and pencil or computer software, start keeping records of exactly what you're spending money on, from necessities to discretionary items.
- 2. Commit to following a plan.** A spending strategy that, based on your income, specifies how you'll use your money, preferably on a weekly instead of monthly basis. The Financial Planning Association's website includes several resources to help consumers develop a spending plan. Check out www.FPAnet.org/ToolsResources/BrochuresGuidesWorksheets/Worksheets/.
- 3. Set goals that are realistic.** Having goals in mind, such as buying a home or saving for a vacation, can provide the motivation to stick to a spending plan. But be sure those goals aren't too aggressive. Set modest savings targets to start, then adjust them over time.
- 4. Use cash instead of plastic.** Doing so not only limits your debt burden, it helps you resist the temptation to spend money you don't have, asserts Boudreaux. "I'm a big believer in using cash whenever you can because it helps crystallize the decisions you make and the priorities you have about money. It's a great scorecard."
- 5. Resist temptation.** The compulsion to buy an item you don't necessarily need can be strong. To resist the urge, remind yourself of the big picture — how your choices will impact meeting your long-term goals, the guilt you may feel later about an impulse purchase, etc. Also, avoid places and situations where you're likely to spend money unwisely, Boudreaux suggests.
- 6. Give yourself room for spontaneity.** Don't get carried away here! Build enough flexibility into your spending plan to accommodate occasional unplanned purchases.
- 7. Lean on someone for support.** Couples may find it much easier to practice smart spending habits and resist temptation if they both buy into the program. Given their personal finance expertise, financial planners can provide singles and couples alike with valuable advice, guidance and support. Visit FPA's national database of personal finance experts at www.FPAnet.org/PlannerSearch/PlannerSearch.aspx to find one near you.

