Financial wellness

Be smart about working remotely



The advent of the coronavirus accelerated an already rapid movement toward remote work. Over the last decade, the number of people working some time or all of the time from their homes increased significantly. The fact that the technology that permits remote work has improved exponentially makes it a viable alternative for individuals whose jobs do not require a constant presence in one workplace.

If you currently work remotely or plan to do so, there are steps you can take to help you make a success of working remotely while maximizing your productivity. Here are some helpful tips:

1 Check in frequently with your boss and coworkers

Communicate regularly with your boss and coworkers. It is the surest way to demonstrate that you are as focused on your job remotely as you are when you are in the office. Use all messaging tools available to provide updates on your projects and report your progress toward meeting your assigned goals.

2 Set a schedule

Treat remote work as seriously as you do "regular" in-office work. Set a schedule and stick to it. Your work style may involve taking multiple small breaks throughout the day or taking one longer break in the morning or afternoon. Decide which approach keeps you productive and motivated.

3 Create as much privacy as possible

Not everyone has access to a quiet space that can be devoted exclusively to working remotely. If your privacy is limited, do your best to minimize distractions. Remind any others who may be sharing the space that you are working and ask for as much solitude as possible. Noise-canceling headphones can help minimize nearby noise and distractions. If you need to be on a conference call, mute your phone when you are not speaking so that household noises can't be heard by other participants.

4 Handle child care issues ahead of time

Working parents of younger children will need to discuss the mechanics of who will provide childcare while the other parent is working. It may require parents to develop alternating shifts of work and childcare throughout the day.

5 Address the technical aspects of remote work

Assuming your home has sufficient bandwidth for remote work, slowdowns may still occur. Try to work as close as you can to your Wi-Fi router in order to minimize connectivity issues. Along with video call technology, you may need other tools to do your work successfully. Your employer may have technical support people who can help you identify the best-in-class products to help you maximize your productivity.

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6 Take steps to stay healthy

Remote work deprives you of the regular interaction and stimulation you derive from contact with other employees. It's important that you maintain both your physical and emotional health by exercising regularly and maintaining social contacts, even if only virtually.

Stay in touch with your financial professional

While your working arrangements may have changed recently, it is likely that your short- and long-term financial goals have not. Whether your goals include saving for your children's college tuition, buying a vacation home, or laying the groundwork for a financially secure retirement, the input of your financial professional is still important and still needed, perhaps more now than ever before.



If you have questions about your workplace retirement plan, please contact your Human Resources department or your retirement plan provider's customer service center.

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