

FINANCE

ALERT! BUDGET DISASTER!

Half of you said you're ready to be fiscally savvy ballers with your spending under control—and with savings to boot. We'll make this painless with a back-to-basics strategy.

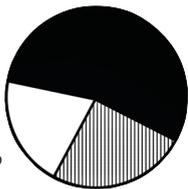
STEP 1: GET THE LAY OF THE LAND.

Financial planner Jeff Motske's method for figuring out the state of your finances is stupidly easy yet ridiculously eye-opening. First, grab at least three months' worth of bank and credit card statements and three highlighters in different colors. The first shade is for essentials (rent/mortgage, groceries, transportation, loan repayments, health care); the second is for lifestyle purchases (Netflix, dining out, theater or sporting events); and the third is for frivolous purchases (like going to the mall for one specific item and leaving with five more). "When you look at those impulse buys together on actual paper, it puts your habits in better perspective than if you're just scrolling through an app," says Motske. "You also realize that you have the makings of a budget that allows for saving toward a big-ticket item or future financial goals."



STEP 2: RECALIBRATE.

Now it's time to compare your spending to what's actually realistic. Motske says no more than 55 percent of your take-home pay (that's post-tax dollars) should go toward the "necessary" category. And cap your "nice-to-haves" in color two at 20 percent. The rest should go toward savings (e.g., that 401(k) from your employer) and paying off loans. But hey, we're all human—just keep those impulse buys under 2 percent.



IF YOU DO ONE OTHER THING...

Start a Roth IRA. "The growth on this account is tax-deferred, plus when you withdraw it in retirement, all the income comes out tax-free," explains Motske, who advises jumping on the opportunity as early in your career as possible. (You can invest in this type of fund only when your income is below \$132,000 if you file taxes solo.)



SEX

BEWARE BEDROOM INTRUDERS

Focus, for crying (his name) out loud! Seriously, 40 percent of you said your sex life would be so much better if you weren't distracted. Here's how to stay in the moment in the sack.

INTRUDER: BODY-IMAGE ISSUES

You're seconds away from the Big O when your brain runs amok with thoughts of *Ack, floppy boobs! So long, fireworks.* "You can't orgasm and hold your stomach in at the same time—you just can't," says Laurie Mintz, Ph.D., author of *The Tired Woman's Guide to Passionate Sex*. (Can we get that quote on a plaque?) To become reimmersed in the sensations of sex, Mintz favors a form of mindfulness breathing that we at *WH* have dubbed "zegels," or Zen Kegels. "Channeling your inhales and exhales through your genitals will help you tune back into the sensuality of your body," she says. Too weird? Activate your sense of smell by nuzzling into a fave spot on your partner, like the hollow above his collarbone, and breathe there.



INTRUDER: THE OUTSIDE WORLD

If you can instantly transition from the drama of a hectic workday and the other demands of your schedule into a state of toe-curling bliss, congrats—you're a sexual unicorn. "It takes most stressed-out women 20 minutes of caressing and kissing just to relax, let alone get aroused," says Mintz. Beyond that, with all those e-mails from the boss, calls from friends, and pinging app alerts, it's no wonder most of us have a short attention span, even when we're getting frisky. The fix? Evict your cell phone from the bedroom, and rely on an alarm clock (yes, they still make those!) for your a.m. wake-up. Another idea, which might sound counterintuitive, is blocking out time on your calendar. "Having a planned tryst gets you in the mind frame, and you don't expend energy or time on that should-or-shouldn't moment," says Mintz. "Think of it as gaming your to-do list."

