Risk Strategy Solutions



Live Well, Work Well

November 2026

The Right Way to Catch Up on Sleep

November is recognized as National Sleep Comfort Month, a time to focus on healthier sleep habits and the factors that affect rest. It's also a good moment to address a common question. After a week of short nights, does sleeping in on the weekend actually help?

First off, many adults try it. A survey of nearly 8,000 adults found that nearly half regularly sleep in on weekends, and the need is real. Adults generally need seven to nine hours of sleep each night, yet the U.S. Centers for Disease Control and Prevention estimates that 1 in 3 adults don't get enough.

Missing sleep creates what experts call sleep debt, the gap between the sleep the body needs and the sleep it receives.

Catching up does work, but only partially. Evidence points to a sweet spot of about one to two extra hours, and studies have linked weekend catch-up sleep among short weekday sleepers to a lower risk of heart disease, dementia and metabolic syndrome. A weekend does not erase a week of short nights, however. Research has found that even six nights of short sleep can impair the body's ability to regulate blood sugar, and one small study suggests that recovering from a single lost hour can take up to four days. Sleep specialists say recovery takes days to weeks, not a weekend. As such, several habits can make catching up more effective:

- Add 30 to 60 minutes to your nightly sleep until you feel rested, instead of relying on one long lie-in.
- Keep a consistent bedtime and wake time, aiming for at least seven hours of sleep.
- Take an afternoon nap of under 30 minutes, as longer naps can leave you feeling sluggish.
- Keep the bedroom cool, dark and quiet, and avoid screens, alcohol and heavy meals close to bedtime.

Individuals who stay tired despite getting enough sleep may wish to speak with a healthcare provider. Conditions such as sleep apnea, insomnia and restless legs syndrome can interfere with rest, and each can be treated.

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Eat Fruit for Heart Health

Fruit is one of the simplest ways to support heart health. Eating fruit may help lower several key risk factors for cardiovascular disease, including high cholesterol, high blood pressure and inflammation.

Fiber is one reason why fruit is beneficial for your heart. The soluble fiber in fruit dissolves in water and forms a gel in the gut that traps cholesterol, which the body then excretes. Cardiologists note that the typical American diet contains very little fiber, so fruit can help close that gap.

Potassium is a mineral that helps ease tension on blood vessel walls and counter the effects of too much sodium. Researchers have reported that eating plenty of whole fruit may reduce the risk of developing high blood pressure. The vitamins and antioxidants in fruit may also reduce inflammation, which is linked to cardiovascular disease.

Furthermore, berries are a leading choice for their fiber, with raspberries offering the most. Blueberries contain anthocyanins, the plant pigments responsible for their color, which studies suggest can improve blood flow. Apples and watermelon are also among the fruits cardiologists recommend.

To reap the heart-healthy benefits of fruit, try to choose a variety of whole fruits, so you're getting a range of nutrients. Also, opt for fresh fruit since cooking or baking can reduce nutrient content. Fruit juice should also be limited, as it lacks the fiber found in whole fruit and can cause a sugar rush. Individuals managing a health condition or taking medication should speak with a healthcare provider before making major dietary changes.

Start Planning Now to Lower Holiday Financial Stress

While the holiday season often brings joy and togetherness, it can also cause financial stress for many individuals. Holiday costs tend to stay lower for households that begin planning and setting money aside early, whether the spending goes toward gifts, decorations, meals or travel.

The 2026 Holiday Shopping Survey revealed that 58% of Americans feel greater financial concern heading into the holidays than last year.

Experts recommend creating a holiday spending plan that sets a realistic budget, accounts for hidden costs such as shipping and wrapping, and prioritizes essential purchases to avoid unnecessary debt. Several steps can make the plan easier to follow:

- List every expected holiday cost, including gifts, shopping, entertainment, food, drinks and travel.
- Shop early to spread costs across months.
- Watch for sales and compare prices.
- Tighten discretionary spending a little each week and build a holiday fund ahead of time.
- Set a dollar limit for each person and track spending against the budget.
- Review spending weekly so adjustments can happen before holiday events.
- Pay with cash or debit to avoid interest charges that linger after the holidays.

Keeping these tips in mind can help households stay on budget and head into the holiday season with less financial stress.

Recipe of the Month

Roasted Root Vegetables

Makes: 6 servings

Ingredients

- 1 sweet potato (chopped)
- 1 rutabaga (chopped)
- 1 onion (chopped)
- 1 potato (chopped)
- 2 carrots (chopped)
- 1 turnip (chopped)
- 1 Tbsp. olive oil
- 3 oz. reduced-fat Parmesan cheese
- ¼ oz. garlic powder
- ¼ oz. ground sage
- ¼ oz. dried rosemary

Preparations

1. Heat oven to 350 F.
2. Evenly spread all the vegetables on a baking sheet or baking dish. Drizzle the oil and seasonings over the vegetables. Toss to combine. Bake for 30 to 40 minutes or until all vegetables are tender.
3. Sprinkle with Parmesan cheese before serving.

Source: USDA