

Inside This Issue

- p.1 How Smiles and Laughter Can Transform Your Dental Office Experience
- p.2 Rejuvenate Your Routine With 4 Spring Wellness Changes
- p.2 Situation of the Month
- p.3 Paws and Paths!
- p.3 Citrus BBQ Chicken
- p.4 Use High-Yield Savings Accounts for Student Loan Repayment



Most federal student loans have a six-month grace period after graduation and before you must start making payments. Direct Subsidized, Direct Unsubsidized, and Federal Family Education Loans fall under this category. Perkins Loans have a nine-month grace period, so they can benefit even more from this financial plan. Note that interest accrues during your grace period.

Get better rates with a high-yield savings account.

Once you start earning an income, you'll need to work fast. Open up a high-yield savings account immediately. These accounts have a much higher interest than their traditional counterparts — up to 12 times higher. Not all banks offer them, and not all have the same annual percentage yield (APY). Currently, SoFi has a sky-high APY of 4.6%, while Wells Fargo's highest interest accounts only reach 2.51%. Carefully research the bank you're using and read the fine print.

High-yield accounts have a few drawbacks. Generally, you can't make more than a few withdrawals a month. Few banks offer ATM cards for these accounts. They're perfect for carving off student loan debt but not for daily finances.

Once you've set up the account, it's time to start saving. Deposit any extra cash from your loan payment into your high-yield account. When the grace period ends, you'll have a savings account to keep up with your loan and its interest.

Student loan debt is a huge hurdle for every college graduate, but you can pay your loans off with a little savvy planning. Keep the goal in mind whenever you make that monthly deposit. Soon, you'll no longer count yourself among the millions of indebted Americans.

More than 43 million adults have student loan debt. These loans are not easy to pay off, but it's much easier with some strategic financial planning. This method uses a six-month grace period, high-yield savings accounts, and good savings habits.

The lowdown on loan grace period.

With any financial planning, the first step is to get a clear picture of the situation, which is no different. You want to calculate your minimum monthly payment. There are many calculators online just for this purpose. For reference's sake, the average monthly loan payment for people with a bachelor's degree is \$302, while those with a master's pay \$688.

THERE'S ALWAYS SOMETHING TO SMILE ABOUT



Explore Ways to Inject Fun Into Every Dental Appointment

People are drawn to environments where they can have fun — it's true! When patients first enter your office, the sound of laughter or the sight of smiles can help to put them at ease and relieve any anxiety or fear. It's all about creating a welcoming atmosphere! The strategic use of humor can help young patients associate their dental visits with positivity and warmth rather than stress or fear. At the beginning of May, we celebrated World Laughter Day, but in my eyes, we should incorporate laughter into our everyday lives more often.

Incorporating fun and humor helps build a connection between staff and patients. Remember that the humor must be appropriate and inclusive without offending or alienating anyone. For example, playing fun, humorous cartoons in the waiting area or sharing lighthearted dental jokes with patients and parents can entertain and educate everyone. Staff members who share a joke or funny anecdote can make the environment feel more laid-back and fun.

Let's look at why bringing laughter and fun into the office is essential.

Benefits of Fun in Your Practice

- **Reduced Stress:** Fun activities alleviate patient anxiety and stress and break the monotony of routine work.
- **Increased Output and Creativity:** A relaxed environment boosts team members' creativity, allowing for innovative ideas and solutions.
- **Enhanced Employee Engagement:** Engaged employees are more committed and contribute positively toward practice goals.

Importance of Fun at Work

- **Relieves Tension:** It provides a break from the pressures of schedules and treatment.

- **Boosts Morale:** Fun activities increase morale, making employees feel valued and happier at work, which increases retention rates.
- **Raises Workplace Output:** A happy workforce is more productive, which can lead to increased efficiency, productivity, and profitability.

Remember, the goal is to ensure your patients leave with brighter smiles and lighter hearts and that your staff members are happy, content, and proud of the office where they work.

I will be leading a session titled "The Case for Having Fun in Your Practice" during our AAPD annual session at the end of May. Join me on May 24 at 10:20 a.m. in Toronto to explore the importance of incorporating laughter into your office environment.

If you can't make it to Toronto, don't worry! I'll deliver the same presentation at our annual PDTA conference in October, where I will also conduct a comprehensive workshop on the topic. Beyond discussing why visiting the dentist or going to work should be fun, we will look at ways to incorporate a spark of enjoyment into your practice! Don't miss these opportunities! I hope to see you there!

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Rhea M. Haugeth, D.M.D.

Spring Into Wellness

Refreshing Ways to Revitalize Your Health Routine

Spring is the season of renewal and rejuvenation, so there's no better time to revitalize your health and wellness routine. New routines can boost your motivation and keep you engaged. From workouts to diet, it's time to get out and take advantage of the sunshine!

Get Outside

Winter is fierce, unrelenting, and notorious for derailing outdoor fitness routines. It's finally warm enough to exercise outside, so mix things up and get outside. Jump on a bike and ride through the wind. Slip on your jogging shoes and run through the neighborhood. Put on your swimsuit and head to the pool. Nature is full of challenging and fun activities, so take advantage of the warm weather before the next winter arrives.

Spice Up Your Routine

If you're into yoga or weight training, try new exercises. A new routine ensures you won't miss any muscles while keeping you engaged. When the treadmill becomes a *dreadmill*, do your cardio on an elliptical or stationary bike. Grab some free weights if you're starting to find weight machines dull. There's always an alternative to keep things interesting.



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Find Friends

A workout buddy can keep you invested in your routine. They'll keep you motivated and accountable — it's much harder to skip a workout if someone's relying on you. Even better, a partner can keep you safe if you're weight training. Consider enrolling in a class if you have trouble finding someone to work out with. Not only can you learn new fitness tips and tricks, but you can also make friends.

Springify Your Diet

Winter typically involves plenty of warm comfort meals, such as soups and hot chocolate, but spring is blooming with other options. It offers an array of refreshing and delightfully light dishes. Strawberries, pineapples, and avocados are best these months, along with many other delicious foods perfect for salads and smoothies.

Shake up spring and keep to your regimen. There's no better time to build healthy habits, especially in May's warm weather. Take a jog with a friend, and afterward, enjoy a strawberry smoothie, and you'll surely have an exceptional season.

PAW-SOME ADVENTURES

Gear Up Your Pup for a Hiking Adventure

Setting out on a hiking adventure with your furry friend is a rewarding experience, but ensuring their safety and comfort on the trail requires careful consideration of essential gear. Before heading out, consider your dog's unique needs and preferences so it's an enjoyable and bonding adventure for you both. Here's an introduction to some must-have hiking gear for your canine companion.

Food and Water

One of the most important aspects of hiking is staying well-nourished and hydrated. Packing more water than you think may be necessary is crucial, especially on a trail where natural water sources may be scarce. An ample supply of dog-friendly food is also essential, with the quantity adjusted based on the hike's duration. A collapsible bowl will be handy for feeding your canine companion during breaks.

First-Aid Kit

Safety should always come first. A dog first-aid kit is indispensable for addressing unexpected issues on

the trail. These compact kits typically include dressings, bandages, and tools for removing ticks or thorns. Being prepared for minor injuries ensures you can safely complete the hike without making any injury worse.

Boots

While some dogs may resist wearing boots, they can be a lifesaver in challenging terrains. Opt for boots that protect without compromising comfort. Though you likely may avoid trails with terrain that could harm your dog's paws, having boots in your pack is, at least, a proactive measure for unforeseen circumstances, ensuring your canine companion's paws are protected if needed.

Waste Bags

Be responsible out on the trail. That means bringing poop bags. Attach them to the outside of your



backpack or tote bag for convenient access once your dog has completed its business. The "leave no trace" practice will help maintain the pristine beauty of the trail for everyone to enjoy.

Emergency Harness

Preparedness is critical, and an emergency harness adds an extra layer of safety. A proper harness will allow you to carry your dog on your back in an emergency. This versatile harness ensures that you can provide assistance in challenging situations.

SITUATION OF THE MONTH

Dear PDTA Pro,
We are always looking for new and fun ways to get everyone on our team involved, smiling, and laughing, but sometimes it's tough! After all, it still is work. How can we incorporate fun into our office while keeping things professional and patient-centric?

—Looking for a Laugh

Dear Looking for a Laugh,
Did you know that psychology proves that incorporating fun icebreaker activities before a team meeting can help your staff open up and feel more comfortable speaking openly and candidly? Not only does taking an extra 15 minutes at the beginning of your meetings help to foster a more relaxed and open environment, but it also works wonders for team bonding!

Here are some ideas to consider before your next roundtable with your staff.

Two Truths and a Lie: Each participant states two truths and one lie about themselves, and the rest of the group tries to guess which statement is the lie. This game is excellent for learning fun and interesting facts about each other.

Would You Rather: Pose scenarios in which participants choose between two options. The scenarios can range from serious to silly, providing insights into preferences and values.

Desert Island: Have your staff choose three items they would take with them if they were stranded on a desert island. This can spark creative thinking and fun discussions about survival tactics and personal priorities.

Office Trivia: Create trivia questions about the workplace, such as historical facts about the practice or fun facts about colleagues. This can be a fun way to test how well the team knows the office environment and each other.

Find 10 Things in Common: Break the group into small teams and challenge them to find 10 things they all have in common. The more specific, the better; it encourages conversation and connection.

Remember, it's all about having fun, relieving tension, and incorporating those healthy laughs!

—Pediatric Pro

HAVE A LAUGH



CITRUS BBQ CHICKEN

INGREDIENTS

- 8 skin-on chicken leg and thigh pieces
- 1 1/3 cups ketchup
- 2 tbsp brown sugar
- Juice and zest of 1 orange
- Juice and zest of 1 lemon
- 3 cloves garlic, minced
- 1 tbsp Dijon mustard
- 2 tbsp Worcestershire sauce
- 2 tsp ground cumin
- 1 1/2 tsp smoked paprika
- Salt and pepper to taste

DIRECTIONS

1. Place chicken in a large resealable plastic bag. Combine all other ingredients in a small bowl.
2. Reserve 1 cup of the sauce and add the rest to the plastic bag. Toss to evenly coat the chicken and marinate overnight.
3. In a small saucepan over medium-high heat, add remaining sauce and bring to a boil. Reduce heat and simmer to thicken sauce, about 10 minutes. Set aside.
4. On grill set for medium-high heat, arrange chicken skin side down. Cook until grill marks form, about 4 minutes. Flip chicken, cover grill, and cook until a thermometer inserted into thighs reads 165 F, about 20–25 minutes.
5. Serve with remaining sauce.

Inspired by FoodNetwork.com