



Health Insights

January 2021



Financial and Physical Wellness

We all know that financial stress can be a burden, but it can also have a negative effect on your health. Understanding the relationship between financial and physical wellness can help you improve both areas of your life.

Health Concerns

Financial stress often causes anxiety, depression, and hopelessness, and that stress can also contribute to heart disease, high blood pressure, insomnia, more frequent colds and minor illnesses, and more. Plus, many cope with financial stress in unhealthy ways, such as smoking, drinking, and overeating, which can decrease overall health.

Impact on Medical Care

Often, people with financial burdens neglect important preventive care or medication regimens. While this saves money in the short term, it often leads to more serious health problems down the road—and more medical bills.

Making Smarter Decisions

Health care is expensive, but it should not be neglected due to financial trouble. Instead, there are ways to spend your money more wisely, which will improve your overall health and ease your financial strain.

- Utilize preventive care services. Screenings and check-ups can help prevent bigger medical problems (and expenses) down the road.

- Manage chronic conditions. When you do not adhere to treatment and medication regimens, your condition could worsen significantly. Consider mail-order pharmacies to save money on your prescriptions.
- Learn more about your employer's benefit plans. There may be cost-saving options you aren't taking full advantage of.

Coping with Financial Stress

Although the strategies above will help your medical costs and overall health, you'll likely still face financial worries. Here are healthy ways to cope with that stress and make it more manageable:

- Recognize your unhealthy coping methods and find alternatives such as meditation, exercising, or talking with a friend.
- Take care of yourself. Get enough sleep, eat right, drink plenty of water, and exercise regularly. Make time for yourself to just relax and unwind.
- Talk to an advisor regarding your financial troubles. You won't be able to fix them overnight, but having a plan of action can help you feel in control and minimize feelings of hopelessness.



Top 10 Ways to Save For Retirement

- 1. Know Your Retirement Needs:** Retirement is expensive. Experts estimate that you'll need about 70-90% of your pre-retirement income to maintain your standard of living when you stop working.
- 2. Find Out About Your Social Security Benefits:** Social Security pays the average retiree about 40% of pre-retirement earnings. Find out more about your benefits at www.socialsecurity.gov.
- 3. Learn About Your Employer's Pension Plan:** If your employer offers a plan, check to see what your benefit is worth. Find out if you will be entitled to benefits from your spouse's plan.
- 4. Contribute to a Tax-sheltered Savings Plan:** If your employer offers a tax-sheltered savings plan, such as a 401(k), sign up and contribute all you can.
- 5. Ask Your Employer to Start a Plan:** If your employer doesn't offer a retirement plan, suggest that it start one. Simplified plans can be set up by certain employers.
- 6. Put Your Money into an Individual Retirement Account (IRA):** When you open an IRA, you have two options: a traditional IRA or a Roth IRA. The after-tax value of your withdrawal will depend on inflation and the type of IRA you choose.
- 7. Don't Touch Your Savings:** Don't dip into your retirement savings. If you change jobs, roll over your savings directly into an IRA or into your new employer's retirement plan.
- 8. Start Now, Set Goals, and Stick to Them:** The sooner you start saving, the more time your money has to grow.
- 9. Consider Basic Investment Principles:** How you save can be as important as how much you save.
- 10. Ask Questions:** Talk to your employer, your bank, your union or a financial advisor. Get practical advice and act now.

Mental Health Moment

Seasonal Affective Disorder

Seasonal affective disorder, or SAD, is a recurring depression that affects individuals during the winter months and recedes during the spring and summer. Though SAD is most common in adults, it can also occur in children, adolescents, and the elderly.

What causes SAD?

The exact cause of SAD is still unknown, but researchers suspect that an increased level of melatonin in the blood could be a factor. Melatonin increases the need and desire to sleep. SAD affects people more during the colder, darker months because the body produces more melatonin during this time.

Decreased exposure to sunlight resulting in an increased production of melatonin causes the biological clock that regulates mood, sleep, and hormones to run slower in winter.

What are the symptoms?

- Difficulty concentrating
- Low energy and fatigue
- Decreased interest in daily activities
- Moodiness and irritability
- Increased appetite with weight gain
- Cravings for carbohydrates
- Increased sleep, with more daytime sleepiness

Coping with SAD

In severe cases, your doctor can prescribe medication, but oftentimes self-help tactics can be just as effective: Enjoy the present and try not to worry about what may be lacking.

- Increase the amount of light in your home. Open blinds, add skylights and trim trees that block sunlight.
- Get outside. Walk outdoors on sunny days, even during winter months.
- Exercise regularly. Physical exercise helps relieve stress and anxiety, which can exacerbate SAD.
- Find ways to relax.
- Learn how to manage stress better.



Winter Vegetable Soup

Ingredients:

- 2 Tbsp extra-virgin olive oil
- 4 leeks, white and pale-green parts only, halved lengthwise, cut into 1-inch pieces, and washed well
- 3 celery stalks, cut on the bias into ½-inch-thick pieces
- 3 medium carrots, cut into cubes
- 2 garlic cloves, crushed
- 2 pinches of red-pepper flakes
- Salt and Pepper
- 5 ¼ C homemade or store-bought low-sodium chicken stock
- 1 ½ C water
- 1 small (1 to 1 ½ lbs.) Butternut squash, peeled and cut into cubes
- 2 Yukon Gold potatoes (about 12 oz.), cut into cubes
- 1 head escarole, cut into 1-inch-thick ribbons
- 1 can (15 oz.) chickpeas, drained and rinsed
- 2 Tbsp fresh lemon juice
- 2 Tbsp thinly sliced fresh mint
- 2 Tbsp thinly sliced fresh dill

Heat oil in a large Dutch oven or stock pot over medium-high heat. Cook leeks, celery, carrots, garlic, red-pepper flakes, and 1 teaspoon salt, stirring occasionally, until leeks are translucent, about 5 minutes. Add stock and water and bring to a boil.

Add squash and potatoes. Return to a boil. Reduce heat, and simmer, partially covered, until vegetables are tender, about 15 minutes. Stir in escarole and chickpeas and return to a boil. Stir in lemon juice and herbs. Season with salt and pepper.

Martha Stewart Living. (n.d.). Hearty Winter-Vegetable Soup Recipe. Retrieved November 19, 2020, from <https://www.marthastewart.com/330140/hearty-winter-vegetable-soup>

Financial Health Quiz

Financial and Physical Wellness

1. What can financial stress contribute to?
 - a. High Blood Pressure
 - b. Heart Disease
 - c. Insomnia
 - d. All of the above
2. Which of the following was NOT a suggestion for making smarter financial decisions?
 - a. Manage chronic conditions
 - b. Carry balances on your credit cards
 - c. Learn more about your employer's benefit plans.
 - d. Utilize preventive care services

Top 10 Ways to Save For Retirement

3. What is the estimated amount of pre-retirement income needed to maintain standard of living?
 - a. 85%
 - b. 80%
 - c. 70%
 - d. 65%
4. How long does the average American spend in retirement?
 - a. 20 years
 - b. 18 years
 - c. 16 years
 - d. 14 years

Mental Health Moment

5. Which of the following was NOT one of the self-help tactics to cope with SAD?
 - a. Follow a diet
 - b. Find ways to relax
 - c. Get outside
 - d. Increase the amount light in your home

Healthy Habits Calendar

January 2021 – Wellbeing

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1 Happy New Year! Remember to Set a Budget for this month's challenge!	2
3 Self-Care Sunday: Take time to read!	4	5	6 Workout Wednesday! Bring along a friend or family member!	7 Thursday Check-in: Fill out your budget challenge tracker!	8	9
10	11 Motivation Monday: Clean and organize your workspace or car!	12 Tuesday Tips: Make half your plate veggies!	13 Workout Wednesday!	14	15 Friday Finances: Listen to a Podcast or Ted Talk on Finances!	16 Saturday Savings: Sell something that you no longer need.
17 Self-Care Sunday: Stay Hydrated! Try to drink more water than you usually do today!	18	19	20 Workout Wednesday!	21 Thursday Check-in: How is your 30 day budget challenge going?	22	23 Saturday Savings: Review your subscriptions or memberships and cancel one you don't need!
24	25 Motivation Monday: Go out of your way to serve someone else!	26 Tuesday Tips: Get up and stretch every 30 minutes while working!	27 Workout Wednesday! Go for a walk while it's sunny!	28	29 Friday Finances: Set short-, mid-, and long-term financial goals for 2021!	30
31 Self-Care Sunday: Play a board game with family or friends!						



Employee Name _____

Date (m-d-yyyy) _____

Challenge: Budgeting

30 Day Challenge:

Your challenge this month is to create a weekly budget every week. At the start of each week, set a weekly budget and strive to stick to that budget. Each day, track your spending and assess how well you are sticking to your budget.

Week 1 Budget: \$ _____

Weekday	Did You Stick to Your Budget? Make notes on your daily spending
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	

Week 2 Budget: \$ _____

Weekday	Did You Stick to Your Budget? Make notes on your daily spending
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	

Week 3 Budget: \$ _____

Weekday	Did You Stick to Your Budget? Make notes on your daily spending
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	

Week 4 Budget: \$ _____

Weekday	Did You Stick to Your Budget? Make notes on your daily spending
Monday	
Tuesday	
Wednesday	
Thursday	
Friday	
Saturday	
Sunday	