

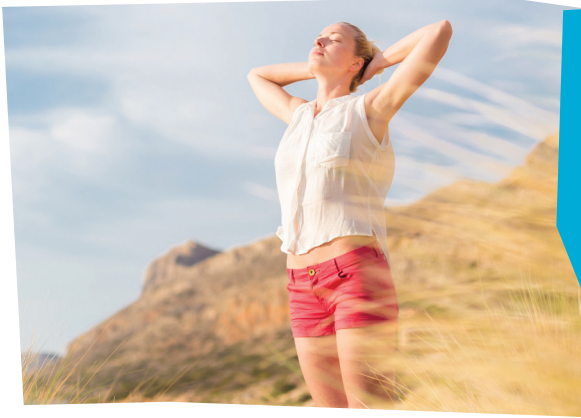


LiveWELL
January 2018



Financial WELLNESS

Taking Control of Your Financial Health in 2018



Take charge of your **health** to put yourself on the path to **wellness**. **Health and wellness** means living life fully with vitality and meaning. Wellness looks different for each individual and evolves as our lifestyles change.

Our **LiveWELL** Financial Wellness newsletter is full of encouraging tips towards financial freedom!

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LiveWELL

Simple Strategies to Becoming Debt-Free

LiveWELL
January 2018



If one of your goals in the New Year is to take control of your finances and become more financially stable, you're not alone. The average US household owes \$16,000 in credit card debt, \$50,000 in student loan debt, and \$182,000 in mortgages. Financial burdens can put a strain on relationships and cause unwanted stress at home and at work, causing productivity to decrease and stress-related health issues to increase. Managing your debt and becoming debt-free doesn't have to be a "pie in the sky" dream. It is possible, but it requires a steady plan and vision for how you want to live your life. First, you should get a clear picture of your current financial situation. Grab a notebook at the beginning of the month and list everything you spend – from your mortgage or rent to your morning cup of coffee. Once you see how you're spending your money, you'll be able to immediately cut out those random, unnecessary expenses. **Pro Tip: Know what your current credit score is.**

Second, create a simple budget. Try the 50/20/30 guideline. Fifty percent of your monthly income should be allocated for fixed costs such as rent, utilities, and car payments. Twenty percent of your monthly income should be allocated to financial goals and investments, such as paying down debt or increasing your savings. The final 30 percent of your monthly income can be allocated for flexible spending. This is the amount of money you have for food, entertainment, gas and hobbies. Remember, you can customize this to fit your needs. This may mean that the flexible portion of your budget might start out as just 10 or 20 percent of your monthly income.



**26% OF AMERICANS ADMIT TO
NOT PAYING THEIR BILLS ON TIME**

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Third, find ways to supplement your budget with additional income. If you have extra time in your day, consider driving for Uber or Lyft or maybe becoming a secret shopper for restaurants and retail spaces. Do some early spring cleaning and sell unused items on eBay or Craigslist. You can also negotiate your interest rates for your various loans, sometimes saving significantly on the amount you owe.



Being active doesn't have to cost an arm and a leg. Gym memberships and group fitness classes are great, but if you're tightening your belt, we have some great ideas for you to stay active throughout the year for free!

THE SPRING WELLNESS WONDERS OF AZ CHALLENGE BEGINS APRIL 8! SIGN UP TODAY!

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- **Yoga:** There are many free or donation-based yoga classes throughout the year. Lululemon offers **free, weekly yoga classes** at its various locations in the valley. Check out our local farmer's markets, some offer **monthly sessions** to the public—and even better, you can get some of your fresh produce for the week after class!
- **Running:** Running outdoors has many benefits for your body and mind, but more than that—it's free! If you want the motivation of a group to keep logging those miles, various Nike stores have **weekly running clubs** that are free to attend, as does our locally-owned Sole Sports. You can also find groups on meetup.com and through Facebook events.
- **Functional Fitness:** If you want to be part of a team and have fun while you work out, you have to check out the November Project PHX. This high-energy group plans twice weekly workouts that are fun and challenging. All ages and fitness levels are welcome and encouraged to attend. The workouts are always free.
- **Wellness AtoZ Spring Wellness Wonders Challenge:** Back for its second season, we have crafted a new list of Wellness Wonders for you to complete. Always free and all-inclusive you can complete these activities with your family, with your friends, or with your colleagues! If getting out to #DiscoverArizona isn't enough—we make it even better by offering great incentives to completing each of the Wonders activities. **Sign up now and set your game-plan. The competition starts on April 8th!**



WorkWELL What Does Wellness Mean to You?



What Does Wellness Mean To You?

Wellness means **living consciously** and achieving a healthy balance physically, mentally, and financially.

How long have you been at the Arizona-Sonora Desert Museum?

I have been at the Arizona-Sonora Desert Museum for 10 years as of this past September

Do you have a wellness goal?

Ultimately, my goal is to **find that elusive balance of life and work**, focusing on healthy eating and being physically active.

Which challenges do you face in achieving your goal?

I have a difficult time trying to decide which aspect to focus on. I know **it is important to schedule time to take care of myself**.

How has your workplace helped you in achieving your goal?

Our group insurance plan includes a wellness benefit that rewards staff for completing things like health surveys, biometric screenings and activity challenges. **It has helped me personally become more conscious of the things I can improve** and has given me tools to make change. Wellness AtoZ's monthly newsletters and emails have been very helpful and an easy way to reintroduce the concept of well-being in our workplace. The Fall Wellness Wonders challenge was a fun activity to promote and we succeeded in engaging some of our staff. Wellness AtoZ has been a reliable resource for wellness information and helps us communicate a consistent well-being message within our workplace.



Stephanie Duncan
Arizona-Sonora Desert Museum

www.WellnessAtoZ.org



Help ease the financial burden of a family in need. Donate household items, clothes, and even cleaning supplies to one of our amazing charities in Arizona that are helping families get on their feet. You can also donate to your favorite 501(C)3 through the **Arizona Charitable Tax Credit campaign**. Your donation goes directly to the charity of your choice and you get that money back, dollar for dollar, when you file your taxes! It is truly a win-win.



EatWELL Eating Healthy On a Budget



There is a common myth that eating healthy is expensive. And while it may be pricier than that \$10 family bucket or the \$1 menu at your favorite fast-food restaurant, it is definitely cheaper when you think of your health and the time and money you'll save on doctor's visits, prescriptions, and other costs associated with the ailments of years of an unhealthy diet. Choosing healthy options doesn't have to break the bank. Take these five tips to get the most bang for your buck when shopping for groceries!

- **Choose locally sourced, in-season produce**

- When you choose local, in-season produce you will get more for less. The fruits and veggies you purchase will taste better and can even provide you with more nutrients than when not in-season. You can take it one step further and plant a garden, picking your favorite vegetables directly from your own yard!

- **Go frozen**

- Frozen vegetables are healthy! They are flash-frozen at the peak of their season and packaged for you. You can also buy produce when it's in season, at its lowest price, and freeze it yourself. This makes it easy for you to cook healthy meals on a whim.

- **Experiment with different cuts of meat**

- Boneless, skinless chicken breast is always more expensive than the bone-in, skin-on version. Test out different recipes using a different cut or style of meat. It may take more preparation, but the cost will stay low and you may be able to afford organic or locally sourced meats.



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- **Stretch your meals by adding beans**

- If your leftovers don't seem like enough for an entire full meal – add beans or even quinoa to beef it up. You'll increase the fiber and protein in the meal and save money and time!

- **Meal prep once a week**

- Meal prepping can sound daunting and exhausting, but if you start small, it can be very simple. Here's one way to make it simple: Make a big batch of quinoa or brown rice; chop and roast a tray or two of veggies; and throw some chicken in the crockpot to be shredded and added to salads and meals throughout the week. You'll feel better prepared for your meals. You'll save time, money and be better able to avoid poor food choices.

