Financial WELLNESS

Becoming stress-free while becoming debt free

LiveWELL
January 2019

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.

Financial wellness is as unique to each of us as our DNA. Creating solutions to becoming debt-free, identifying savings goals, and communicating long-term life goals are important in ensuring overall health and wellbeing.

LiveWELL

Reduce financial stress and improve your health

LiveWELL
January 2019

Financial stress is an issue that most Americans deal with every day. In fact, nearly three-quarters of adults reported feeling stressed about money, with a third of those adults reporting feeling extreme stress due to money. What are some ways we can all begin to feel better about our finances?

Here are three ways to take control of your money and reduce the feelings of stress and anxiety in your life:

Set goals. Becoming debt-free and starting a savings plan doesn't just happen. You should figure out what is most important to you and your family. What are your long-term goals? Maybe it's traveling, buying a second home, or sending your kids off to college debt-free. Next, set some short-term, definitive goals. This could be paying off one credit card per year, paying extra toward your car loan, or saving toward that kitchen remodel. Whatever your goals are, write them down, make them specific, talk about them, and make them real.

Automate. Online automated bill-pay is a useful tool to manage expenses. It also helps to avoid forgetfulness and those pesky late fees. Automation is a great option when it comes to saving, too. Set up your direct deposit so a portion of your check goes directly to your savings or retirement account. The goal is to make it easy on yourself to pay down debt and save!

Communicate. Without open communication between family members, financial stress can wreak havoc on your own mental health and within your personal relationships. Share your fears, goals, and problems. Creating a support system with those around you can make any daunting task seem manageable. If you manage your finances on your own, find a friend, trusted colleague, or banking professional to help identify solutions to your biggest financial concerns.

Studies show that financial stress can be as bad for workplace productivity as chronic back pain.

PlayWELL
New goals for a new year

LiveWELL
January 2019

The holiday season was a time to celebrate and enjoy life. Some of you have traveled, while others have hosted and even though we've enjoyed every bit of it, our schedules and routines may have suffered. Getting back into a fitness routine can be easy and fun! Check out this quick 30-minute full-body workout and get moving! (Extra points if you take your workout to one of our beautiful Arizona parks!)

Equipment: Yoga mat (optional)

Instructions: Perform each circuit three times through before moving on to the next.

Circuit 1:

- Squat jumps, 12 reps
- Push-ups, 12 reps
- Walking lunges, 12 reps per leg, total 24 reps

Circuit 2:

- Speed skaters, 20 reps
- Triceps dips, 12 reps
- Plank with alternating toe taps, 12 reps per leg, total 24 reps

Circuit 3:

- Wall sit, 30 seconds
- Burpees, 12 reps
- Side plank, 30 seconds per side

Remember, the ideal exercise is something that gets you just outside of your comfort zone. Listen to your body's cues on when to push yourself and when to rest!

WorkWELL
What Does Wellness Mean to You?

LiveWELL
January 2019

Zoilabella Calo
Consumer Engagement Professional
Humana

What does wellness mean to you?
Wellness means being active and staying healthy in mind, body, and soul. It is important to feed all of these aspects of your life to live well.

How long have you been at Humana?
I have been at Humana for 8 years.

Do you have a wellness goal?
Yes, I have many wellness goals. My most current is a 90-Day Health Challenge of continuing to be more active by running every day. It is a run streak challenge that is preparing me for my second marathon in January and then my first 50k Ultra Marathon in February.

Which challenges do you face in achieving your goal?
The most obvious challenge for me is time. I have been working very hard to make time for running and I am NOT a runner!

How has your workplace helped you in achieving your goal?
My company offers a wellness program that rewards its employees for being active and staying healthy. My co-workers hold me accountable for my goal. They check on me daily to make sure that I am making the time to achieve my 90-Day Health Challenge.

EatWELL

Healthy comfort food for cold winter mornings

LiveWELL
January 2019

Breakfast is said to be the most important meal of the day. It gets you moving and sets you up to eat healthy portions all day. This month, we're sharing a heart-healthy winter comfort food that you're sure to want to wake up for!

BANANA BREAD OATMEAL

INGREDIENTS:

- 2 cups old fashioned oats, uncooked
- 3 cups milk, or milk alternative
- 3 tablespoons firmly packed brown sugar
- 3/4 teaspoon ground cinnamon
- 1/4 teaspoon salt (optional)
- 1/4 teaspoon ground nutmeg
- 1 cup mashed ripe bananas (about 3 medium)
- 2 tablespoons coarsely chopped toasted pecans
- Plain Greek yogurt (optional)
- Banana slices (optional)
- Pecan halves (optional)

DIRECTIONS:

1. In a medium saucepan, bring milk, sugar, salt, and spices to a gentle boil (watch carefully).
2. Stir in oats, return to boil.
3. Reduce heat to medium, cook five minutes or until most of liquid is absorbed, stirring occasionally.
4. Remove oatmeal from heat.
5. Stir in mashed bananas and pecans.
6. Spoon oatmeal into bowls.
7. Top with yogurt, sliced bananas and pecan halves, if desired.

Recipe and photo adapted from the recipe blog at quakeroats.com

NUTRITION INFORMATION PER SERVING: (RECIPE SERVES 6)

Total calories: 220
Protein: 8g (more if topping with Greek yogurt)
Sugar: 18g
Carbs: 40g
Total Fat: 4g

WELLCommunity

Improve the confidence and literacy of Arizona youth

LiveWELL
January 2019

"Reading is to the mind, what exercise is to the body."

Every New Year provides hope for us all in accomplishing goals, getting ahead, and finding light in an otherwise dark day. If you want to help make a difference in a child's life, join our friends over at UMOM New Day Centers for their weekly "Read to Me" volunteer opportunity. Every Tuesday night at the UMOM New Day Centers main campus, volunteer readers work with children ages 4 -12 years old. Children pick out and read a book with their volunteer.

This year, help create positive, life-changing experiences in the lives of our local youth!

GREATER PHOENIX CHAMBER FOUNDATION

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