

Financial WELLNESS

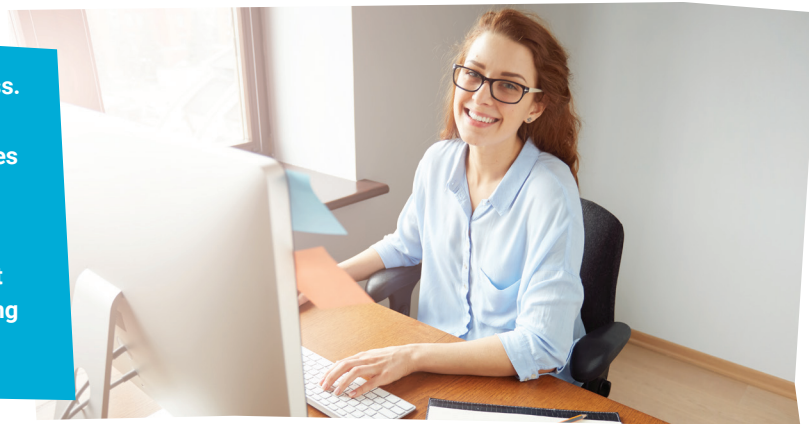
Credit health plays a big role in Financial Wellness

LiveWELL
January 2020



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.

Credit is a part of our financial lives in different ways. Credit can be used for daily purchases, student loans, a mortgage payment or auto loan. Being responsible stewards of our credit goes a long way in creating a healthy financial well-being.



www.WellnessAtoZ.org

LiveWELL Maintain a healthy credit score

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There are several reasons why having healthy credit is important. It gives you financial freedom by helping you save money thanks to lower interest rates, lower car insurance rates, approval for higher limits on loans from the bank, and easier approval for rental houses or apartments. Credit plays a significant role in our financial freedom and savings.

Here are some do's and don'ts from Credit Karma to improve your credit health:

Do pay your bills on time. It's the simple things that matter the most such as paying your bills on time. Bills ranging from a cellphone bill to rent, utilities, and of course, credit card payments. If keeping track of the due dates is a challenge, consider using automatic payments as a secure way to ensure your bills are paid on time.

Do pay down your debt. Experts recommend keeping credit card usage below 30% so that it is easier to maintain and pay back. On this note, it is important to pay off credit card balances in full each month.

Do diversify your credit mix. While it is important to be responsible in developing and using your credit, lenders prefer seeing variety in the types of credit used. Remember, it is not a requirement to have all of these loans, but when the time comes for you to take out a loan, keep this tip in mind.

Don't open too many new credit cards at the same time. When applying for a new credit card, keep in mind how often you are doing so. It can raise red flags to lenders if you are just looking for cash anywhere and will have the potential to accumulate a significant amount of debt.

Don't close old credit cards. Credit cards also have an age, and credit scoring models take those ages into consideration when calculating your credit. Closing credit card accounts affects the overall age of credit history but could also lower your total available credit and credit ratio.



Healthy credit plays a large role in financial health because having good credit enables you to live a comfortable life.

**Information derived from CreditKarma.com*



PlayWELL

Begin a running routine

LiveWELL
January 2020



At the beginning of every new year, we all begin with new goals and aspirations, especially pertaining to our health and fitness, but sometimes the challenging part of that is the how. If you are wanting to get active and get outdoors, consider these tips for upgrading your walking routine into a running routine.

Start with short running intervals. Congratulations on the beginning of your running journey! Begin your running journey by breaking it down into short intervals. It's okay to walk between intervals. Your interval can be 2 minutes of jogging followed by 2 minutes of walking. An expert tip is to run your first few sessions with no expectations so that you can keep your motivation!

Don't start running too fast. The result of running too fast all at once can be pain, injury, overexertion, or frustration, just to name a few. It will take your body time to adapt to your new running routine. Give it time!

Your body needs time to recover. The beginning of this journey is exciting! But remember, your body needs time to adapt. So, while you may be ready to get out for another run, allow your body to rest for a day in between running sessions to prevent injuries and maximize effectiveness.

Run easy and take short steps. Running can be a complex sport, but you can simplify it by running with good form. It is recommended to run in short easy steps rather than with long strides.

Choose the right surface. Mix up the surfaces that you run on. Each surface type has a risk to lead to injury for different parts of your body, so mixing it up is important to prevent injury. Some recommended surfaces to run on include pavement, forest or park floor, sandy surface, tartan, or a treadmill.

Don't get worked up about side aches. Side aches can be a common thing that many people experience while running. Health trainer and active triathlete, Sascha Wingenfeld, recommends avoiding eating solids about two hours before your run and only drinking water in small quantities. When you do experience a side ache, take a break, breathe, walk, press your hands on the side that aches and only begin running once the pain has passed.

Make sure to cross train. Variety seems like a common theme throughout this newsletter! From credit to exercise, it's essential to have variety in your life. Not only does adding variety to your exercise help prevent injury, but it keeps you excited and motivated to continue running. Start small by incorporating a day or two of yoga or stretching to your weekly routine.



One of the hardest parts of exercising is knowing what to do and how to get started. A quick and simple exercise method is walking, jogging, and running.

**Information derived from Adidas Runtastic*



EatWELL

Vegetarian Quinoa Stuffed Peppers

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RECIPE SERVES 6

Prep time: 20 minutes
Cook time: 30 minutes
Total time: 50 minutes

**Recipe adapted from Gimme Some Oven*

If you are a person who is constantly on the go or is looking for a quick, easy, and satisfying meal, this recipe is for you. These delicious stuffed peppers are a great and healthy way to end the day.

QUINOA STUFFED PEPPERS

INGREDIENTS:

- 6 medium bell peppers (any color), tops cut off and cores removed
- 1 package Morningstar Farms Chipotle Black Bean Crumbles, cooked according to package instructions
- 3 cups cooked quinoa
- 2 cups (8 ounces) freshly-shredded Pepper Jack cheese
- 1 cup good-quality salsa (I used a salsa verde with corn)
- Optional toppings: chopped fresh cilantro, diced avocado, extra cheese

DIRECTIONS:

1. Preheat oven to 350 degrees F. Arrange the peppers in a 9 x 13-inch baking dish so that the cavity side is facing up.
2. In a large mixing bowl, stir together the cooked black bean crumbles, cooked quinoa, 1 1/2 cups shredded cheese and salsa until combined. Spoon the mixture evenly into the cavities of the six bell peppers. Sprinkle the tops with the remaining 1/2 cup shredded cheese.
3. Bake uncovered for about 25-30 minutes, or until the peppers are cooked and soft and the cheese is all melted. Serve immediately, topped with optional toppings if desired.



Attend the next WorkWell Quarterly Forum to learn strategies in Diversity and Inclusion in the workplace of your employees!

phoenixchamberfoundation.com/workwell

AMBASSADOR HIGHLIGHT

What does wellness mean to you?

Wellness strongly suggests that we are taking care of ourselves. I believe that eating well and exercising on a regular basis are very important components of achieving wellness. But obtaining preventative medical care and immunizations against infectious illness help individuals and families maintain wellness. And if we look up the meaning of the word wellness, we will find you'll find many different definitions. That being said, any definition I provide must include your personal financial well-being as well.

How long have you been with 401K Advisors-Arizona?

Last April, 2019 marked the beginning of my 6th year with 401K Advisors-Arizona.

Do you have a wellness goal?

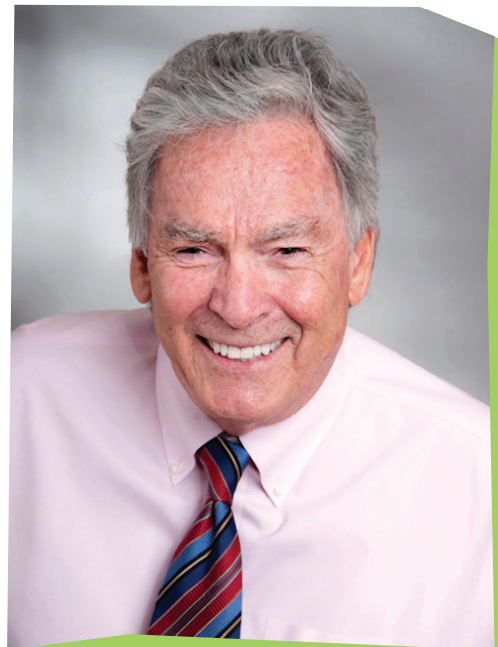
I certainly would want to positively influence anyone I currently have as a client, a prospect or those I encounter along the way to take full responsibility for their personal wellness or well-being. A balanced diet, exercising on a routine basis, some good luck too and monitoring your financial resources would be my personal prescription for a long, fulfilling, and prosperous life.

Which challenges do you face in achieving your goal?

Intellectually, I understand it may be difficult to influence as many people as I want to or would like to influence. However, I will continue to strive to have as many open discussions and engagements with individuals to ensure they are fully equipped to manage and fortify their own wellness and the achievement of their personal goals and objectives.

How has your workplace helped you in achieving your goal?

My current workplace enables me to meet many employees and employers, and I hope to positively influence the management of their financial resources. I supply the presentations, education, and hopefully as well, the motivation and desire to succeed, which in this context means, remain healthy, live a long, full life, and have the necessary funds to underwrite the expense of a long, full life.



Bill Millico, 401k Advisors Arizona

WellnessAtoZ.org/WorkWell

WELLCommunity

Plant a tree in Arizona



A new year is symbolic of new beginnings and new growth. What better way to bring that symbolism to life than by getting involved in planting a tree and helping our trees throughout the Valley. Check out Trees Matter for opportunities to get involved in tree planting throughout the Valley.

According to treepeople.org, studies have shown that patients with views of trees out their windows heal faster and with less complications.