



# Financial WELLNESS

Building a foundation of financial wellness

LiveWELL  
January 2022



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

Practicing financial wellness is an essential part of creating and maintaining optimal wellbeing. When we have a foundation for financial wellness, it balances us in the other areas of our wellbeing. For unpredictable circumstances, it is always important to have an emergency fund. In this newsletter, we will address its importance and simple ways to create one.



## LiveWELL

Simple ways to build an emergency fund

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If you are new to building an emergency fund and you are wondering how much you should start with, it is important to start with small, short-term goals. If possible, start with a goal of \$500, then work your way to saving half a year's worth of living expenses. Having an emergency fund can help you avoid getting into financial binds such as taking out our using a credit card or loans. See below for tips on how to build an emergency fund:

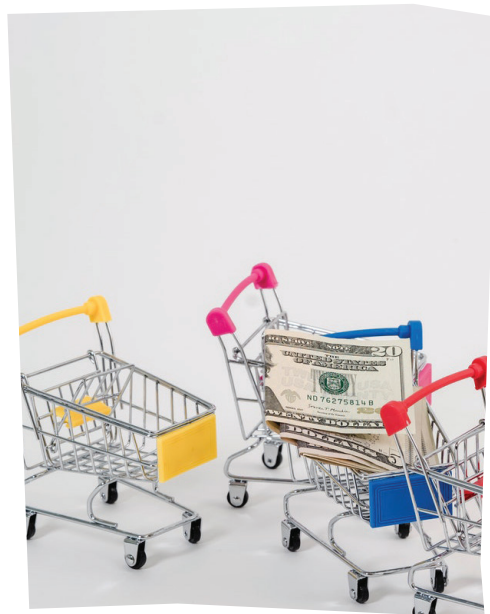
**Create goals:** Start with setting an overall financial goal for how much you would like to save. Then, create a monthly savings goal for how much money you would like to put aside each month to help you work toward your large savings goal.

**Move money into savings account automatically:** If direct deposit is an option with your employer, you may want to consider automatically dividing your check in half with a percentage deposited to your savings account and a percentage deposited into your checking.

**Save your change:** If you pay in cash when making purchases or for financial transactions, if you ever have change left over, take it back home and put the remaining change in a jar. Once the jar is full, you can deposit what's in the jar into a savings account. There are also savings apps on your smart phone that you can use to process any remaining change from transactions into a savings account such as provide examples and link.

**Save your tax refund:** Your tax refund is another way to put some extra cash aside during the year. If you are expecting a refund, it's a good opportunity to have it redirected to your savings account. Another option is to adjust your W-4 so that you can have less amount of money withheld from your paychecks each month and instead redirect it into your savings account.

Information derived from [nerdwallet.com](http://nerdwallet.com)





## PlayWELL

Tips to make exercise more enjoyable

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If the idea of going to the gym doesn't suit you, that is okay. There are plenty of ways to stay active that don't include going to a gym. Some alternatives include: running, swimming, rollerblading, ballroom dancing, kayaking, paddle boarding, rock climbing, and hiking just to name a few. Check out these tips below on how to have fun while exercising:

**Make it a game:** There are several options to make your exercise time a game such as using the Wii Fit and Kinect. According to [helpguide.com](http://helpguide.com), you can burn nearly as many calories as walking on a treadmill with these kinds of games. These games range from simulating dancing, sports, and more. Once you are comfortable, you can try doing these activities in "real life".

**Pair it with a hobby:** For example, take pictures on a hike in nature or you can watch TV or read a book while you use a stationary bike.

**Make it a family & friends activity:** Not only does having a supportive network help you reach your goals by holding you accountable, it can also make the overall experience more fun. Some options for socializing your exercise regimen are to find a running buddy, fitness clubs, sports teams, or group fitness classes.

**Try a mindfulness approach:** Pay close attention to your body during exercise, not only externally, but internally as well. When you are mindful during exercise, it can help your nervous system become "unstuck" and move out of the stress response that characterizes PTSD and trauma.

*Article derived from [helpguide.com](http://helpguide.com)*



## EatWELL

Simple on-the-go smoothie

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### GOLDEN MILK MANGO SMOOTHIE

*Recipe from the recipe blog at [foodwithfeeling.com](http://foodwithfeeling.com)*

Looking for fresh ways to start the day? Smoothies are always a great option. This healthy smoothie gives you a boost of protein and rich flavor to start your day with minimal ingredients and only 1 step.

#### INGREDIENTS:

- 1 teaspoon turmeric (you could leave this out if you want a plain mango smoothie!)
- Frozen mango 1 cup
- $\frac{3}{4}$  cup yogurt any kind
- 1 frozen banana or 1 cup of cauliflower
- Optional: splash of milk or water if you need help getting the blender going

#### DIRECTIONS:

1. In a high-speed blender, combine all of the ingredients and blend until smooth. If needed, add more liquid, a tablespoon at a time, to get the blender going.
2. Serve and ENJOY!



**RECIPE SERVES: 1**  
**NUTRITION INFORMATION PER SERVING:**  
**Total calories: 309**  
**Protein: 18g**  
**Carbs: 61g**  
**Sugar: 44g**  
**Total Fat: 1.7g**



## WorkWELL

Register for our Play Workshop on January 11, 2022

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Wellness **AtoZ**

### PlayWell Workshop Inclusive Workplace Movement Activities

Zoom Webinar  
Tuesday, January 11, 2022  
3 – 4 p.m.

[Register Today!](#)



Join our PlayWell Webinar to hear from Workday Performance Coach, Drew Saenz, from Team Up AZ, a health and wellness coaching and consulting company. He will share how to create an inviting movement program that everyone can participate in. Included in this program is a lesson on entry-level movement activities that can be done in 15 minutes or less from anywhere: home, the office, or the workplace. Show up virtually in activewear! After an educational discussion participants will be invited to follow along with workspace-friendly exercises. Register today here.

## WELL Community

Bring joy to others with The Joy Bus Diner

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The Joy Bus Diner is a 100% non-profit restaurant that has been preparing and delivering chef-made meals to cancer patients in the valley since 2011. They provide opportunities for the community to help spread joy to customers through their volunteer options including delivering meals, hosting a shift, being a prep cook, or picking up produce. If you would like to learn more about how to get involved with The Joy Bus Diner, visit their volunteer page.



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CLICK HERE!](#)



[www.WellnessAtoZ.org](http://www.WellnessAtoZ.org)  
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