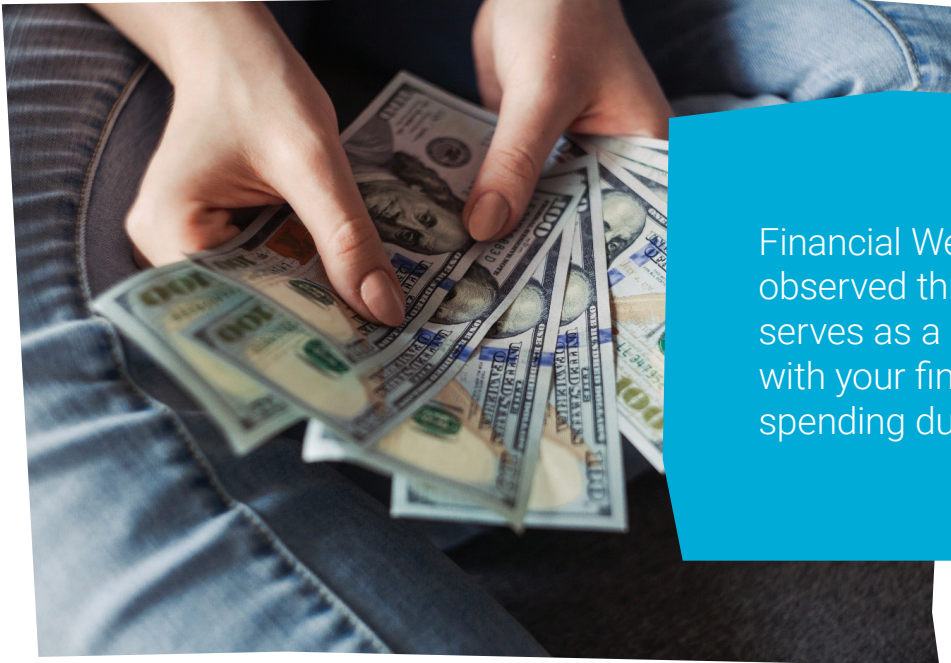




# Practicing Financial WELLNESS

LiveWELL  
January 2023



Financial Wellness Month is observed throughout January and serves as a reminder to check in with your financial well-being after spending during the holiday season.



LiveWELL

Things to keep in mind when looking to improve your financial health.

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To improve financial health, many experts suggest following the 50-30-20 financial rule because it helps build a budget in three categories: needs, debt/savings, and wants. The rule states to divide 50% of your monthly after-tax income for necessities, 30% for wants, and 20% for savings or paying off debt. By creating a budget and keeping your expenses balanced, you can put your money to work more efficiently.

*Content derived from [investopia.com](https://www.investopedia.com)*





## PlayWELL

The impact of financial stress on physical wellness.

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Recent studies have shown that finances play a significant role in someone's mental and physical health. These financial stressors can cause "sleep loss, anxiety, headaches/migraines, compromised immune systems, digestive issues, high blood pressure, muscle tension, heart arrhythmia, depression, and a feeling of being overwhelmed." To curb these adverse health effects, try to exercise for at least 150 minutes weekly, which reduces the levels of the body's stress hormones, such as adrenaline and cortisol. Exercising is also shown to stimulate the production of endorphins (the body's natural painkillers and mood elevators).

*Quote adapted from [purdue.edu](http://purdue.edu) and [health.harvard.edu](http://health.harvard.edu)*



## EatWELL

At-home chai tea latte recipe.

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### CHAI LATTE

*Recipe from [detoxinista.com](http://detoxinista.com)*

This Chai Latte recipe has the sweet and spicy flavor you love and can be made at home in minutes. It's dairy-free, naturally sweetened, and a healthier alternative to the kind you'd buy at a coffee shop.

#### INGREDIENTS

- 2 cups almond milk (or milk of choice)
- 2 black tea bags
- 3/4 teaspoon ground cinnamon
- 1/4 teaspoon ground ginger
- 1/8 teaspoon ground cloves
- 3 tablespoons maple syrup (or sweetener of choice)

#### DIRECTIONS:

1. Heat the almond milk in a saucepan over medium-high heat until it begins to bubble around the edges of the pan. Turn off the heat and add the 2 tea bags to the pot of hot milk. Wait 3 to 5 minutes for the tea to steep, remove the bags, and continue with the next step.
2. Now that the milk is in the saucepan, add cinnamon, ginger, cloves, and maple syrup. Whisk to combine, stirring over medium heat, until the mixture is piping hot.
3. Adjust any seasoning to your taste and serve immediately. Leftovers can be stored in an airtight container for up to 4 days in the fridge. You can serve them chilled over ice or reheat them on the stove again.

\*Bonus Tip: Bring this drink to work!\*



#### NUTRITION

**Calories: 119 | Carbohydrates: 22g | Protein: 1g  
Fat: 3g | Sodium: 328mg | Potassium: 67mg  
Fiber: 1g | Sugar: 18g | Calcium: 340mg**





## WorkWELL

Simple ways to save money when going into the office.

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As many companies transition into spending more time in the office, employee expenses can start to build up. Here are three simple ways to prevent expenses from growing as you return to the office.

1. Bring coffee/tea from home: For many people, caffeine is essential, and picking up Starbucks before work can be tempting. To save money, bring your own caffeinated drink from home and sip on the way to work to increase your energy before entering the office.
2. Carpool with co-workers: If a co-worker lives near you, try switching off carpooling to save gas and money.
3. Pack your lunch: Buying lunch at work can be convenient but can add up quickly. You can save approximately \$1,200 dollars a year by bringing your own lunch.

*Statistic derived from usatoday.com*

## WELL Community

Where to learn more about financial wellness.

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Promoting financial wellness in your community can help others feel confident and supported with financial responsibilities. "In 2021, Americans reported losing an average of \$1,389 because of a lack of personal finance knowledge." Check out Foundation for Personal Education, a local non-profit focused on ending financial illiteracy where they offer free in-person and online classes as well as complimentary consultations.



[www.WellnessAtoZ.org](http://www.WellnessAtoZ.org)  
**Greater Phoenix Chamber Foundation**  
2575 E. Camelback Road, Suite 410 Phoenix, AZ 85016