



CREATING & MAINTAINING A BUDGET .

BY MEGAN MILLER

Spring has arrived, and we all know what that means: Time to clean! Your “financial house” is no exception. Here are five important points to keep in mind whether you are creating a budget for the first time or simply updating your current plan:

1. **Involve everyone impacted in the process.** If you are married and share expenses, you must be on the same page with budgeting. Creating mutual awareness is key.
2. **Keep it simple.** If your budget isn't easy to understand, let alone follow, you likely won't stick to it. It's important to be realistic and take a hard look at your habits.

3. **Know your inflows and outflows.** It is absolutely necessary to know how much you earn and what expenses you have. A calendar, spreadsheet, and calculator may come in handy!
4. **Use the method that works for YOU.** Some people find it helpful to use tracking tools or online budgeting platforms, such as Mint.com.
5. **Your budget is not static.** It's a good idea to review your budget a few times every year or when your financial situation changes, like having a child or buying a home.

Sources: U.S. News. money.usnews.com/money/personal-finance/articles/2013/10/18/8-steps-to-creating-a-personal-budget. Accessed 27 February 2017.
Consolidated Credit. consolidatedcredit.org/debt-learning-center/financial-education-videos/budgeting-made-easy/. Accessed 27 February 2017.

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Smart Facts

33%

of Americans prepare a detailed household budget.

80%

of your income is what experts advise you will need in retirement to maintain your current quality of life.

\$10,023

is the average amount Americans spend on housing, the #1 expense each year.

Sources: Gallup. gallup.com/poll/162872/one-three-americans-prepare-detailed-household-budget.aspx. Accessed 9 Mar 2017.
USA.gov. usa.gov/retirement. Accessed 9 Mar 2017.
The Simple Dollar. thesimpledollar.com/how-the-average-american-family-spends-their-income-and-how-to-trim-it/. Accessed 20 Mar 2017.



THE IMPACTS OF FINANCIAL STRESS.

BY MECHELLE MEADOWS

Have you ever thought how chronic financial stress contributes to your waistline or lack of sleep? A 2016 study shows that financial stress can lead to overeating, failed attempts to quit smoking, higher risk for heart attack, and increased levels of depression and anxiety. Personal finances are such an important part of our daily life and overall well-being, yet we often forget about the toll this stress can take on our physical bodies.

The effects can even sneak into our social and professional lives. Extreme financial stress is a predictor for divorce and can lead to more than 11 lost days of productivity each year. Additionally, a study from the Employee Financial Education Division says employees experiencing financial stress spend 13% of their work day dealing with money. This distraction isn't good news for you or your employer.

While the debt you carry or the cycle of living paycheck to paycheck may seem out of your control, here are five real steps you can take to help ease the burden of financial stress:



Just like with physical health, financial health is a journey.

1. **Find small ways each day to save money.** Simply having your morning cup of Joe at home instead of the coffee shop or ordering water instead of other drinks at restaurants will keep your financial goals top of mind.
2. **Explore areas where you could save money on a regular basis.** For example, ask around for suggestions on affordable car insurance or internet providers.
3. **Find a free activity that allows you time to unwind.** Go on a walk, read a book, or take five minutes to breathe in a quiet space. Practice this daily.
4. **Use free financial resources.** Check out newsletters, blogs, and podcasts from financial advisors like Pete the Planner and Dave Ramsey.
5. **Talk about it!** Nobody needs to struggle alone, even when it comes to personal finance. Set informal household budget meetings with family members or roommates. Call your company's Employee Assistance Program (EAP) if you need additional resources in your area or would find counseling valuable.

Many employers are taking steps to help employees achieve greater financial wellness. Ask if there are learning opportunities around your company's retirement plan provider or even general educational seminars on topics like budgeting or credit protection.

Just like with physical health, financial health is a journey. Achieving financial health doesn't happen overnight, but persistent efforts combined with efficient use of resources will result in positive progress faster than you think.

Source: Value Walk. valuelwalk.com/wp-content/uploads/2016/07/TT-Research-2016-Financial-Stress-Report-Final.pdf. Accessed 1 March 2017.

SCREENING TIME.

BY JOHN THOMAS

With all the tests and screenings we're advised to have, it can be hard to remember which ones you should have annually and which ones you should have every few years. While some sources give slightly different recommendations (including your healthcare provider) here are some guidelines to give you a general idea of what age to start and how often you should have certain tests completed.

Annual Tests

- **General Physical:** In recent years, there has been debate about the need for annual physicals, but the majority calls for annual checkups for all ages. Most health plans cover physical exams 100%.
- **Blood and Urine Tests:** These tests for cholesterol, diabetes, hypertension, and other conditions should be part of a general physical exam.
- **Mammogram:** The guidelines for this screening updated in 2016 to every year for ages 45-55 and every two years after age 55. For women with family history of breast cancer, concerning results, or other factors, more frequent mammograms might be recommended.

Non-Annual Tests

- **Pap Test:** Some guidelines suggest a "co-test" (a Pap test and HPV test) for women every five years after age 30, but generally women need this test every three years between the ages of 21 and 65.
- **Colonoscopy:** Beginning at age 50, adults should have this every 10 years. For people with family history, concerning results, or other factors, more frequent colonoscopies might be recommended.
- **Prostate and Testicular Exam:** Men ages 45-50 should have testicular exams as part of their regular annual physical. They should discuss with their physicians whether to have a digital prostate exam and/or a PSA test, and how frequently.



April 18 is National Tax Day

It's tax season again! There are a variety of ways to file your taxes on or before National Tax Day. And although this day is usually April 15, the date this year has been pushed back to the following Tuesday since it falls on a weekend. That means individual income taxes will be due to the federal government on April 18, 2017.

Source: Internal Revenue Service. [irs.gov/uac/2017-tax-filing-season-begins-jan-23-for-nations-taxpayers-with-tax-returns-due-april-18](https://www.irs.gov/uac/2017-tax-filing-season-begins-jan-23-for-nations-taxpayers-with-tax-returns-due-april-18). Accessed 2 February 2017.

HARVEST OF THE MONTH: STRAWBERRIES

BY RACHEL SAVIEO

Strawberries are one of the most popular fruits in the world because of their sweetness, vibrant color, and versatility. They can be served as a side, snack, or even dessert.

It's fitting that strawberries are heart-shaped since they protect heart health by increasing HDL (good) cholesterol, lowering blood pressure, and protecting against certain cancers. Just one serving of strawberries (about eight) also provides 160% of the recommended daily value of Vitamin C.

Strawberry season is typically from the middle of May to the end of June. Picking strawberries is a fun family activity, but there is typically a short timeframe when the berries are at their peak. Search for strawberry farms in your area now and mark your calendar so you don't miss this fun opportunity.

How to Select

Choose strawberries that are firm, plump, unblemished, and free of mold. The best strawberries have a shiny, deep red color with bright green caps on top.

Strawberries will not ripen further after they are picked, so avoid any that are dull or have green or yellow patches.



How to Store

Keep strawberries as dry as possible. Refrigerate them in their original package between 32 and 34 degrees. They will stay fresh for three days in the refrigerator, and can be frozen and used later for desserts and smoothies.

How to Prepare

Rinse strawberries gently with cool water just before eating. For the best flavor, let them reach room temperature before serving.

Sources: BBC Good Food. bbcgoodfood.com/howto/guide/ingredient-focus-strawberries. Accessed 28 February 2017.
WebMD. webmd.com/diet/features/nutritional-benefits-of-the-strawberry. Accessed 28 February 2017.



Recipe: Poppy Seed Fruit Salad

Ingredients (makes 6 servings):

- 3 Tbsp orange-mango fat-free yogurt
- 3 Tbsp poppy seed salad dressing
- 2 cups halved strawberries
- 2 cups cubed pineapple
- 1 cup honeydew melon balls
- 1 cup cantaloupe balls
- 12 Boston lettuce leaves

Directions:

1. Combine yogurt and salad dressing in a small bowl; stir well with a whisk.
2. Combine strawberries, pineapple, and melon balls in a large bowl, tossing gently.
3. Line six plates each with 2 lettuce leaves; spoon 1 cup fruit mixture onto each plate.
4. Drizzle each salad with 1 Tbsp of dressing. Serve immediately.

Nutrition Information:

PER SERVING: 106 calories, 3.6g fat, 0.4g saturated fat, 1.5g protein, 18.5g carbohydrates, 3g fiber, 1mg iron, 62mg sodium, 25mg calcium

Source: Health. health.com/health/recipe/0,,10000000549847,00.html. Accessed 28 February 2017.