



## HEALTH MEETS WEALTH.

BY RACHEL SAVIEO

When we think of health and well-being, we may first think of physical fitness and behaviors like healthy eating and a well-established exercise routine. Finances may not initially come to mind; however, having a healthy financial life can be the cornerstone of an overall healthy life. This doesn't mean that wealth is necessary to be healthy. The Consumer Financial Protection Bureau defines financial well-being as having control over your ongoing finances, the capacity to absorb a financial shock, being on track to meet financial goals, and having the financial freedom to make the choices that allow you to enjoy life. Of course, temptation is everywhere these days. Unbudgeted purchases are often just a click away, and marketing techniques continue to get more personalized and persuasive. Here are a few tips to help you stay on the right track:

- Pay yourself first. Decide how much you want to save each month and set up an automatic transfer for that amount to your savings account. Be sure to also take advantage of any automatic contributions to a retirement account available through your employer.

## IN THIS ISSUE

- 2 Budgeting Basics
- 3 The Triple-Tax Advantage and Retirement
- 4 Harvest of the Month: Cucumbers

- Take a break before making a purchase. Dave Ramsey suggests that one of the best ways to avoid a bad purchase is to wait overnight. You may not even have to wait that long. Often just leaving the store can help you think more clearly about whether it is a good purchase for you.
- Set and track your goals. Studies show written goals with ongoing tracking are keys to success. Check out apps or tools available through your bank, or check out this [list of the best financial apps of 2019](#).

Sources: Smart About Money. <https://www.smartaboutmoney.org/Topics/Spending-and-Borrowing/Control-Spending/5-Money-Tips-to-Resist-Instant-Gratification/>. Accessed 27 February 2019.  
Investopedia. <https://www.investopedia.com/personal-finance/personal-finance-apps/>. Accessed 27 February 2019.

## Smart Facts

**54%**

of all workers say they are stressed about finances according to a Price Waterhouse Cooper study.

**THE #1**

cause of stress for American employees, young people, and couples is finances according to several studies.

**24%**

is the amount of take-home pay that the average U.S. employee spends on consumer debt payments.



# BUDGETING BASICS .

BY JENNA BAMMANN

The world of budgeting is as complicated as the world of diet and exercise. There is always a new method, app, or theory competing for our attention. But, as our good friend Pete the Planner reminds us, much like diet and exercise, budgeting requires attention and lifestyle changes. Your behavior must change to accomplish your financial goals. These changes will soon become your new normal and permanent budgeting habits.

When making a budget, there are a few basic principals and ideas to keep in mind:

- **Keep It Simple.** Your budget should start with a basic formula that includes your monthly income minus your bills and expenses. The difference is what you're able to spend on anything else like clothes, entertainment, or savings.
- **Make getting out of debt a priority.** If you have racked up your credit card and have debt, don't worry but stop now. Cut your credit cards in half, don't open new ones, and pay the bills on time. If you can, pay more than the minimum amount. This is also a good rule of thumb for student loans.
- **Take advantage of your 401(k).** The earlier you save for retirement, the better! The longer you save money, the more your money can grow and compound. The golden rule is to contribute around 10 to 15% of your annual salary to your retirement account, and make sure if your employer has a match, you are getting that full amount! As your salary grows, you should take some of that increase and immediately put it in your 401(k).

! Budgeting isn't necessarily about numbers. Budgeting really is about accountability, communication, and awareness.

As Pete the Planner describes in one of his blogs, budgeting isn't necessarily about numbers. Budgeting really is about accountability, communication, and awareness. We often ignore these factors and hope for the best. Don't be afraid to talk through your finances with your significant other or even your roommate! It can be stressful in the short-term, but proactive financial decisions ultimately relieve your financial stress.

Being financially aware is more than just checking your account balances often. Awareness has nothing to do with your phone apps or budgeting tools. It's all about knowing your spending habits and how they impact you.

If you want better budget results, increase communication and awareness, and keep it simple!

Sources: Pete the Planner. <https://petetheplanner.com/try-make-budgeting-numbers-not/>. Accessed 5 March 2019.  
Huffington Post. [https://www.huffpost.com/entry/5-budgeting-basics\\_n\\_4658749/](https://www.huffpost.com/entry/5-budgeting-basics_n_4658749/). Accessed 5 March 2019.



# THE TRIPLE-TAX ADVANTAGE AND RETIREMENT.

BY JOHN THOMAS

If avoiding taxes were a poker game, then having a HSA or a FSA could be like holding a handful of aces. And, if played correctly, those aces could be worth even more when you retire.

HSAs (Health Savings Accounts) and FSAs (Flexible Spending Accounts) are tax-advantaged accounts used to save for out-of-pocket medical expenses. In fact, some people say they offer a “triple tax advantage” because:

- You can have the funds deducted from your pay on a pre-tax basis.
- The interest you earn on these accounts are not taxed (and you can invest them however you like).
- You can withdraw the money tax-free for medical expenses.

The funds for these accounts can be used for a range of medical needs, not just doctor visits or prescriptions. For example, over-the-counter medicines are covered, as are chiropractor visits, dental expenses, and medical equipment.

There are some differences between HSAs and FSAs. For example, HSAs have higher contribution limits, but they are also only for people who have high-deductible health plans. Also, HSA funds can roll over from year to year, while FSAs have an annual “use it or lose it” rule. Finally, money in a HSA is yours forever, while you must surrender funds from a FSA if you leave your job.

People have been using these types of accounts to save for out-of-pocket medical costs for years. Recently, some financial advisors are sharing that these accounts offer added benefits at retirement time.

With FSAs, the retirement benefit is limited: You can use the full amount of an annual FSA savings in the year you retire, even if you don’t work a full year. So, you could come out ahead in that year.

HSAs, on the other hand, offer what some financial planners say is one of the best retirement-savings plans around. That triple tax advantage continues forever, so you can save now to pay for medical costs after you retire. Then, after retirement, you can use the money for in-home care, retirement community fees, and more. And, of course, when you withdraw the money for those purposes, you won’t pay taxes.

Of course, before you make decisions about HSAs, FSAs, and retirement savings, talk to your benefits administrator and a financial planner, if you have one. It’s a big decision, but it could pay big dividends.



## National Donate Life Month

April is National Donate Life Month, so it is a perfect time to consider registering as an organ donor and to celebrate those who have saved lives through the gift of donation. You can show your support by wearing blue and green to mark National Donate Life Blue & Green Day on April 12. Learn more at [www.donatelife.net](http://www.donatelife.net) and if you decide to be a donor, register at [www.RegisterMe.org](http://www.RegisterMe.org).

Source: Donate Life America. <https://www.donatelife.net/ndlm/>. Accessed 12 February 2019.

# HARVEST OF THE MONTH: CUCUMBERS

BY JENNA BAMMANN

While most people think cucumbers are a vegetable, they are actually a fruit! This is because they contain seeds and grow from flowering plants. Surprisingly enough, they are in the same family as squashes and melons. They are low in calories and contain many nutritional benefits, including hydrating properties. Cucumbers are 95% water making them a great way to stay hydrated, especially during the summer. Cucumbers also have cooling and soothing effects on the skin to decrease swelling and inflammation, which is why they're used in spas!

There are hundreds of varieties of cucumbers, but they are often classified to specifically be used for slicing or pickling. Slicing cucumbers are best eaten fresh and are usually larger and thicker. Alternatively, pickling cucumbers are intended for the brine jar.

## How to Select

Choose cucumbers that have a dark green skin and are firm to the touch. The lighter shades of green tend to be older and lack crunch and freshness. You will also want to feel the cucumber for any spongy spots.

## How to Store

Cucumbers lose moisture easily so always keep them in a refrigerator in a plastic bag. It is also advised to put them in the front of the vegetable drawer rather than the back.



## How to Prepare

You should rinse cucumbers under cool, running water before enjoying. Cucumbers can be eaten raw with salt and pepper, added to a salad, or used for dipping! If you would like to prepare pickling cucumbers, first bring vinegar, water, salt, and any other spices to a boil. Then add the brine and cucumbers to a jar and store in the refrigerator for 48 hours.

Sources: Live Science. <https://www.livescience.com/51000-cucumber-nutrition.html>. Accessed 5 March 2019.  
NDTV Foods. <https://food.ndtv.com/food-drinks/grocery-buying-guide-how-to-buy-and-store-cucumber-1400794>. Accessed 5 March 2019.  
the Kitchn. <https://www.thekitchn.com/how-to-make-dill-pickles-cooking-lessons-from-the-kitchn-193350>. Accessed 5 March 2019.



## Recipe: Tuna Salad Cucumber Boats

### Ingredients:

2 medium cucumbers  
2 cans wild-caught white albacore tuna, drained  
2 stalks celery, diced  
1/4 cup white onion, finely diced  
1/4 cup plain Greek yogurt  
1/4 cup mayonnaise  
1 teaspoon yellow mustard  
1/8 teaspoon sea salt  
1/8 teaspoon black pepper  
Optional: fresh garden herbs like parsley or dill and freshly sliced tomatoes

### Directions:

1. Slice the cucumbers down the middle length wise. Using a spoon, gently scrape out the insides.
2. Discard (or compost) the scooped seeds and set the remaining cucumber aside.
3. Add the tuna to a large bowl. Using a fork, gently mash the tuna until it is flaked.
4. Add the celery, onion, Greek yogurt, mayo, mustard, salt and pepper (and fresh herbs if you plan to use any).
5. Mash all the ingredients together with a fork until everything is mixed well.
6. Scoop your fresh tuna salad mixture in each cucumber half.
7. Top with sliced, homegrown tomatoes and additional salt and pepper to taste. Enjoy!

### Nutrition Information:

**SERVING SIZE:** about 2 boats; **CALORIES:** 180; **SUGAR:** 4g; **SODIUM:** 300mg; **SATURATED FAT:** 1g; **CARBOHYDRATES:** 7g; **FIBER:** 2g; **PROTEIN:** 23g; **CHOLESTEROL:** 45mg