

### In This Issue

Your Relationship With Money— It's Complicated! .....	1	Easy Healthy Substitutions .....	3
10 Tips for Everyday Saving .....	1	Tips for Better Work-Life Balance .....	3
Financial Well-Being the 'SIMPLE' Way.....	2	Pack It Up—Lunches Made Yummy! .....	4
Financial Rewards for Healthy Behaviors ...	2	Print and Share Bulletins .....	4
A Shot in the Arm .....	3	Resources .....	4

## 10 Tips for Everyday Saving

Expenses subtract from long-term savings goals such as retirement, debt repayment and paying for your child's education. Consider these practical opportunities to save:

1. Avoiding instant gratification is one of the most important rules of personal finance. Use a **30 day wait period** to decide on a major purchase.
2. Ask if generic versions or cheaper mail-order programs for **prescription medications** are available.
3. Choose "Energy Star" appliances and get home energy audits to **lower utility bills** and gain potential tax credits.
4. Beware of rebates, travel perks or cash back offers on **credit cards**—they may be hiding high fees or interest rates.
5. Assess whether your **cell phone plan** best meets your usage needs and negotiate—carriers often provide discounts to retain customers.
6. Explore using **one provider** for phone, cable and internet—bundling these services can reduce costs.
7. Shop end-of-season **sales** for the following year, and stock up on everyday items when the price is right.
8. Offer to **barter** for goods and services based on your strengths and capabilities. For example, trade piano lessons for lawn mowing services.
9. **Make your own** laundry detergent, dishwasher detergent, window cleaners and more. You can find low-cost recipes online.
10. **Never give up.** Whenever the struggle against debt feels like it's too much, remember you are not alone. Money management is a work-in-progress.

The Center for Health focuses on improving five dimensions of well-being—physical, emotional, spiritual, social and financial—for clergy and laity of The United Methodist Church (UMC) and their families. Among the Center for Health's offerings are: well-being programs, interactive website, trends and research, educational opportunities and the UMC Health Ministry Network (UMCHMN) and related resources.



### SPOTLIGHT

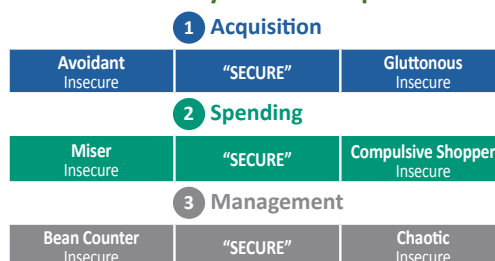
## Your Relationship With Money—It's Complicated!

Not everyone thinks about money like a banker. There are a wide range of feelings and behaviors people exhibit with money. They are not all sensible—but they are all valid. How you feel about and act with money is a product of your experiences from an early age.

For example, if you were taught the value of education, you likely prioritize college savings. Although financial habits develop early, with knowledge and experience they can be improved.

Is it causing problems in your life? Does it fit with your understanding of Christian stewardship? Awareness gives a starting point from which to change unhealthy money habits and reinforce healthy ones. The Center for Health offers resources on our website to help you find—or keep you in—financial balance.

### Money Relationship



Financial insecurity lies on either end of the money relationship. Everyone can find success on the spectrum somewhere in between the two.

Think about where you fall on the spectrum and how you can improve your relationship with money.

Source: *Understanding Our Relationship with Money*; Eileen F. Gallo, Ph.D.; *Journal of Financial Planning*; May 2001



## ASK A PROFESSIONAL

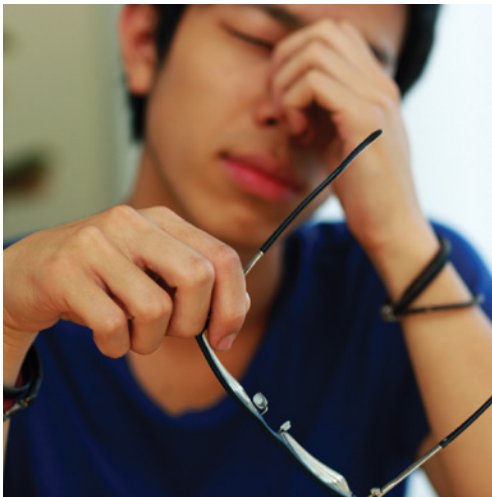
**Gina Gurgiolo**

Managing Director of Retirement Services, Wespeth Benefits and Investments

# Financial Well-Being the **S I M P L E** Way

Financial well-being is the number one cause of stress for most people, according to a 2016 Employee Financial Wellness Survey performed by PricewaterhouseCoopers. Nearly 52% of respondents reported stress over finances, and younger generations are the most concerned.

While most people think finance is a complex topic, it can be **S I M P L E**...



### **S**ave

*Save as much as you can.* Need a target? Experts recommend 15% of your household income. Maximize retirement plans and health savings accounts (HSAs) for before-tax savings advantages.

### **I**nvest

*Slow and steady wins the race.* If you find investment concepts to be tricky, ask an expert.

### **M**odel

*How do you know if you're saving enough?* Savings analysis tools allow you to model your retirement income needs. Check online with your financial institution or at [consumerfinance.gov/financial-well-being](http://consumerfinance.gov/financial-well-being).

### **P**lan

*You're in the majority if you find that you have a savings gap.* The time you invest in planning will pay you back in financial well-being.

### **L**earn

*Knowledge is power.* If you have stress about your ability to support yourself in retirement or your family after your death, educate yourself about how best to prepare. There are many resources on the [Center for Health website](#).

### **E**valuate

*Just like physical well-being, financial well-being requires regular check-ups.* Revisit your overall financial plan at least once a year.

If you are a participant in a Wespeth retirement or other financial plan, there are multiple tools available for you to use that can improve your financial well-being, including:

- [EY Financial Planning Center](#)\*\*/\*\*
- [Benefits Access/Retirement Readiness Tool](#)

*\*Costs of these services are paid by the operating expenses of the underlying investment funds. EY Financial Planning Services are available to active participants in Wespeth-administered plans, and to beneficiaries, surviving spouses and terminated-status participants with at least \$10,000 on account.*

*\*\*Registration for the EY Financial Planning Center requires your participant number. Call Wespeth Benefits and Investments at 1-800-851-2201 if you do not have your participant number handy.*

*Sources: EY Financial Services, PricewaterhouseCoopers*



Clare and Todd Creviston refrigerator shopping

**Todd Creviston**

Wellness Manager

Wespeth Benefits and Investments

## PERSONAL SUCCESS STORY

# Financial Rewards for Healthy Behaviors

My wife Clare and I began discussing how to spend our accumulated HealthCash from the Virgin Pulse activity program about one year ago. Our HealthCash balances had been growing for 18 months—from participating in Blueprint for Wellness blood screenings, earning Wellness Points, and exercising or walking every day to reach the next level in Virgin Pulse.

We talked about using the money for a family vacation, a new TV, or putting the money away for a rainy day. We wanted everyone in the family to benefit, since for us wellness efforts are a family affair. We ride bikes, play catch and go for hikes. And while our three kids are not in the Virgin Pulse program, they are well aware of our daily step counts.

The rainy day is here. The refrigerator is leaking water from the icemaker. Clare suggested we use our HealthCash to buy a new one. We won't have to dip into savings for the purchase, and the entire family can enjoy the reward from healthy behaviors.



## ASK A NURSE

Jo Sanders, BSN, RN

Faith Community Nurse, Illinois Great Rivers Conference Member

# A Shot in the Arm

Vaccines are NOT just for kids. Regardless of age, we need immunizations to protect against serious diseases. Protection from vaccines you received as a child can wear off over time, and you may be at risk for new and different diseases.

### Find Out Which Vaccines Are Recommended For You

Adult vaccination needs can vary based on age, job, lifestyle, health conditions, travel destinations and past vaccinations. Common recommendations include:

- **Seasonal influenza (flu)**—for all adults
- **Pertussis (whooping cough)**—(for all adults who have not previously received the Tdap vaccine and for women during each pregnancy)
- **Tetanus and diphtheria**—every 10 years following Tdap vaccine

- **Shingles**—for adults 60 years and older
- **Pneumococcal disease**—for adults 65 years and older and adults younger than 65 who have specific health conditions

Some may also need vaccinations that protect against **meningococcal disease, hepatitis B, hepatitis A, chickenpox (varicella), and measles, mumps, and rubella.**

**Talk to your primary care professional, go to [cdc.gov/vaccines](http://cdc.gov/vaccines) or call 1-800-CDC-INFO. Don't wait...vaccinate!**

Take a **quick quiz** to find out which vaccines you may need.

## Easy Healthy Substitutions

With a minor switch of ingredients, you can decrease calories, sodium and fat (especially saturated fat and *trans* fat) and boost calcium, fiber or other nutrients in what you cook.

- Substitute **unsweetened applesauce** instead of butter when baking for lower fat and added fiber.
- Use **Greek yogurt** in place of sour cream. Add one teaspoon lemon juice for each four ounces of nonfat, all-natural Greek yogurt for increased protein and lower fat.
- Substitute **avocado** or **hummus** for cheese or mayo in sandwiches for healthier fats and protein.
- Try **lean, ground turkey** in place of beef for chili, pasta sauce or burgers.
- Use **extra-virgin olive oil** in lieu of vegetable or more processed oils for sautéing and cooking, marinades and salad dressings.
- Switch out iceberg and romaine lettuce for **heart-healthier greens** like spinach, arugula, watercress and kale.
- Add **barley, quinoa and other whole grains** into your tomato sauces for added fiber and nutrients.

Adapted from: [eatright.org](http://eatright.org) and [letsmove.gov](http://letsmove.gov)



## WELL-BEING TIPS FOR LEADERS

# Tips for Better Work-Life Balance

Start with small changes to bring positive balance to your life:

1. **Build downtime into your schedule**  
Proactively schedule retreats and vacation time with your friends and family.
2. **Drop activities that sap your time or energy**  
Learn to say “no” tactfully if an activity doesn’t serve you well.
3. **Rethink your errands**  
Be creative. Consider trading services with friends by offering to do tasks that you enjoy in lieu of those you don’t.
4. **Remember a little relaxation goes a long way**  
Even during a hectic day, take 10 or 15 minutes to walk, stretch or do something that will boost your energy and recharge your batteries.

Adapted from: [webmd.com](http://webmd.com)





# Pack It Up—Lunches Made Yummy!



One of the best ways to make sure your family has quality food for lunch is to pack it yourself. Research shows that children who eat well perform better in school than kids with poor diets (it is the same for adults too!). Plus, packing lunches from home can save money compared to eating out for lunch. Here are some tips to packing yummy nutritious lunches.

- During the next grocery run, ask those you pack lunches for to pick out three favorite veggies to include in their lunch.
- Have them help you pack the lunch.
- Pack as much as you can the evening before, to make getting out the door in the morning easier.
- Make foods as bright and colorful as possible—eat the rainbow!
- Have fun with shapes and sizes such as cookie cutters on sandwiches.

### Sample lunches

- Whole wheat tortilla with turkey and a slice of cheddar cheese, baby carrots, grapes and oatmeal cookies
- Whole wheat pasta tossed with pesto and chopped cooked spinach, applesauce and whole grain crackers
- Tiny ‘sandwiches’ made with tuna salad between cucumber slices, an orange, celery sticks filled with peanut butter and whole grain crackers.
- Cheese quesadilla made with whole wheat or veggie tortilla, diced tomatoes, red pepper, an apple, a banana and chocolate chip cookies.



Adapted from [eatright.org](http://eatright.org) and [letsmove.gov](http://letsmove.gov)



Five Dimensions of Well-Being

## Resources

The Center for Health offers a host of resources at [wespath.org/center-for-health/](http://wespath.org/center-for-health/).



**CFH articles** related to each of the five dimensions of well-being



**Congregational resources**—including UMC Health Ministry Network



**Wespath**—selection of articles about retirement, financial planning, family events and other financial well-being topics



Newsletter and Bulletins found at [wespath.org/CFH/newsletter](http://wespath.org/CFH/newsletter)



**Healthy You...Healthy UMC brochure**



**Healthy Families webinar series**, August 2, 2016 – February 7, 2017

### External Resources



**National Institute of Mental Health**



**Centers for Disease Control and Prevention: Healthy Living resources**

## Print and Share Bulletins

See this issue’s bulletins for great resources to share with your congregations. Print and stuff in weekly worship booklets or other church newsletters, use as a small group handout or forward to church groups you think could benefit from the topic. We support you in your effort to create a more vital church.



**BULLETIN #1:**  
A Healthier You: Money Saving Tips



**BULLETIN #2:**  
Prediabetes



## Let Us Know

If you have questions or comments, please contact us anytime at: [welnessteam@wespath.org](mailto:welnessteam@wespath.org)

The journey to well-being lasts a lifetime. Sometimes the path is smooth and other times, there are bumps in the road and work to be done to restore balance. With patience, persistence and support from the Center for Health—you can do it!

### Disclaimer

The Center for Health is a division of Wespath Benefits and Investments. The Center for Health’s sharing of this general information should not be construed as, does not constitute, and should not be relied upon as medical or other professional advice or services on any specific matter.

Links to websites other than those of the Center for Health and the UMC Health Ministry Network are offered as a service to our readers; we were not involved in their production and are not responsible for their content.