



THE LINK BETWEEN FINANCIAL & PHYSICAL WELLNESS

We all know that financial stress can be a burden, but it can also have a negative effect on your health. Understanding the relationship between financial and physical wellness can help you improve both areas of your life.

Health Concerns

Financial stress often causes anxiety and depression which can contribute to heart disease, high blood pressure, insomnia, more frequent colds and minor illnesses and more. Plus, many cope with financial stress in unhealthy ways, such as smoking, drinking and overeating, which can decrease overall health.

Impact on Medical Care

Often, people with financial burdens neglect important preventive care or medication regimens. While this saves money in the short term, it often leads to more serious health problems down the road—and more medical bills.

Making Smarter Decisions

Health care is expensive, but it should not be neglected due to financial trouble.

Instead, there are ways to spend your money more wisely, which will improve your overall health and ease your financial strain.

- Utilize preventive care services. Screenings and check-ups can help prevent bigger medical problems (and expenses) down the road.
- Manage chronic conditions. By not adhering to treatment and medication regimens, your condition could worsen significantly. Consider mail-order pharmacies to save money on your prescriptions.

Coping with Financial Stress

Recognize any unhealthy coping methods and find alternatives such as meditation, exercising or talking with a friend. Be sure to take care of yourself by getting enough sleep, eating right, drinking plenty of water and regular exercise. Make time for yourself to just relax. Finally, talk to an advisor regarding your financial troubles. Having a plan of action helps you feel in control and reduces stress.

Fiesta Hummus

- 1 can garbanzo beans (drained)
- 1/2 tsp. cumin
- 1/4 tsp. salt
- 1/8 tsp. cayenne pepper
- 2 cloves garlic (minced)
- 1/2 cup plain nonfat yogurt
- 1 Tbsp. lime juice
- 1 Tbsp. sesame oil
- 1 jalapeno pepper (finely chopped)
- 2 Tbsp. cilantro (chopped)

Preparations

1. Dump beans into a blender. Blend until mashed.
2. Add remaining ingredients to blender. Blend until smooth.
3. Chill at least 1 hour or overnight.
4. Serve on crackers or tortilla chips.
5. Refrigerate leftovers.

Makes: 6 servings

Nutritional Information (per serving)

Total Calories	123
Total Fat	4 g
Protein	6 g
Carbohydrates	17 g
Dietary Fiber	4 g
Saturated Fat	0 g
Sodium	231 mg
Total Sugars	4 g

Source: USDA



Air Pollution Affects More than Your Overall Health

According to a study conducted by the International Food Policy Research Institute, breathing polluted air is attributed to “significantly reduced” verbal and math scores, and cognitive impairment that can lead to an increased risk of developing Alzheimer's disease or other forms of dementia.

What can you do?

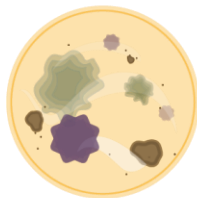
Although the United States experiences lower air pollution than other major countries, it's important to be aware of how your daily activities can contribute to air pollution. Here are some things to consider:

- Research the household products that you use to determine if they're harmful to the environment.
- Monitor home and working environments to make sure that there are adequate airflow and proper exhaust systems installed.
- Refrain from smoking, especially indoors, to make sure that this specific type of smoke doesn't pollute the air you're breathing.

Don't Forget About Indoor Air Pollution

Americans spend 90% of their lives indoors, where the air is 2-5x more polluted than outdoor air.

The most common pollutants are:



Airborne particles



Indoor formaldehyde



Household gases



Ozone

3 Reasons Why Your Stomach Always Hurts

If you're having chronic stomach problems, you should contact your doctor, but also evaluate if these three things may be to blame:

1. **Your diet is one-note**—adding variety to your diet will introduce more good bacteria to your stomach, helping get rid of the bad, discomfort-causing bacteria.
2. **You're eating too many nuts or raw veggies**—these fibrous foods can cause serious discomfort since they're harder to digest.
3. **You're overly stressed**—when you're feeling the pressure, your stomach is likely to be upset in one way or another.