

#### HEALTH AND WELLBEING





### Financial Health and Your Heart

February is Heart Health month and just as important to your heart health is the stress we cope with about our finances. Financial health is a large factor in people's wellbeing. "The physiological repercussions of chronic financial strain, manifesting as chronic stress symptoms, range from mild ailments like insomnia to more severe outcomes such as persistent hypertension. Over prolonged periods, these can set the stage for cardiac events, including heart attacks and strokes." (1) "The available literature substantiates an association between financial stress and the incidence of CAD/CHD or major cardiac outcomes, underscoring an urgent need for standardized definitions and measurements of financial stress." (2)

So what can we do about financial stress? There are professional services that can help you with financial issues:

- 1.The NFCC-National Foundation for Credit Counseling https://www.nfcc.org/
- 2.The FCAA-Financial Counseling Association of America <a href="https://fcaa.org/">https://fcaa.org/</a>

Other things you can do is speak to a mental health therapist, Seek out your EAP through work as they also offer education and information about financial services. Things that you can do on your own: create a budget for yourself or your family, know where your finances are each month and your regular spending habits. There are free apps that can help with that, click on this link to check them out: https://www.nerdwallet.com/article/finance/best-budget-apps

Know that you aren't alone, 77% of American households have financial worries. (3) But taking control of your situation can mean better health for you and your heart.

# **Healthy Recipes**

Lemon Chickpea Soup

<u>Lunch Meal Prep-Italian</u> <u>sausage and veggies</u>

Protein Cookie Dough

## **LCIC Courses**

#### **Cooking with Carnie**

Thursday, February 6th, 6-7pm Zoom course

To register click here: Soup, Salad and Breadsticks

#### **Nutrition Basics**

Tuesday, February 25th 5-6pm, 2400 Reach Rd, Williamsport

To register click here: Nutrition Basics

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 $<sup>1. \</sup>underline{https://www.sciencedirect.com/science/article/abs/pii/S0146280623005704}$ 

<sup>2.</sup> https://pubmed.ncbi.nlm.nih.gov/37979897/

<sup>3.</sup> https://www.cnbc.com/select/how-to-take-control-of-your-finances/#:~:text=Key%20findings-77%25%20of%20American



# Financial Stress

Did you know having consistent <u>financial stress can negatively</u> <u>impact our overall health</u>?

Financial stress can come from economic difficulties, unexpected savings, lack of savings, and other unforeseen scenarios.

However, mindfulness techniques can help us better manage financial stress. They provide the foundation for staying grounded and reframe our perspectives around money.

Try Calm's latest masterclass, <u>Navigating Financial Wellness</u>, a series developed alongside Kelley Long, a financial wellness coach to improve your relationship with money:

- In this 7-part series, you'll learn mindfulness tools to help you manage financial anxiety, gain new perspectives, and develop mindful money habits. Here are some sample sessions:
  - Comparison
  - Shame, Guilt & Self-Judgement
  - Control What You Can

Join an upcoming <u>Calm webinar</u> to learn how to personalize your app experience. Learn new mindfulness techniques or strategies with special monthly themed webinars.



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