



Take care of yourself a little more without jeopardizing any financial goals you've set in place this new year.

Eat Well

You can make modest changes to your weekly meal plan that can support balanced nutrition and overall wellbeing while reducing grocery costs. First, make a meal plan to prevent over-spending or last-minute purchases that add up quickly. Keep it simple. Don't get too ambitious – just focus on a balance of protein, whole grains, produce and some dairy. Purchase foods that can be used in multiple meals and cook in batches. Have staple items like these on-hand: brown rice, flour, yogurt, garlic, lemons (or lemon juice) and frozen vegetables. Buy seasonal produce to enhance flavor and nutrients and reduce cost. Make a meal with eggs - they're nature's most complete source of protein and they're easily the cheapest!

Get Routine Self-Care

Routine self-care has been shown to reduce stress and burnout, improve relationships, boost productivity and even promote longevity. These activities don't have to be costly. Try creating a "did that" list – a direct contrast to your "to-do" list. It's a great

beginner self-care activity that helps you celebrate the little accomplishments and it's entirely affordable! You can also simply take a shower – you choose if it's hot or cold – there can be wellbeing benefits to both options! Finally, use discount codes for self-care activities you treasure, such as a massage, while keeping spending in check.

Boost Immunity

Pick a preventive care screening or appointment to complete as the new year gets going. Prevention is likely less expensive (if not free), compared to any treatment! You can also boost immunity – especially during the winter months - by staying hydrated. Water is the cheapest option!

Move More

Toss out the variability of weather or any commute and try an online guided video workout, tutorial or virtual fitness class that aligns with your current capabilities. Many are completely free! Exercising can keep us energized, focused and invested in our wellbeing.

Nourish Relationships

Healthy relationships are key to overall physical, mental and emotional wellbeing.

Nourish the relationships that matter most to you without spending too much. Visit your local animal shelter to share the joy with a cat or dog while spending light, stress-free time together. Just being around domestic animals can help reduce blood pressure and ease symptoms of stress. It also creates a unique backdrop for new conversations with loved ones. You might also consider writing a love letter to your partner or a check-in letter to a loved one. You could also check out the stars together – winter months often lead to clear skies and can be a fun way to share quality time together. Other ideas include cooking together or having a game night together!

This is your journey to optimal wellbeing – and we wish you a happy and healthy start to your 2024!

"Four Tips for Eating Well on a Budget," MotivateHealth.com, March 20, 2019.

"10 Affordable Yet Uplifting Self-Care Ideas for Your Wellbeing," Vaishali Joshi, Medium.com, July 9, 2023.

"The 82 Best Cheap Date Ideas for Couples on a Budget," MarieClaire.com, May 10, 2023.





As the winter chill sets in, the temptation to hibernate indoors can be strong. However, embracing outdoor activities during this season can offer remarkable benefits for both body and mind. Connecting with nature in winter isn't just invigorating; it's a gateway to improved wellbeing.

Firstly, stepping outside during winter exposes us to vital sunlight, even on cloudy days. This exposure boosts our vitamin D levels, crucial for immune function and mood regulation. Additionally, the crisp air of winter holds its own therapeutic power. Breathing in the fresh, cold air can awaken the senses, leaving us feeling rejuvenated and alert.

Engaging in outdoor activities during winter also presents an excellent opportunity for physical exercise. Whether it's a brisk walk, skiing, ice skating or simply building a snowman, these activities keep us active and help maintain fitness levels. Moreover, exercising in cooler temperatures can potentially burn more calories and enhance endurance, making it an efficient way to stay in shape.

Beyond the physical benefits, spending time outdoors in winter has profound effects on mental health. Studies suggest that being in natural settings reduces stress, anxiety and symptoms of depression. The peacefulness of a snowy landscape or the beauty of winter wildlife can calm the mind and elevate your mood, offering a natural remedy for the winter blues.

Moreover, connecting with nature during winter fosters a sense of awe and appreciation for the environment. Witnessing the quiet beauty of snow-covered landscapes or the resilience of nature in colder months can instill gratitude and mindfulness, grounding us in the present moment.

In essence, embracing outdoor activities in winter isn't just about enduring the cold—it's about reaping the incredible benefits nature has to offer. So, bundle up, step outside and discover the wonders of winter.

"The Physical and Mental Benefits of Getting Outside in the Winter," University of Utah, healthcare.utah.edu, Jan. 20, 2022Start with prebuilt kits to minimize mess and focus on creativity. Consider setting a timer and have an anonymous vote with a prize winner after.



PREVENT THE SPREAD OF ILLNESS

WITH HEALTHY MEASURES THIS WINTER

The snow is falling, the air has that distinct January chill... and everyone is sniffling. It's that time of year again: Though certain factors fluctuate from year to year, the peak of flu season tends to occur between the months of December and February. A 2018 CDC study found that an average of 8% of the American population will contract the flu each year. Further, according to the American Lung Association, adults get an average of two to four colds per year.

With the spread of germs and viruses made even easier by the need to stay indoors during the winter months, it's important that we take preventive measures to protect ourselves from illnesses that can quickly turn severe.

HERE ARE A FEW STEPS WE RECOMMEND TAKING THIS COLD AND FLU SEASON:

- 1. GET YOUR ANNUAL FLU SHOT. It's simple, quick, safe and adaptive, meaning each year's vaccine is updated in an attempt to best protect against the current viruses. You should try to get your flu shot as early in the season as possible, but any preventive care is good preventive care.
- 2. MAKE SLEEP A PRIORITY. One of the best tools at your disposal for creating a strong, healthy immune system is a good night's rest. Practice good sleep hygiene, like avoiding sources of blue light such as your phone screen, and aim for at least seven to eight hours of sleep each night to give your body the chance to recharge and produce proteins essential to immune cell growth.
- 3. EXERCISE REGULARLY. Research shows that moderate exercise plays a major role in increasing the circulation of immune cells throughout the body, which can help better protect you from infection. As a bonus, it also helps you sleep easier and can alleviate stress. Aim for at least 30 minutes per day, and don't be afraid to get creative with the weather.
- 4. HYDRATION IS KEY. Among its numerous benefits, regular water consumption also performs two functions important to your immune system: it carries oxygen to your cells, and it flushes bacteria and infectious toxins away from them. Aim for 8-10 glasses of water daily and avoid activities that actively dehydrate you like smoking or alcohol consumption.

- **5. GET THE NECESSARY NUTRIENTS.**
- Nutrients like zinc and Vitamins C, D, and B12 have been proven to aid your immune cells and protect your body from bacteria and fungi. Prioritize a diet of foods that are rich in these nutrients, such as orange juice, salmon, tuna, tomatoes, broccoli, oysters and red meat. You can also take supplements for an extra boost of valuable vitamins and minerals.
- 6. STAY HOME. It might go without saying, but if you're experiencing a fever or any flu symptoms at all, the best thing you can do for your health and the health of your peers is to stay home. Stay home for at least 24 hours after your fever has alleviated, and don't hesitate to seek medical care if your condition worsens.

HELP PROTECT yourself, your coworkers, your friends, and your loved ones by taking preventive steps to stop the spread of illness this winter.

"Can Winter Make You Sick?" Northwestern Medicine, www.nm.org, September 2022.

"Facts About the Common Cold," American Lung Association, www.lung.org, March 27, 2023.

Nieman, D. C., & Wentz, L. M. "The compelling link between physical activity and the body's defense system." Journal of sport and health science, Nov. 16, 2018.

Tokars, J. I., Olsen, S. J., & Reed, C. "Seasonal incidence of symptomatic influenza in the United States," Clinical Infectious Diseases, May 15, 2018.

