



Financial Wellness AHEAD OF THE HOLIDAY SEASON

Heading into the holiday season stirs excitement and good memories, but it can also be a source of stress when you think about the costs of travel, gifts and experiences. Did you know that the vast majority of Americans — 76% — experience emotional distress from financial pressures from the season?

To avoid sleepless nights, dipping into savings, or missing out on fun for financial reasons, consider some of the following tips to enter the holiday season in a great financial headspace.

Plan Ahead

Budgeting is especially important in the holiday season. As early as you can, try to anticipate all the purchases or out-of-the-ordinary costs you foresee. This might include:

- Gifts
- Travel expenses (flights, train tickets, gas, hotels)
- Larger grocery bills
- Higher utilities
- Pet boarding or a pet sitter

You'll want to weigh these against your household's expected income. That might include:

- Weekly/biweekly paychecks
- Freelance work
- Refunds or gifts

With both numbers in mind, you can see if you'll pace beyond or behind the set amount you want to spend. This budget can help you make decisions for the next three months. If you're able to stick to it, you'll have peace of mind knowing the money is earmarked and accounted for!

Save Early

If you lay out your budget and find that you'll be a few hundred dollars behind non-negotiable expenses, it's time to save as much as you can. Chances are that you'll have a few paychecks between now and when you need to start spending, so there are a few options you can pursue:

- Pick up a seasonal part-time job.
- Cut back on non-necessity spending before the holidays.
- Consider a gig like DoorDash, UberEATS or contract remote work.
- Rework the holiday budget to become more realistic.

Taking on another job is a hefty responsibility. Be sure you have the time, energy and mental capacity for it. The last thing you want to do is risk your steady paycheck at your full-time job or burn yourself out to not even be able to enjoy the holidays with family and friends.

Find Flight or Hotel Discounts

Travel for the holidays can get expensive. To find the best deals, shop around consistently and join reward programs. Almost all major airlines and hotel chains have loyalty programs in place — and if you have email receipts of flights or stays from this past year, you may even be able to retroactively add them to your account.

Regional airports may have more expensive flights, and if you can drive an extra hour or so to an international airport, you might find a better price. Similarly, hotels and Airbnbs/VRBOs might have surge pricing during the holidays. If you share the cost with someone you're traveling with, it cuts down your costs significantly.

At the end of the day, remember one important detail: the holidays are about celebrating the friendships and relationships of those you hold most dear. Enjoy the time you get with your loved ones and prepare for another great year.

"76% of Americans Face Financial and Emotional Pressure over Holiday Spending," Beyond Finance, beyondfinance.com, Accessed September 10, 2025.

Making Sense of Health Literacy

October is Health Literacy Month: an opportunity for each and every one of us to take charge of our health by improving our capacity to understand it.

Health literacy refers to our ability to make sense of basic health information in order to make informed decisions regarding our wellbeing. In practice, this might look like accurately following recommended treatment plans, wholly comprehending the advice of your primary care provider (PCP), or knowing the best place to go for help when complications arise.

Being health literate is an essential part of taking care of yourself and your future wellbeing. Research shows that individuals with a higher degree of health literacy are typically more likely to engage in preventive care, such as vaccinations and recommended screenings, which can help identify or diagnose possible issues earlier, when they can be addressed. Conversely, lower levels of health literacy have been linked with an increased risk of hospitalization and poorer health management overall due to factors such as misunderstandings with medications or missed appointments.

This October, how can we begin to improve our own personal health literacy?

Plan ahead for each visit with your PCP. The conversation itself will usually be fairly brief, so walking in with a clear idea of what you want to talk and ask about will help you make the most of your time in the exam room. Keep a running list of applicable questions, and take notes throughout your appointment to follow up on anything relevant after the fact, if necessary.

Don't hesitate to ask questions.

Remember: Your PCP's job is to give you the information you need in the most accessible way possible. There's absolutely nothing to be embarrassed about if you ever need to ask for clarification. A good rule of thumb is to repeat back what the PCP has told you, in your own words, to confirm you've understood them correctly.

Be cautious about the health information you consume. With the internet at our fingertips, there's truly no shortage of places we can go for our health information, including websites, social media, and the movies and television we consume. Be wary when deciding which information you will trust, and remember that not all sources are accurate or paint a complete picture.

Ask if there are additional materials your PCP could provide to help you better understand.

Hearing your PCP's explanation verbally may not be ideal for all of us. Perhaps you're a visual learner, or would benefit from being able to read the information instead. Many offices have additional materials prepared to help explain particularly complex information, or your PCP may be able to point you in the direction of something similar.

You can bring a support system.

If you're worried about forgetting valuable information, or are simply nervous about going on your own, you could always bring a trusted friend or a loved one along with you. They could take notes for you while you simply listen to what your PCP has to say.

"Health Literacy," American Speech-Language-Hearing Association, asha.org, Accessed September 8, 2025.

"Health Literacy Month: What It Is and Why It Matters," Iowa Department of Health and Human Services, yourlifeiowa.org, October 8, 2024.

"An Introduction to Health Literacy," National Library of Medicine, nmlm.gov, Accessed September 8, 2025.

"Improving Your Health Literacy," Jamie DePolo, breastcancer.org, August 16, 2024.

"Understanding Health Literacy," CDC, cdc.gov, October 16, 2024.



Walnut-Rosemary Crusted Salmon

Cook Time: 10 minutes Total Time: 10 minutes Serves: 4

Ingredients

- 2 teaspoons Dijon mustard
- 1 clove garlic, minced
- ¼ teaspoon lemon zest
- 1 teaspoon lemon juice
- 1 teaspoon chopped fresh rosemary
- ½ teaspoon honey
- ½ teaspoon kosher salt
- ¼ teaspoon crushed red pepper
- 3 tablespoons panko breadcrumbs
- 3 tablespoons finely chopped walnuts
- 1 teaspoon extra-virgin olive oil
- (1 pound) skinless, wild-caught salmon fillet, fresh or frozen
- Olive oil cooking spray
- Chopped fresh parsley and lemon wedges for garnish

Instructions

1. Preheat your oven to 425°F. Line a large-rimmed baking sheet with parchment paper.
2. Combine mustard, garlic, lemon zest, lemon juice, rosemary, honey, salt and crushed red pepper in a small bowl. Combine panko, walnuts and olive oil in another small bowl.
3. Place the salmon on the prepared baking sheet. Spread the mustard mixture over the salmon and sprinkle it with the panko mixture, pressing down to ensure it sticks. Lightly coat the top of the dressed salmon with cooking spray.
4. Bake the salmon until it flakes easily with a fork, about 8 to 12 minutes, depending on thickness.
5. Top the salmon with parsley and serve with lemon wedges, if desired.

Nutrition Information

Serving: 3 ounces, Calories: 222 cal, Carbohydrates: 4 g, Protein: 24 g, Total Fat: 12 g, Saturated Fat: 2 g, Sodium: 256 mg, Sugar: 1 g
Recipe adapted from eatingwell.com

