



February 2017: Financial Wellbeing and Internet Safety



Get Involved!

Welcome to the February issue of [TotalWellbeing](#)! If you have been following TotalWellbeing you know that every month we focus on one of the [8 Dimensions of Wellbeing](#). This month we will review how internet safety can affect your financial wellbeing. These two topics intersect and influence each other on many levels and it is important to occasionally review where they may conflict and what you can do to protect yourself. For a closer look at this month's topic and helpful resources please check out [The Path](#) and [The Connection](#) below.

Speaking of internet safety, did you know last Saturday was National Data Privacy Day? If you have been keeping an eye on [MINESblog](#) you may have seen our own ideas around [data security and the importance of being diligent](#) with your information written by MINES' own security officer and CIO, Ryan Lucas.

As always, for more information please check out the links to the left or hit the share button to send us a message, and to be notified when we post more resources and articles make sure to subscribe to [MINESblog](#). See you next month!

To your total wellbeing,
The MINES Team

THE PATH: HOW INTERNET SAFETY INFLUENCES YOUR FINANCIAL WELLBEING

Whether you do all your shopping online, are a nominal internet user, or are a parent, internet safety is important. Not only is it important to take note of when you give out your personal information, it is important to take time to reflect how you spend your money online. With less and less people balancing a checkbook, it has become much easier to lose track of where your money is going and to catch mistakes when they happen. Whether you allow things to be paid automatically online or you allow websites that save your credit card information, it has become easier to spend more money without realizing it. You also need to be careful about what websites you allow to have your information so that your information isn't stolen, which can severely impact your financial wellbeing. If you are a parent, you need to be aware of how your child is spending their time online and how much information they are sharing. A teenager may not think it is a big deal to share that your family is leaving town but if the wrong person finds out, you may be robbed while you are gone.

There is good news! By using websites and Wifi networks that are secured, it is possible to have stronger and safer financial wellbeing. By having quick access to your financial statements, being able to autopay or receive instant reminders to pay your bills, you can feel more confident in your financial status and reduce stress when it comes to trying to keep track of your financial wellbeing. If you are confident in your internet safety and do everything you can to protect yourself, the financial freedom the internet provides you is exhilarating and freeing.

Check out [these resources to help you hone your internet safety skills](#).

Tips for you:

Did you know the S in the URL stands for secure? Next time you are online, look at the URL (web address) to see if the site you are visiting is secured before you put your personal information in. You will know the URL is secured if the URL starts with "https://". If the site you are visiting just says "http://" it is not a secured site and you should be careful about giving any personal information on there.

THE CONNECTION: GET INVOLVED

Wellbeing does not simply start and stop at the individual. Our community is connected to each of our own individual wellbeing in a huge way. When we are well we can better function within our community. We can help our fellow humans thrive, and in turn, when our community is prospering, it helps each of us reach our goals as individuals. So why not help our community so we can all thrive together? Each month we will strive to bring you resources that can help you enhance the wellbeing of those around you or get involved with important causes.

Community Wellbeing Resources:

This month, think about helping out a third world entrepreneur start their business by providing capital for their business even if it is a small amount. Just remember to be careful anytime you give your financial information out over the internet. Check out this

website and look for ways you can help in your community <https://www.lendwithcare.org/>.

Don't forget that PersonalAdvantage, your online benefit through MINES, has tons of great resources for all the dimensions of wellbeing that we discuss here, along with some articles and assistance for Retirement Planning. If you haven't checked it out yet, or want to see what resources they have for this month's topic check out the link below. You'll need your company login, so make sure to get that from your employer or email us and we'll be happy to provide that to you.

[Check Out PersonalAdvantage Here!](#)

If you or a member of your household needs assistance or guidance on any of these wellbeing topics, please call MINES & Associates, your EAP, today for free, confidential, 24/7 assistance at 800.873.7138.

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