



January 2018:
The Relationship Between
Money Smarts and Financial Wellbeing



For 2018, we at MINES wanted to find a new way to promote the [8 areas of wellbeing](#). In order to do this, we decided to switch up our monthly communication into areas that you can copy and send out to your employees or give you suggestions around trainings that relate to this wellbeing topic. We also want to continue on from last year's emphasis on the community and look at how what we do can affect those around us and that affects your community, your state, and even other countries.

Financial Wellbeing- Engaging Your Money Smarts

This month as we look at financial wellbeing, we also want to consider how you can improve your Money Smarts and how your employer fits into this equation. Even if a raise isn't in the cards for you, your employer may offer other ways for you to improve your financial wellbeing. Maybe you have access to a 401K or our online resource, [Personal Advantage](#) where you can work on your budget or take some webinar trainings. MINES also offers financial counseling if you have EAP services through us. This first month of the year is a great time to talk to your employer about where you want to go and ask them for advice about what benefits you have access to that you could do to improve your financial wellbeing. Personal Advantage has some great [tools](#) and [webinars](#) this month to improve your Money Smarts and Financial Wellbeing.

Question of the Month

How can you help improve your Money Smarts both at work and at home?

Quote of the Month

“Winter is a season of recovery and preparation.”
– Paul Theroux

Training Suggestions

Check out these financial training suggestions MINES would be happy to help put on for your company. Use them in a series or by themselves. Check out our training manual [here](#) to see other training offerings:

1. The Millennial's Guide to Money series
2. Social Security Questions? Get the answers [here](#).
3. Date Night with Your Finances

MINES Updates/Community World View

This Month's Focus

[Check out this month's webinar on Money Smarts](#)

Check out MINES blogs last month:

- [Theo Bear and 2017](#)
- [Kids These Day...](#)
- [Publication Update](#)
- [Int. Day of Persons with Disabilities](#)

Check out this Month's Infographic

Important Links

- [Visit our BLOG](#)
- [MINES and Associates](#)
- [2018 Training Catalog](#)
- [Balanced Living Magazine](#)
- [LinkedIn](#)
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Each country values money or uses money a little differently. This year will see the Tax Reform take effect. How does this tax reform affect your community or your state? It is an interesting concept to look at the larger picture and see how similar it is to other countries and how others around you and even outside the United States are looking at this financial reform here. Take the time to chat about it with those around you and learn their perspective. You never know what you will learn. And consider how does finding ways to change your money smarts help your community, and in return send out a ripple effect to your city, state, and nation to improve how we look at money at all levels?

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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