



July 2016: Financial Wellbeing

Get Involved!



Welcome to the July issue of [TotalWellbeing](#)! This month it's time for everyone's favorite topic, Financial Wellbeing. Smart, informed decisions are the key to building a financial foundation that you can grow from. Spend, save, and invest in smart ways. Be critical of information sources and be sure people you talk to have your best interest in mind. Be patient, save where you can and we promise small steps now will add up down the road. To help we have provided a retirement calculator and links to a community-based service-trading site to help you leverage your skills and save a buck while you're at it. For a closer look at this month's topic and helpful resources please check out [The Path](#) and [The Connection](#) below.

Much more information on a variety of topics is available on [MINESblog](#). Here you can expect blogs, articles, and tips provided by members of the MINES Team. Last month was Pride Month and we had a great article on how employers can support their transgender employees and make sure they are providing a safe and accommodating environment. We will continue to post regular and relevant material here so follow us if you're not already.

As always, for more information please check out the links to the left or hit the share button to send us a message. See you next month!

To your total wellbeing,
The MINES Team

THE PATH: FINANCIAL WELLBEING AND THE FUTURE

Financial Wellbeing is about making informed choices and building a foundation that you can grow from. It is important to consistently make the best decision possible with the information you have. That said, you also must make sure the information that you are basing your choices on is quality information and not coming from somewhere that does not have your best interest in mind. Even financial advisors can sometimes give poor advice or have ulterior motives, so take anything you hear with a grain of salt until you can do your research. Be smart, be patient, and don't outspend your means. Over time you will slowly but surely put in place a financial foundation that you can further build upon and use to perpetuate your life.

Tips for you:

Financial planning is unique for everyone. Different income, circumstances, and goals mean everyone needs something a little different. There are self-help tools and calculators all over the place to help you analyze and plan. Charles Schwab offers one such tool on their website to help plan for retirement and offers financial planning if needed.

[Check It Out Here!](#)

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:

When we think of buying power, most people think of tangible assets such as money and items of value. But what about skills, knowledge, and expertise? Are these not valuable too? What if we could trade these things to others in exchange for their skills, knowledge, and expertise? Well you can! Simbi.com hosts a whole community of thousands of people doing just that. Think you have something to offer? Check it out!

[See What Simbi Offers 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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