



November 2019: Managing Financial Stress & Physical Wellbeing



Welcome to the November 2019 edition of *TotalWellbeing*, your guide to the **8 dimensions of wellbeing**. This month we will look at managing financial stress and staying mindful of your physical wellbeing during the holidays. With all the get-togethers, parties, and gift-giving this time of year, it is all too easy to spend too much and eat too much during the holiday season. The key here is to stay mindful and not let the fast-paced nature of the season and all the events distract you from your financial and wellness goals. The year is almost over, don't let yourself drop the ball now. Stay mindful, stay strong. For more information on managing financial stress check out [these helpful articles](#), [free webinars](#), and the information below.

It is also Alzheimer's awareness month. Alzheimer's affects many people all over the world both those who have the disease and those that care for them. Please take time to read [this month's blog post](#) for an update on the state of Alzheimer's research and resources. And remember that MINES is here to help. If you are a caregiver and need to talk to someone, need help finding resources, or are grieving a loved one with the disease, please call us.

Also, just another friendly that you can now **access your counseling services with MINES through an online text and messaging platform! It's counseling whenever, wherever! Call us anytime for more info or to get set up!**

Remember you can always catch past issues of *TotalWellbeing* on our [newsletters page](#). This newsletter is aimed at providing helpful information about various aspects of your wellbeing and then connecting it all back to important and relevant parts of everyday life. If you have any thoughts, questions, or content you would like to see covered here please get in contact with us. You can email us directly by clicking [here](#).

To your total wellbeing,
The MINES Team

How to Lower Your Financial Stress

Living with too much of any kind of pressure on a daily basis can take an emotional and physical toll, contributing to sleepless nights, backaches or headaches or, over time, even life-threatening diseases, such as high blood pressure or heart disease. Financial troubles are no different. The Consumer Federation of America (CFA) recommends a two-prong approach; relax and take action.

Relax, take a breath:

- Focus on what you have, not on how much you're lacking. List all your

This Month's Focus

Free Webinar:
[Money is Emotional: Prevent Your Heart from Hijacking Your Wallet](#)

MINESblog:
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[National Alzheimer's Awareness Update 2019](#)

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possessions, including material things, your health, and your relationships.

- Eliminate clutter in your life. Tossing out what you don't need and organizing the rest also can tidy up your emotions. Meditating or sharing your feelings with a nonjudgmental person can do the same.
- Take care of yourself physically. Exercise is one of the best stress reducers. Eat a balanced, healthy diet.

Take Action:

- Set up a budget. Write down where all your money is going -- mortgage and car payments, food, gas, telephone, clothing. Then, see what can be adjusted so you can live within your means. Create a new spending plan and stick with it. If there's nothing left to trim from your budget, you may need to think about new income sources.
- Stop taking on new debt, immediately. If this means not eating out, not indulging in expensive entertainment or giving up a second car and taking public transportation, then so be it. Learn if you qualify for public or private financial assistance. Use low-interest savings to pay down high-interest debt. Debt can be very expensive to carry; once it's paid off, your payments can go to savings instead.

Check out [this article](#) for a full breakdown of financial tips.

Remember that you and your household members have financial benefits, including financial coaching and free 30-minute consults for financial matters, available through the EAP. Please call us at 1-800-873-7138 to get connected right away. Also, [PersonalAdvantage](#) has a ton of great resources and FREE [webinars](#) this month to help you focus on your wellbeing while also being productive at work and home.

Question of the Month

What is one compromise you can make this year to lower your biggest sources of financial stress around the holidays?

Quote of the Month

“It’s not how much we give, but how much love we put into giving.” - Mother Teresa

Training Suggestions

Check out these training suggestions that may help your organization to reduce financial stress and support physical wellbeing including resources for employees that may be dealing with Alzheimer’s in their life. Use them in a series or by themselves. MINES is always happy to consult on issues of wellbeing and suggest training that would support your goals. Check out our training manual [here](#) to see other training offerings:

1. [Alzheimer's & Dementia A to Z](#)
2. [Untap Your Hidden Compensation](#)
3. [Happy Holidays](#)

Staying Mindful

At holiday parties, you don't always have control over the types of foods available. Make the best of your choices and cut back on portions:

- Take only a sliver of your favorite desserts.
- If you're having pie, don't eat all the crust, unless it's made from crushed graham crackers.
- Sample the fresh fruit platter.
- Avoid alcohol.
- Eat a healthy meal before the party so that you don't overindulge.

When you bring a dish to share, keep in mind that the guests may also be watching their eating habits. Offer healthy alternatives to feel good about what you're serving.

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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