

# Wellness Wednesday



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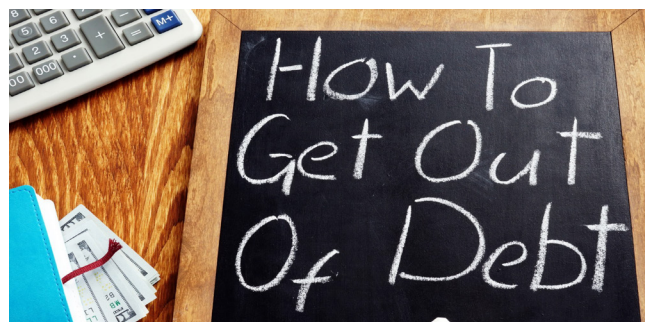
*Find your path to total well-being!*

## Expert-Backed Tips For Paying Off Your Debt

*Are you tired of feeling overwhelmed by debt and struggling to make ends meet? We understand that managing debt can be a challenging and stressful experience.*

### Take Stock of Your Debt

The first step in managing your debt is to assess your current situation. Gather all the information about your debts, including balance, interest rates, and minimum payments. Create a spreadsheet or use a budgeting app to organize the information and get a clear picture of your debts and how to prioritize them.



According to financial therapist Nicole Iacovoni, "organizing your debts and creating a balance sheet will help you get an accurate picture of how much debt you have and what needs to be paid off first." Once you have a clear understanding of your debts, you can develop a plan of action to pay them off and achieve financial freedom.

### Good vs. Bad Debt

Not all debt is created equal. There are good debts, such as mortgages and student loans, and bad debts, such as credit card debt with high-interest rates. Understanding the difference between good and bad debt can help you prioritize which debts to pay off first.

Behavioral finance expert Ande Frazier recommends paying off bad debt first, as it's often subject to high-interest rates. She suggests segmenting your debt and deciding what to pay off first. For example, credit card debt with high-interest rates should be a priority, while other debts with lower interest rates can be tackled later.

### Choose a Repayment Strategy

Once you have a clear understanding of your debts, it's time to choose a repayment strategy. There are two main methods for paying off debt: the debt snowball and the debt avalanche method.

The debt snowball method involves paying off your debts from smallest to largest, while the debt avalanche method prioritizes debts with the highest interest rates first. Financial planner Mamie Wheaton suggests focusing on small wins and micro-goals to stay motivated. "After you achieve the milestone, you can celebrate and then set another goal," she says.

Behavioral finance expert Ande Frazier advises choosing the method that fits your behavior. "For example, if you need to have a quick win in order to stay consistent with a plan, then perhaps the snowball method might work better."

## Make a Budget

Creating a budget is essential to managing your debt and achieving financial freedom. It's important to have a clear understanding of your income and expenses, so you can look for ways to reduce monthly expenses and free up money to pay off your debts.

Debt relief lawyer Leslie H. Tayne recommends getting a handle on your cash flow to determine which strategy will be best for paying off debt as quickly as possible. Many budgeting apps can pull directly from your bank accounts to break down your spending, or you can create a budgeting spreadsheet to track your income and expenses.

## Set Attainable Repayment Goals

Setting realistic repayment goals is crucial to paying off your debts. Investment advisor representative Krisstin Petersmarck suggests setting long-term goals and focusing on small wins along the way. "Even if you miss a goal for a month, don't look at it as a failure of the overall plan. Move past it and get back to tackling it the following month."

It's important to celebrate your victories along the way and reward yourself for achieving your goals. Financial planner Wheaton recommends budgeting in small rewards for yourself when you reach milestones to make the process more sustainable and fun.

## Consider Additional Income Streams

Finding creative ways to bring in extra income can accelerate your debt payoff goals. Selling items you no longer need, taking on a part-time job, or working a side hustle can all provide additional cash to put towards your debts.

Behavioral finance expert Bola Sokunbi suggests considering part-time work or a side hustle to bring in extra income. "There are plenty of great options you can even do from home," she says.

## Explore Alternative Options for Interest Rates

High-interest rates can make it feel like you're hardly making a dent in your debt. To save money and pay down your bill faster, consider transferring your current credit card balance to a 0% balance transfer card. These cards give you anywhere from 12 to 21 months to pay down your balance without any interest.

According to money and budgeting expert Andrea Woroch, "81% of those who requested a reduced APR in the past year were successful, but just one in five cardholders asked." Call your current credit card provider to see if you qualify for a reduced interest rate.

## Don't Skimp on Saving

Saving money is just as important as paying off debt. Barbara A. Pietrangelo, chair at Life Happens, recommends allocating a certain amount of money for emergency savings. "Having these funds available can help you deal with unexpected expenses, such as medical bills, car repairs, or job loss."

Behavioral finance expert Ande Frazier emphasizes the importance of analyzing good and bad debt and building six months' worth of savings before considering paying off good debt.

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## Remove Temptations

Eliminating temptations can help you avoid impulse purchases and unnecessary spending. Financial expert Woroch suggests disabling digital wallets like Apple Pay, deleting payment information stored in online retail accounts, and unsubscribing from store newsletters to avoid temptation.

Avoid walking into stores that encourage impulse buying and make your necessary purchases via curbside pickup or free delivery options. If you shop to cope with emotions, find healthier ways to manage your feelings, such as calling a friend or going to a workout class.

## Adjust Your Mindset

Having a positive mindset and focusing on strategic actions is crucial to paying off debt. Financial planner Wheaton recommends focusing on small wins and setting realistic expectations. "Remember that paying down debt can take time," she says.

Behavioral finance expert Bola Sokunbi emphasizes the importance of adjusting your mindset and focusing on taking strategic actions. "By creating your plan and working out a debt payoff date, you have something to focus on and stay motivated towards," she says.

## Seek Help When Needed

Managing your debt can be challenging, but you don't have to do it alone. Leslie H. Tayne recommends seeking help when needed and knowing that you're not alone in the process of paying down debt. "If you need extra support in mapping out a plan or negotiating with creditors, free non-profit financial counseling organizations can help as well," she says.

Managing your debt and achieving financial freedom requires a combination of mindset, strategy, and discipline. By taking stock of your debt, choosing a repayment strategy, making a budget, setting attainable goals, exploring additional income streams, and removing temptations, you can take control of your debt and make progress towards your financial goals. Remember to seek help when needed and celebrate your victories along the way.

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# SAVORY ZUCCHINI WAFFLES RECIPE



## INGREDIENTS

- 1 packed cup grated zucchini, from 1 medium zucchini; squeezed of excess liquid
- 1 large egg
- 1/4 cup onion, minced
- 1/3 cup shredded sharp cheddar cheese, or dairy-free cheddar
- 1/3 cup panko, plain or gluten-free crumbs
- 1/2 teaspoon kosher salt

## Variations

Here are some variations to try:

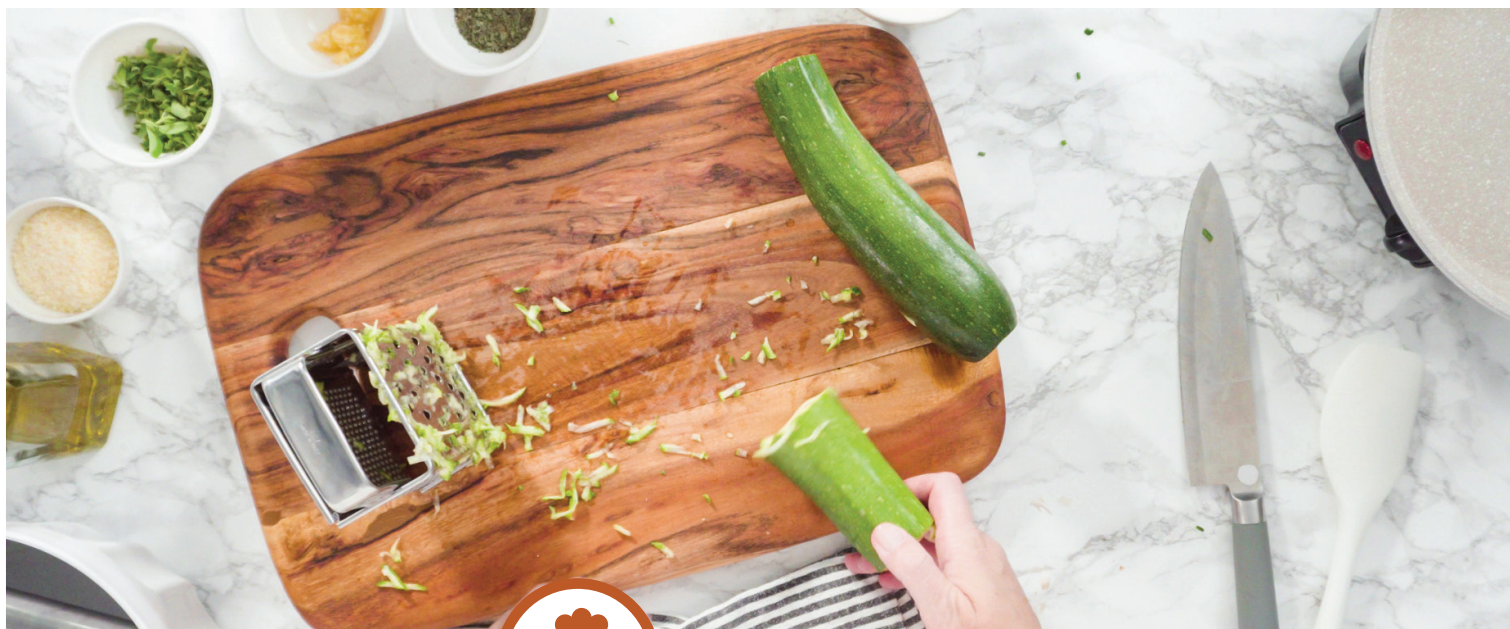
- Swap zucchini with yellow squash
- Substitute shredded parmesan, feta cheese, or mozzarella for cheddar
- Sub shallots or red onion
- Add fresh herbs, like chives, dill, or parsley
- Season them with garlic powder, paprika, or any other of your favorite spices
- Use a regular-size waffle maker if you don't have a mini one

Are you tired of eating zucchini in the same old boring ways? If so, then you're in for a treat. We've got a recipe that will make you fall in love with zucchini all over again - savory zucchini waffles!

Zucchini is a versatile vegetable that can be used in a variety of dishes. It's low in calories, high in fiber, and packed with nutrients like vitamins A, C, and K, manganese, and antioxidants. Plus, it's delicious! So why not use it to make waffles?

## Nutrition Information

Serving: 2 zucchini waffles, Calories: 75 kcal, Carbohydrates: 6.5 g, Protein: 4.5 g, Fat: 3.5 g, Saturated Fat: 2 g, Cholesterol: 54 mg, Sodium: 212.5 mg, Fiber: 1 g, Sugar: 2 g



## INSTRUCTIONS



1. Grate one medium zucchini until you have a packed cup. Squeeze out the excess liquid, using a dish towel or paper towels.
2. In a bowl, combine the grated zucchini, egg, minced onion, shredded cheddar cheese, panko, and kosher salt.
3. Heat a mini Dash waffle iron and spray with oil once hot. (Use a regular size if you don't have a mini.)
4. Add 1/4 cup of the zucchini mixture and spread it around.
5. Cook until browned. Close the iron and cook until the light shuts off and the edges are golden brown.
6. Set aside and keep warm while repeating the process with the remaining batter.

Pair them with your favorite protein and a side dish such as, [Grilled Corn Salad with Feta](#), [Heirloom Tomato Salad](#) or [Arugula Salad](#).

This is a great way to incorporate zucchini into your diet. They're easy to make, delicious, and a great way to get your family to eat their veggies. Plus, they're packed with nutrients that are important for overall health. So dust off that waffle iron and give this recipe a try!

## FEATURED EXERCISE

Featured Exercise ▶ **Jumping Lunges**» **Do it:**

If you're looking to add a challenging and effective exercise to your workout routine, jumping lunges might just be the answer. This plyometric exercise targets multiple muscle groups, including your quads, hamstrings, glutes, calves, and core.

1. Begin by standing with your feet hip-width apart and your hands on your hips or at your sides.
2. Take a big step forward with your right foot and lower your body into a lunge position. Your right knee should be directly above your ankle, and your left knee should be hovering just above the ground.
3. Explosively jump up, switching your legs in mid-air so that your left foot lands in front and your right foot lands behind you.
4. Land softly, absorbing the impact through your legs, and immediately lower your body into another lunge position, this time with your left foot forward.
5. Repeat the movement, alternating legs with each jump.

## #2 Exercise

[Click here to view online!](#)

Reference: Self

Regular exercise can help you control your weight, reduce your risk of heart disease, and strengthen your bones and muscles. But if it's been awhile since you've exercised and you have health issues or concerns, it's a good idea to talk to your doctor before starting a new exercise routine.



Meet Ulliance Senior  
Wellness Account Manager

DON'T THINK ABOUT  
WHAT CAN HAPPEN IN A  
MONTH. DON'T THINK  
ABOUT WHAT CAN HAPPEN  
IN A YEAR. JUST FOCUS  
ON THE 24 HOURS IN FRONT  
OF YOU AND DO WHAT  
YOU CAN TO GET  
CLOSER TO WHERE YOU  
WANT TO BE.

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