

# Wellness Wednesday



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## Expert Tips for Managing and Paying Off Your Debt

Debt is a common reality for many Americans, but it doesn't have to be a lifelong burden. With the right strategies and mindset, you can take control of your debt and work towards financial freedom. In this Wellness Wednesday, we will explore expert-backed tips for managing and paying off your debt, offering practical advice to help you navigate the journey towards debt-free living.



### Start by Assessing Your Debt

Before you can tackle your debt, it's important to have a clear understanding of your financial situation. Take the time to gather all your debt-related information, including recent statements, balances, minimum payments, and interest rates. Creating a simple spreadsheet or using a digital tool like Microsoft Excel can help you organize this information effectively.

As you assess your debt, it's important to distinguish between different types of debt. Some debts, such as mortgages and student loans, may be considered "good debt" and can be managed differently. On the other hand, "bad debt" like high-interest credit card debt should be prioritized for repayment.

### Choose Your Debt Repayment Strategy

Once you have a clear picture of your debts, it's time to choose a debt repayment strategy that works for you. Two popular methods are the "snowball" and "avalanche" approaches.

The snowball method involves prioritizing your debts from smallest to largest balance. Start by focusing on paying off the smallest debt while making minimum payments on the rest. Once the smallest debt is paid off, roll that payment into the next smallest debt, creating a snowball effect.

The avalanche method, on the other hand, prioritizes debts based on interest rates. Begin by paying off debts with the highest interest rates first, while making minimum payments on others. This method can save you more money in the long run, as you'll be eliminating high-interest debts first.

Choose the approach that aligns with your financial goals and behavior. If you need the motivation of quick wins, the snowball method may be more suitable. However, if you want to minimize interest payments, the avalanche method may be the better option.

## Create a Realistic Budget

A budget is an essential tool for managing your finances and paying off debt. Start by assessing your income and expenses, determining how much money you have available for debt repayment. Look for areas where you can cut back on expenses and find ways to increase your income.

There are numerous budgeting apps and tools available that can help you track your spending, set financial goals, and monitor your progress. Consider using these resources to stay organized and motivated on your debt repayment journey.

## Set Attainable Repayment Goals

Paying off debt can be a long-term endeavor, so it's important to set realistic goals and celebrate milestones along the way. Break down your debt into manageable chunks and set specific targets for repayment. This could involve paying off a certain amount each month or eliminating a particular debt within a specified timeframe.

By setting small, achievable goals, you can maintain motivation and track your progress effectively. Celebrate each milestone and use it as an opportunity to set new goals. Remember, paying off debt takes time, so be patient and stay focused on the end goal.

## Consider Additional Income Streams

Finding ways to boost your income can accelerate your debt repayment journey. Explore creative opportunities to earn extra money, such as selling unused items, taking on a part-time job, or starting a side hustle. These additional income streams can provide the financial boost you need to pay off debt more quickly.

There are various online platforms that offer flexible side hustles, such as virtual tutoring or pet sitting. Take advantage of these opportunities to generate extra cash and direct it towards your debt.

## Explore Options to Reduce Interest Rates

High-interest rates can significantly impact your debt repayment progress. Consider options to lower your interest rates, such as transferring credit card balances to a 0% interest balance transfer card. This can give you a temporary reprieve from interest charges and allow you to focus on paying down the principal.

Additionally, reach out to your current credit card provider and inquire about reducing your interest rates. Many cardholders are successful in negotiating lower rates, especially if they have a good payment history. Lower interest rates can save you money and expedite your debt repayment journey.

## Build an Emergency Fund

While paying off debt should be a priority, it's also crucial to have a safety net in the form of an emergency fund. Unexpected expenses can derail your progress if you're not prepared. Aim to save a certain amount of money that can cover essential expenses for at least three to six months.

Having an emergency fund provides peace of mind and protects you from falling back into debt during challenging times. Prioritize building this fund alongside your debt repayment efforts.

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## Change Your Mindset

Debt repayment requires a shift in mindset and a commitment to long-term financial goals. Understand the behaviors and triggers that led to your debt and make a conscious effort to change them. Be open and transparent about your financial situation and seek support from loved ones or financial counseling organizations if needed.

Avoid temptations and unnecessary spending by leaving credit cards at home or disabling digital wallets. Focus on small victories and celebrate your progress along the way. Remember, paying off debt is a journey, and staying motivated is key to successfully achieving your goals.

## Seek Professional Help if Necessary

If you feel overwhelmed or unsure about managing your debt, don't hesitate to seek professional help. Debt relief lawyers and financial therapists can provide guidance and support in developing a personalized debt repayment plan. Non-profit financial counseling organizations can also offer free assistance and resources.

Professional help can provide valuable insights and strategies to navigate your debt repayment journey effectively.

Managing and paying off debt requires discipline, commitment, and a well-thought-out plan. By assessing your debt, choosing a repayment strategy, creating a budget, setting goals, and adopting the right mindset, you can successfully tackle your debt and achieve financial freedom. Remember, each step forward is a step closer to a debt-free future. Stay motivated, seek support when needed, and celebrate your progress along the way.

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# CAJUN CHICKEN PASTA



## INGREDIENTS

- 8 ounces uncooked linguine or pasta of your choice
- 1 pound chicken breast, cut into strips
- 1-2 tsp Cajun seasoning (adjust according to your spice preference)
- 1 tsp garlic powder
- Salt and pepper to taste
- 1 tbsp olive oil
- 1 medium red bell pepper, thinly sliced
- 1 medium yellow bell pepper, thinly sliced
- 8 oz fresh mushrooms, sliced
- 1/2 red onion, sliced
- 3 cloves garlic, minced
- 2 tomatoes, diced

### Cajun Pasta Sauce

- 1 cup low-sodium chicken broth
- 1/3 cup skim milk
- 1 tbsp flour
- 3 tbsp light cream cheese
- Fresh cracked pepper to taste

Are you craving a flavorful and satisfying pasta dish that is both healthy and delicious? Look no further than Cajun Chicken Pasta! This dish is packed with protein, vegetables, and a creamy Cajun sauce that will leave you wanting more.

We'll walk you through step-by-step instructions on how to make this mouthwatering dish. So, grab your apron and let's get cooking!

### Storage Tips

If you have leftovers, you can store Cajun Chicken Pasta in an airtight container in the refrigerator for up to four days. To reheat, simply microwave individual portions until heated through. It's important to note that dishes with dairy may lose some creaminess upon reheating. For best results, add a splash of milk or broth while reheating to restore the desired consistency.

### Nutrition Information

Calories: 324 kcal, Carbohydrates: 44 g, Protein: 26 g, Fat: 6 g, Saturated Fat: 1.5 g, Cholesterol: 44 mg, Sodium: 126 mg, Fiber: 6 g, Sugar: 3 g



## INSTRUCTIONS



### Prepare the Vegetables

Before you begin cooking, make sure to prep all your vegetables. Thinly slice the red and yellow bell peppers, mushrooms, and red onion. Mince the garlic cloves and dice the tomatoes. This will ensure a smooth cooking process.

### Step 2: Make the Slurry

In a small blender, combine the skim milk, flour, and cream cheese to create a slurry. Blend until smooth and set aside. This slurry will thicken the sauce and give the pasta a creamy texture.

### Step 3: Season the Chicken

Season the chicken strips with Cajun seasoning, garlic powder, salt, and pepper. Adjust the amount of Cajun seasoning based on your preference for spiciness. For a milder dish, use 1 teaspoon of Cajun seasoning, or increase it to 2 teaspoons for a bolder kick.

### Step 4: Cook the Pasta

Boil salted water in a large pot and cook the linguine according to the package instructions for al dente. Once cooked, drain the pasta and set it aside.

### Step 5: Cook the Chicken

Heat a large nonstick skillet over medium-high heat and spray it with oil. Add half of the seasoned chicken strips to the skillet and sauté them for 5 to 6 minutes, or until they are fully cooked. Transfer the cooked chicken to a plate and repeat the process with the remaining chicken strips.

### Step 6: Sauté the Vegetables

In the same skillet, add olive oil and reduce the heat to medium. Cook the sliced bell peppers, onions, and minced garlic for 3 to 4 minutes, or until they are slightly tender. Add the sliced mushrooms and diced tomatoes, and cook for an additional 3 to 4 minutes, or until the vegetables are fully cooked. Season the vegetables with salt, garlic powder, and fresh cracked pepper to taste.

### Step 7: Prepare the Cajun Pasta Sauce and combine ingredients

Reduce the heat to medium-low and pour in the low-sodium chicken broth. Add the slurry mixture from step 2 and stir for about 2 minutes, or until the sauce thickens. This combination of broth and slurry will create a flavorful and creamy Cajun sauce. Return the cooked chicken to the skillet with the vegetables and sauce. Taste the dish and adjust the salt and Cajun seasoning according to your preference. Cook for another minute to heat everything through. Finally, add the cooked linguine to the skillet and toss well to coat the pasta with the creamy Cajun sauce. Garnish and Enjoy!

## FEATURED EXERCISE

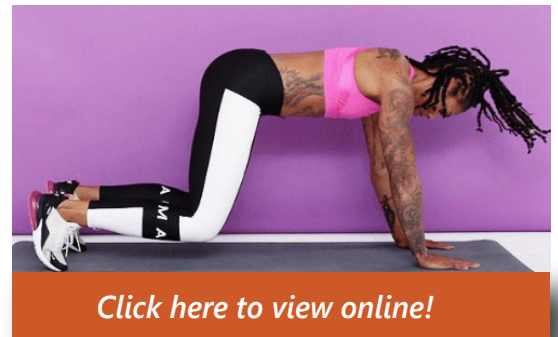
<https://www.self.com/gallery/bodyweight-exercises-you-can-do-at-home>

# Featured Exercise ► Upper Body: Blast-Off Plank to Shoulder Tap

**» Do it:**

- Start in a high plank position with your wrists directly under your shoulders, hips level, core engaged, and legs straight behind you.
- From this position, stay on your toes with your knees elevated off the floor as you bend your knees and push your hips back, allowing your arms to extend in front of you. This position is almost like a child's pose in yoga except you're on your toes and your knees are elevated. You should feel ready to spring forward.
- Now, spring forward (blast off), pushing off your toes to return to a high plank position.
- From your high plank, tap your right hand to your left shoulder. Replace your right hand on the floor and immediately tap your left hand to your right shoulder. Focus on keeping your hips steady throughout this movement.
- Push back into the crouched position. This is one rep.

Are you ready to take your upper body workout to the next level? Get ready to blast off with the Blast-Off Plank to Shoulder Tap exercise! This dynamic movement targets multiple muscles in the upper body, including the shoulders, chest, and core. As you blast off into a plank position, you engage your entire body in a powerful and explosive movement. Then, as you tap your shoulders one by one, you challenge your stability and core strength. The benefits of this exercise are endless. Not only does it help to build strength and definition in your upper body, but it also improves your balance, coordination, and overall functional fitness. So why wait? Start incorporating the Blast-Off Plank to Shoulder Tap into your workout routine today and watch as your upper body strength skyrockets!



*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.*



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Wellness Account Manager