

# Wellness Wednesday



December 13th, 2023

LifeAdvisor.com

**Ulliance**  
Enhancing People. Improving Business.



*Find your path to total well-being!*

## Financial Boundaries During the Holidays

The holiday season is a time of joy and celebration, but it can also bring about financial stress and anxiety. It's important to establish and maintain financial boundaries during this time to avoid accumulating debt, foster healthy relationships, minimize stress, and model financial responsibility. In this Wellness Wednesday, we'll provide expert advice on setting and sticking to a budget, making a gift-giving plan, getting creative with your spending, starting new traditions, avoiding the comparison game, aligning your spending with your values, and preparing to save after the holidays.



### 1. Set a Budget in Advance

To prevent overspending and accumulating debt during the holiday season, it's crucial to set a budget in advance. This budget should include all holiday-related expenses such as travel, food, and gifts. If you didn't save specifically for the holiday season, decide on an amount you are willing to spend and stick to it. Setting clear limits for different spending categories will help you avoid making impulsive purchases. Consider your income and expenses, and make adjustments in other areas if you need to spend more on something. Remember, don't spend money you didn't plan to spend, as it can derail your long-term savings goals.

### 2. Make a List (and Check it Twice)

When it comes to gift-giving, it's easy to get carried away and overspend. To avoid this, create a list of everyone you plan to give a gift to and allocate a specific amount you are willing to spend next to each person or item. Update the list with your actual spending as you go to stay accountable. In today's era of tempting apps and browser extensions, it's essential to set realistic boundaries that make you consider whether the items you're purchasing are truly needed or wanted. A list is an excellent tool for keeping yourself accountable in real time.

### 3. Get Creative with Your Gifts

You don't have to break the bank to give meaningful gifts. Consider thinking outside the box and getting creative with your budget in mind. Your family and friends may be just as happy with a thoughtful \$25 gift as they would be with a more expensive one. Look for lower-cost gifts that pack a punch or think of ways to supplement a less expensive item. Remember, it's perfectly okay if your holiday season looks different this year due to financial constraints. Focus on the meaningfulness of your gifts rather than the price tag.

## 5. Don't Play the Comparison Game

In the age of social media, it's easy to fall into the trap of comparing your holiday experiences to others. This can lead to overspending and losing sight of your own financial values. Take a break from social media during the holidays to be more present with your loved ones and avoid unnecessary comparisons. Remember that spending money does not necessarily equal love or happiness. Focus on your own values and priorities when it comes to holiday spending, and don't let external influences dictate how you celebrate.

## 6. Align Your Spending with Your Values

Many people feel pressure to overspend on gifts as a way of showing care and love. However, it's important to question the belief that spending equals love. Before heading to the store, take the time to reflect on your values and the purpose of your spending. Are you buying gifts to compensate for missed experiences or to make up for a busy work schedule? Identify the reasons behind your spending and determine whether they align with the beliefs and values you want to prioritize in your life. Create a mindful, values-based holiday spending plan that reflects your true priorities.

## 7. Avoid Emotional Spending

The holiday season can bring up emotions and memories from childhood, leading to emotional spending. Be aware of emotional triggers, social pressure, and the gift-giving culture that surrounds this time of year. If you find yourself overspending, explore the root causes behind this behavior. Understand where you learned this behavior and consider healthier ways to cope with those emotions. Protect yourself from impulsive purchases by planning your gifts in advance or opting to shop online to reduce extra purchases in-store.

## 8. Prepare to Save After the Holidays

If you find yourself spending more during the holidays, it's essential to compensate by saving more in the aftermath. Take advantage of the winter season to save money by going out less and spending less. Make a conscious effort to reduce your expenses for a couple of months after the holidays to make up for any overspending. Think about your future self and the goals you want to achieve. By saving the money you would have spent on unnecessary items, you can make progress towards your dreams and aspirations.

## Final Thoughts

Establishing and maintaining financial boundaries during the holiday season is crucial for your overall financial well-being. By setting a budget, making a gift-giving plan, getting creative with your gifts, starting new traditions, avoiding comparisons, aligning your spending with your values, and preparing to save after the holidays, you can enjoy a joyful and stress-free holiday season without compromising your financial goals. Remember, it's the thought and meaning behind the gifts that truly matter, not the price tag.



# BEST LASAGNA



## INGREDIENTS

### Ingredients

- 1 lb 93% lean ground beef
- 1/2 medium onion, diced
- 3 cloves garlic, minced
- 28 ounce can crushed tomatoes
- 3/4 teaspoon kosher salt
- Black pepper, to taste
- 12 no-boil lasagna noodles, such as Barilla or gluten-free noodles
- 24 ounces part-skim cottage cheese, from 1 1/2 16-ounce containers, Good Culture (or use ricotta cheese)
- 2 large eggs, beaten
- 1 1/2 cups part-skim shredded mozzarella cheese, divided
- 1/4 cup grated Pecorino Romano cheese
- 1/4 cup chopped fresh parsley, plus more for garnish

### THE BEST Lasagna

Lasagna is a beloved Italian dish that has stood the test of time. With its layers of meat sauce, noodles, and cheese, it's no wonder lasagna is a crowd-pleaser. Whether you're a fan of cottage cheese or prefer the traditional ricotta, we've got you covered. Get ready to indulge in a mouthwatering lasagna that will leave you craving for more.

### FREEZER FRIENDLY

One of the best things about lasagna is that it freezes well. You can make a big batch and freeze individual portions for later. This makes it a convenient option for busy weeknights or when you're in need of a quick meal.

### SIMPLE

This lasagna recipe is easy to make, even for beginners. With no-boil noodles, you can skip the step of cooking the noodles separately. This saves you time and effort, making it a hassle-free recipe.

### HIGH PROTEIN

If you're looking for a lasagna recipe that packs a protein punch, this one is for you. With the addition of cottage cheese or ricotta, you'll get an extra dose of protein in every bite.

### Nutrition Information

Serving: 1/8th, Calories: 372 kcal, Carbohydrates: 36 g, Protein: 33.5 g, Fat: 11 g, Saturated Fat: 5.5 g, Cholesterol: 103.5 mg, Sodium: 648 mg, Fiber: 3.5 g, Sugar: 6.5 g





## INSTRUCTIONS



## HOW TO MAKE IT

1. Preheat oven to 375F degrees.
2. Heat a large skillet. When skillet is hot, add ground beef, onion, and garlic. Cook over medium-high heat, breaking the meat up with a wooden spoon until no pink remains.
3. Add the crushed tomatoes, season with salt and black pepper, to taste, cover and let it simmer over low heat 20 minutes, stirring 3 times.
4. In large mixing bowl, beat the eggs and combine with 1 1/2 containers cottage cheese or ricotta, 1/2 cup of the mozzarella cheese, Pecorino Romano and parsley. Set aside.
5. In a 13 x 9 casserole dish, spread 1 cup of sauce on bottom of pan. Layer in this order, 4 uncooked lasagna noodles (it's okay if they overlap), then 1/3 of the cheese mixture, 1 cup of the sauce.
6. Repeat the next layer using 4 uncooked lasagna noodles, 1/3 part of the cheese mixture, and 1 cup sauce. For the top layer add the remaining sauce and finish with 1 cup mozzarella.
7. Cover tight with foil and bake 55 to 60 minutes, until the pasta is cooked through.
8. Uncover and continue cooking until all the cheese browns slightly, about 5 minutes.
9. Garnish with fresh parsley, and let sit 5 minutes before cutting. Slice into 8 pieces.

## FEATURED EXERCISE

<https://www.womenshealthmag.com/fitness/a19982843/best-leg-exercises/#>

## Featured Exercise ► Hip Circles



## HOW TO DO IT:

1. Starting Position: Stand tall with your feet hip-width apart. Keep your hands in front of your stomach, slightly away from your body. This will help you maintain balance throughout the exercise.
2. Lift Your Right Knee: Begin by lifting your right knee up until it is parallel to the floor. Keep your core engaged and maintain a straight back throughout the movement.
3. Open Up the Hip: Once your knee is lifted, begin to pull it out to the side, opening up your hip. Imagine drawing a circle with your knee as you move it outwards.
4. Return to Starting Position: After completing the circular motion, return your right knee to the starting position. Make sure to control the movement and avoid any jerking or sudden motions.
5. Repeat on the Other Side: Once you have completed the desired number of repetitions on one side, switch to the other side and perform the same movement with your left knee.
6. Breathing: Remember to breathe throughout the exercise. Inhale as you lift your knee and exhale as you return to the starting position.
7. Sets and Repetitions: Aim to perform 2-3 sets of 10-12 repetitions on each leg.

## BENEFITS:

**Quadriceps Strengthening:** Hip circles primarily target the quadriceps muscles, which are responsible for extending the knee joint. By engaging these muscles, you can build strength and improve stability in your lower body.

[Click here to view #1 online!](#)

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

**Did You Know?**

Learning new skills can improve your mental health.

LifeAdvisor.com