

# Healthier Living

CREATE A HEALTHY LIFESTYLE THROUGH PHYSICAL ACTIVITY, NUTRITION, AND LIFE BALANCE



## Fight Financial Debt

Is financial debt weighing you down? You're not alone — **77%** of households have some form of debt. Debt can come from various sources including credit cards, student loans, auto loans, and mortgages. While it may be tempting to put off tackling your debt, the stress it creates can affect your financial, emotional, and physical wellbeing. Though it can feel daunting, there are practical steps you can take to tackle and consolidate your debt today.

**Create a Budget.** The first step in regaining control over your finances is tracking all your income and expenses. Knowing where your money is coming from and where it's going will give you a clear picture of your financial situation. This will help you make informed decisions and identify areas where you can cut back.

**Make a List.** List all your debts — who you owe, how much, and the interest rate for each. This will help you understand your obligations and prioritize your payments. Knowing the details of your debt can give you a sense of control and help you make a plan to pay it off.

**Try the Snowball Method.** Using the debt snowball method focuses on paying off the debt first that has the smallest balance while continuing to pay the minimum amount on your other debts. Once you pay off the smallest debt, start on the next one. This method builds momentum and provides a psychological boost as you eliminate each debt.

**Set Up a Buffer.** It's essential to create an emergency savings fund with at least \$1,000. This buffer can help you avoid more debt when unexpected expenses arise, preventing future setbacks.

**Get Help Along the Way.** Don't hesitate to reach out for support. A financial advisor, accredited financial apps, or resources from your Employee Assistance Program (EAP) can provide valuable guidance and tools to help you stay on track. ♦



## QUICK CLICK

### Eat Right Now

[goeatrightnow.com](http://goeatrightnow.com)



The Eat Right Now app helps you build healthy eating habits through daily lessons and practices. This program helps you reduce cravings and build sustainable, mindful eating habits. ♦



## FEATURED RECIPE

### PICO DE GALLO: FRESH TOMATO SALSA

#### INGREDIENTS

- 4 ripe tomatoes, diced
- 1 small red onion, finely chopped
- 1 jalapeño pepper, seeded and finely chopped
- 1/4 cup fresh cilantro, chopped
- 2 tablespoons lime juice
- Salt and pepper to taste

#### DIRECTIONS

In a bowl, combine the diced tomatoes, red onion, jalapeño, and cilantro. Add the lime juice and mix well. Season with salt and pepper to taste. Let the salsa sit for at least 15 minutes to allow the flavors to meld. Serve with tortilla chips or as a topping for your favorite dishes.



## FOOD FOR THOUGHT

# Undercover Veggies

Getting the recommended daily dose of vegetables can be challenging, especially for picky eaters. All it takes is a little creativity with how you eat vegetables — hiding vegetables in your meals can be the perfect solution to help you hit your daily veggie quota without making it a chore. Here are some clever recipes that incorporate hidden veggies, offering both flavor and nutrition.

**Veggie Pasta Sauce.** Blend cooked carrots, zucchini, and bell peppers with a base of onions, garlic, and tomatoes, or add your pureed veggies to a pre-made sauce. Try throwing a handful of kale or spinach into your sauce and it will virtually disappear once blended.

**Veggie-Loaded Smoothies.** Blend leafy greens like spinach or kale with fruits like bananas, berries, and pineapple. The flavor of fruit often can mask the taste of vegetables, and you won't be able to tell there's anything but fruit in your cup. Add a tablespoon of chia seeds, flax, or protein powder for an extra health boost.

**Zucchini Muffins or Sweet Potato Brownies.** To reduce fat while keeping the muffins moist, try substituting half of the oil or butter in a recipe with grated zucchini. Adding grated zucchini will add moisture and little to no flavor to your baked goods.

**Veggie-Packed Meatballs.** Add grated carrots, zucchini, or spinach to your meatball mix for a veggie boost without compromising flavor. The vegetables blend in with the meat, providing extra moisture and a nutritional punch.



## MIND MATTERS

### Bite by Bite: benefits of mindful eating

Mindless eating occurs when we consume food without consciously engaging with it. It often happens during distractions, like watching TV, scrolling through our phones, or eating on the go. Eating this way can lead to not being satisfied with meals and being disconnected from what and how much you eat. Being mindful while you eat can help aid in digestion, help with weight management, enhance enjoyment, and lead to better food choices. Here's how to do it.



**SLOW DOWN.** Take your time while chewing.

**TAKE BREAKS.** Enjoy each bite and place your fork and spoon down between bites.

**REMOVE DISTRACTIONS.** Put away your phone, turn off the television, and be present in the moment.

**USE SMALLER PLATES.** You're more likely to fill a large plate with larger portions.

**STOP AND SIP.** Drink water in between bites.

**PORTION YOUR FOOD.** Plate your food and leave the extras in the kitchen away from the dinner table.

**RECOGNIZE CUES.** Notice when you are hungry and full. Avoid eating because of your emotions, the time, or boredom.

**FOCUS ON YOUR SENSES.** What does it feel like? What does it look like? What does it smell like? What sounds does it make when you chew it? What does it taste like?

## Exercise Anywhere



### Hip Stretch

Stretches side and back of hip. Sitting tall, rest ankle on opposite thigh. Lean slightly forward to deepen stretch. Hold for a count of 6 - 10 on each side.

*Regular movement is fundamental to good health. Moving or changing postures every 30 minutes is recommended.*

### Challenge of the Month:



### Audit Your Subscriptions

List all of your subscriptions for digital, print, or other services. Identify unused or unnecessary ones, and cancel those to save money. Track your expenses and reassess monthly to ensure you're only paying for what you use.