



Prevention

newsletter

...for the health and well-being
of you and your family.

The new year is the perfect time to take a step back and assess your health and finances. Whether you need to take a closer look at your financial well-being or your physical fitness, what better time to do so than today?

These tips will help you discover a new (and improved!) you.

A New Year, A New You

Planning for a Future of Financial Stability

Obtaining the peace of mind financial stability brings starts with reviewing your current financial resources. This is important because your financial resources affect not only your ability to reach your goals, but your ability to protect those goals from potential financial crises. These are the resources you will draw on to meet various life events. Start by calculating your net worth—this isn't as difficult as it might sound. Your net worth is simply the total value of what you own: your assets, minus what you owe (your liabilities). It's a snapshot of your financial health.

First, add up the approximate value of all of your assets. This includes personal possessions, vehicles, homes, checking and savings accounts, and the cash value (not the death benefits) of any life insurance policies you may have. Include the current value of investments, such as stocks, real estate, certificates of deposit, retirement accounts, IRAs and the current value of any pensions you have.

Now add up your liabilities: the remaining mortgage on your home, credit card debt, student and personal loans taxes due on the profits of your investments if you cashed them in and any other outstanding bills. Subtract your liabilities from your assets. Do you have more assets than liabilities? Or the other way around? If so, don't beat yourself up. According to Forbes Magazine, a person with no debt and \$10 in his or her pocket has more wealth than 25 percent of Americans.

Your aim is to create a positive net worth, and you want it to grow each year. Your net worth is part of what you will draw on to pay for financial goals and your retirement. A strong net worth also will help you through financial crises. Review your net worth annually as a good way to monitor your financial health. Websites like Mint.com help you keep track of your income, expenses and net worth on a daily basis.

Identify other financial resources. You may have other financial resources that aren't included in your net worth but that can help you through tough times. These include the death benefits of your life insurance policies, Social Security survivor's benefits, health care coverage, disability insurance, liability insurance, and auto and home insurance. Although you may have to pay for some of these resources, they offer financial protection in case of illness, accidents or other catastrophes.

Healthy Portion Sizes

For a general idea of the amount of food you should be consuming, use the following recommendations:

- A serving of meat is about two or three ounces—about the size of a deck of cards, or the palm of your hand.
- One serving of grains is equal to one slice of bread, one ounce of cereal, or ½ cup of pasta or rice.

- A serving of fruit or vegetables is equal to one piece of fresh fruit or vegetable, ½ cup chopped, or ¾ cup of fruit or vegetable juice. In general, it's not as necessary to be vigilant about vegetable and fruit intake, as any amount is healthy—just make sure you're getting enough while being aware of the sugar content in fruit.
- The key to any meal is to have 75 percent of your plate covered with vegetables and 25 percent covered with meat or pasta.

Making Time for Fitness

Everyone has time for fitness—even if your life already seems too hectic with your job, family and other commitments, there's still room to tend to your health and fitness. Here are some tips:

- Park your car far away, and walk farther to your destination.
- Participate in a charity run, walk or bike event.
- Take the stairs instead of the elevator or escalator.
- Squeeze a stress ball while at work to relieve tension, burn calories, increase flexibility and improve blood flow.
- Exercise during your lunch hour, even if it's just a walk around the block or up and down a flight of stairs.

Getting even 20 to 30 minutes of exercise per day will improve your health. It will also make you feel better overall and can be fun. Get out there and get active!

The Importance of Knowing Your Numbers

Knowing your blood pressure, cholesterol, blood sugar and body mass index (BMI) are vital in determining whether you are at risk for developing major illnesses, such as heart disease and diabetes. If you know your numbers are out of healthy range, you can take measures to get yourself back into good health.

Cholesterol: An unexpected heart attack may be caused by years of living with high cholesterol and extra fat stored in the body. Total cholesterol should be 200 or less. You should also ask your doctor what your HDL cholesterol (good) and LDL cholesterol (bad) levels are.

Blood Pressure: Blood pressure is the amount of force that it takes for your heart to pump blood through your body. High blood pressure, known as hypertension, increases your risk of heart attack, stroke and kidney disease. It can also cause damage to your brain, eyes and arteries. Blood pressure should be around 120 over 80.

Blood Sugar: Glucose is sugar that is stored in the blood as your main source of energy. If your glucose levels are too high or too low, you can develop diabetes. The normal range for blood sugar is 80 to 120.

Body Mass Index: BMI measures your weight in relation to your height. This measurement indicates whether your weight falls within a normal, healthy range. Your BMI should be less than 25. A BMI over 25 indicates you are overweight, and a BMI over 30 indicates obesity.

Source: U.S. Department of Labor (Financial Stability) www.dol.gov/ebsa/pdf/savingsfitness.pdf

Revisit your
budget
every few
months to
make sure
you're on
track.

