

SB WELLNESS GROUP

Monthly Newsletter | February 2024



**MONTHLY
MOTIVATION TO A
HEALTHY LIFESTYLE**

Financial Freedom & Peace

Money Mindset Exercise

Financial Well-Being: Steps to a Better Life

Resources for Better Financial Health



WELCOME TO OUR FINANCIAL HEALTH ISSUE



Who wouldn't like more peace of mind, greater security, and enhanced quality of life?

That is what good financial health can give you. Financial freedom is a desirable state that can offer the ability to make life choices without being overly limited by financial constraints. The cost of not being in control is significant.

Facing financial struggles can lead to feeling shame, loss of control, and burnout. Finances are also a primary source of stress and strain on relationships. Overall, it can have a long-term negative impact on your well-being.

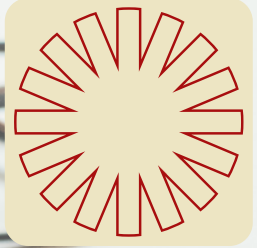
This is why we are dedicating this issue to financial well-being, the importance of it and resources that can set you on a path to freedom.

“Financial peace isn’t the acquisition of stuff. It’s learning to live on less than you make, so you can give money back and have money to invest. You can’t win until you do this.”

—Dave Ramsey



Journal Exercise



Money Mindset

Journaling can be a powerful tool for improving financial health. It can help you to reflect on your beliefs, habits, and goals related to money. Here are some journal prompts to begin your exploration of financial well-being:

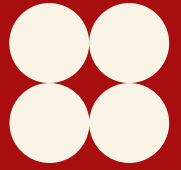
- How would you describe your current mindset about money?
- What beliefs or attitudes about money were ingrained in you during childhood?
- Are there any limiting beliefs about money that you would like to challenge or change?

FINANCIAL
WELLNESS

Budgeting
Savings Plan
Emergency Fund
Insurance
Retirement Plan

Regularly reflecting on your financial mindset can lead to improved awareness and positive change.

FINANCIAL WELL-BEING STEPS TO A BETTER LIFE



Just like any other area of well-being, much of being financially healthy comes down to your daily habits. Ask yourself these questions:

- Do you have enough money?
- Do you have time to participate in things you believe are worthwhile?
- Are you satisfied with the contribution you make to the world?
- Are you at peace with money?
- Does your job reflect your values?
- Do you have enough savings to see you through six months of normal living expenses?
- Is your life whole? Do all areas (your job, your expenditures, your relationships, your values) fit together?

If you answered NO to even one of these questions, it may be time for change. **Set yourself up for financial freedom and a better life with these six habits:**

1. Seek education, support, and advisory.
2. Live below your means.
3. Create a monthly budget.
4. Invest and create automated savings.
5. Differentiate between what you want and what you need.
6. Don't borrow what you can't afford.

Get the full article with strategies to conquer each of these six habits in **[THE FULL ARTICLE](#)**.

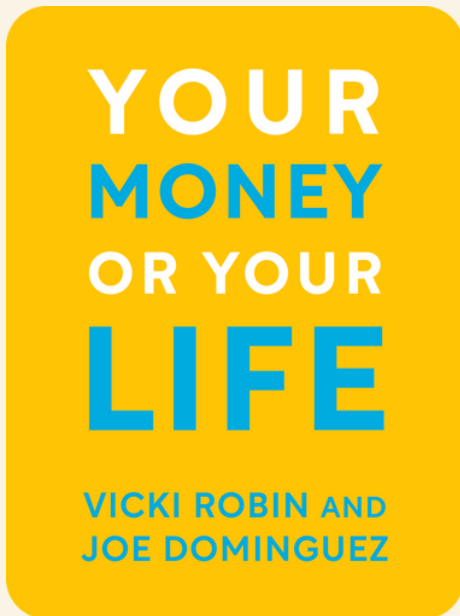


**Your Life is Rich
with Opportunity**

**“If you live for
having it all, what
you have is never
enough.”**

–Vicki Robin

Financial Health: Suggested Resources



YOUR MONEY OR YOUR LIFE

This book is the result of 50 years of combined experience (30 years for Joe Dominguez, 20 years for Vicki Robin) in living the principles presented here. Joe Dominguez was a successful financial analyst on Wall Street before retiring at the age of 31. Vicki Robin graduated with honors from Brown University.

Their program is built on consciousness, fulfillment and choice, not on budgeting and deprivation.



THE RAMSEY SHOW

Dave Ramsey is the founder and CEO of the company, The Ramsey Solution, where he has been helping individuals gain financial freedom since 1992. He's also an eight-time national bestselling author, personal finance expert and host of The Ramsey Show. His podcasts focus on a variety of topics on financial health. He answers callers' questions, giving practical financial advice.



MICHIGANX: FINANCE FOR EVERYONE: SMART TOOLS FOR DECISION-MAKING

This 6 Week course (5-6 hours a week) is self-paced and free with an upgrade option. Think clearly about important financial decisions and improve your financial literacy with this course developed by the University of Michigan.



F inancial Wellness

"Money is not a tool. It will take you anywhere you wish, but it will not replace you as the driver."

-Ayn Rand

SBwellness

Your Partner in Health!

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Be WELL to yourself!