



IN THIS ISSUE

Creating Financial Freedom Month

Becoming Financially Free

Monthly Moves

Heel Raises

Recipe

Peach Caprese Salad





Wise & Well

Welcome to the new Wise & Well Newsletter, where we promote whole-person well-being each month and highlight health-related topics to help you be your best.

Becoming Financially Free

Financial freedom means something different to everyone. For some, it may mean owning the world's largest sailing yacht and having time to explore the world on it. For others in a midsize city, it may mean paying the bills each month and having just enough left over to put a small amount away for a child's college fund. Whomever you are and whatever your situation, when you strip away the personalized aspect of it, financial freedom means having enough money in savings, investments and disposable income to comfortably live the life that you want for yourself and your family.

To get there, it's essential to have some methodology in place, i.e., you must be able to exert significant control over your finances. That means knowing how much money is coming in each month and how much is going out. What is the status of your debts and your savings? What are your goals, and how do you plan to get there? Basically, achieving financial freedom is as simple as budgeting, saving, paying off debt and investing. However, this oversimplification is just about as helpful as saying losing weight takes nothing more than diet and exercise (if you disregard the challenges that may arise).

Financial freedom begins at the point where worries about money become less frequent. According to Capital One, if you'd like to reach that point, you may benefit from developing these seven helpful financial habits:

1. Clearly Define Your Financial Goals

The first step toward becoming financially free is to determine your specific goals for your finances. Are you looking to save more and spend less? Are you simply trying to get out of debt or make a large purchase like a vacation, car or house? Defining your goals will help you identify your next steps.

2. Track and Analyze Your Spending

To understand where all your money goes, start tracking your spending habits. Documenting your spending can help you assess where there's room to cut excess costs. It can also help you identify habits you can eliminate or reduce – like dining out instead of cooking at home – to free up additional money in your budget.



3. Automate Your Money

In addition to tracking your spending habits, it can be helpful to automate the movement of your money. You can choose a specific amount to have automatically transferred into your savings account every pay period. The Consumer Financial Protection Bureau calls it one of the “easiest and most consistent ways” to build toward a savings goal.

4. Pay Down Your Debts

Reducing the amount of debt you carry can help you achieve your other financial goals and move toward financial freedom. Creating a debt repayment plan – using the **debt avalanche** or **debt snowball** method, for example – can help you stay on track until you’ve successfully repaid it all. Consolidating your debts can also help make it easier to start paying them off more efficiently.

5. See Whether Investing Makes Sense

While there’s always some risk involved in investments, putting some of your available funds toward stocks, bonds, mutual funds, Roth IRAs, 401(k)s, and other investment opportunities can potentially help to grow your wealth and achieve financial freedom. Consider talking to a financial expert about how to build an investment portfolio and choose the right investment assets to best fit your goals.



6. Keep an Eye on Your Credit Score

Having a good credit score can open up many doors, like getting approved for mortgages, auto loans and credit cards with better interest rates and credit limits. So it’s good to regularly check your credit scores and to take steps to improve them if needed.

7. Consider Meeting with a Financial Adviser

Knowing where to begin your journey toward financial freedom can take time and effort. But working with a trusted financial expert can help, especially when you’re just starting out.

Becoming financially free and having more flexibility with your finances is a desirable goal for many people. And with dedication and consistency, you, too, can achieve financial independence later down the road.

Source: [capitalone.com](#)

Monthly Moves

Heel Raises

Pickleball has taken off these last few years. In fact, pickleball is projected to grow from 3.5 million players in 2019 to an estimated 22.3 million players by the end of 2023, as **reported by UBS!**

With that many more players, there are bound to be more injuries. One of the most common among them is ankle sprains because it’s a sport with a lot of running, stopping and side-to-side movements, requiring strong ankle stabilizer muscles. If you don’t have them, you increase your risk of twisting your ankle.

Even if you are not a pickleball player, build stronger ankles with heel raises — try doing a few sets of these each week to help strengthen those ankles.

To perform the exercise:

- 01 Hold on to a counter, chair or table for balance.
- 02 Stand with your feet about hip-width apart and your toes pointing forward.
- 03 Slowly raise your heels as high as they can go, then lower them just as slowly.

Tap [here](#) for a video demo.

Source: [hss.edu](#)



Peach Caprese Salad

At the height of summer, it's hard to turn down a sweet juicy peach, but how about adding it to everyone's favorite Italian salad? The fruit amplifies the saltiness of the cheese and the sweetness of the tomatoes, with avocado adding creamy color. It makes a gorgeous healthy meal in itself or served alongside roast chicken and crusty bread when entertaining.

Ingredients

- 1 peach, as ripe as you can find
- 1 cup medium tomatoes on the vine
- 1 avocado
- 1 ball mozzarella or burrata
- 3 basil sprigs
- 1 tbsp extra-virgin olive oil
- 1 tbsp balsamic vinegar

Directions

1. Slice the peach into wedges and chop the tomatoes and avocado into bite-size pieces, putting everything in a serving bowl.
2. Tear the mozzarella into pieces or put it in the center of the salad as a whole ball, then tear the basil leaves and arrange them on top. Dress with olive oil, vinegar and a good amount of cracked black pepper and salt flakes.
3. To amp it up, include a few slices of Parma ham or prosciutto.

Source: deliciousmagazine.co.uk