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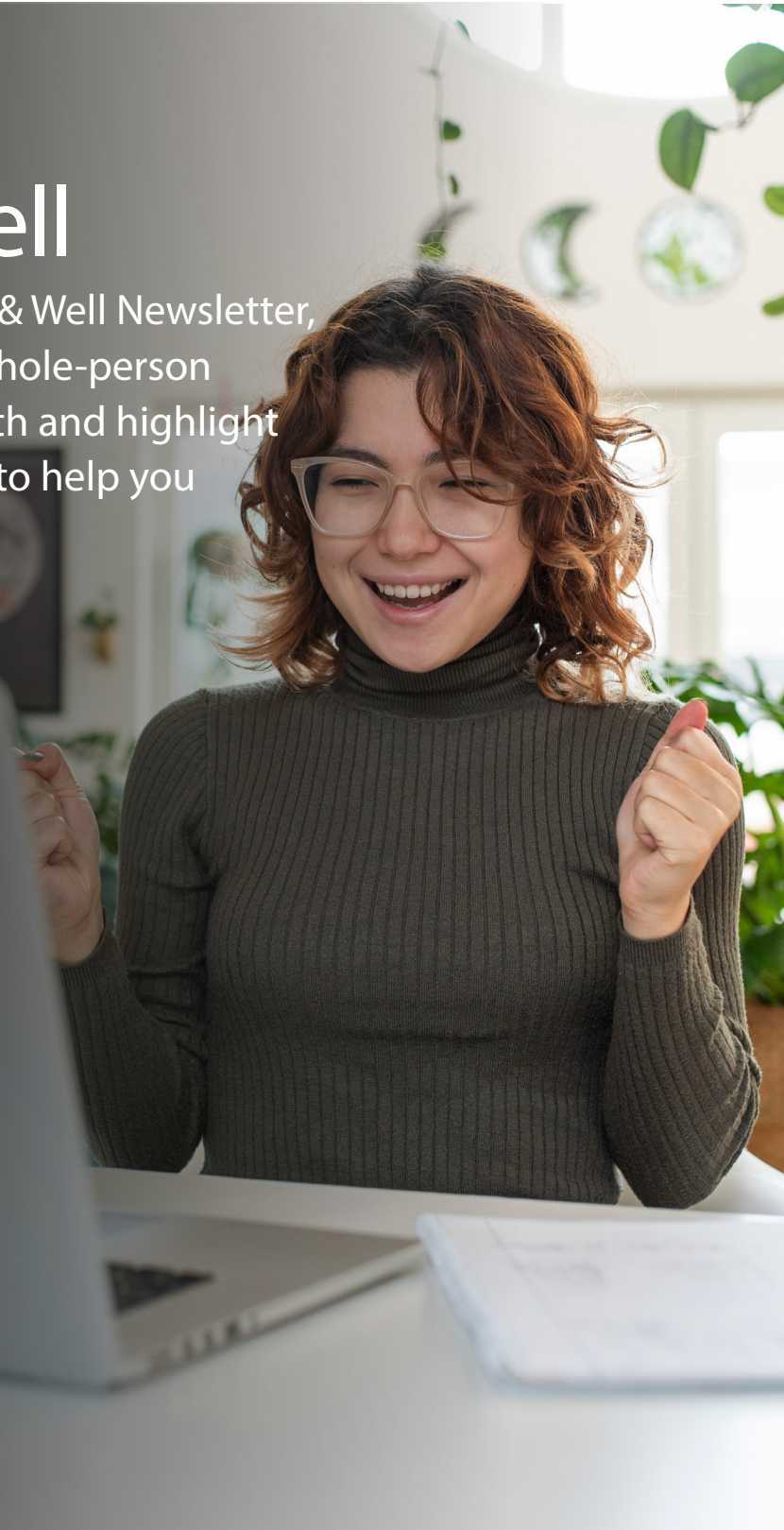
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Wise & Well

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



Simplify and Organize Your Finances

Given the myriad of responsibilities that take up our time each day, organizing and managing our finances can often feel overwhelming. From juggling various bank accounts to keeping track of bills, investments and retirement plans, getting lost in a sea of financial paperwork and digital clutter can seem like navigating the Bermuda Triangle blindfolded. If only there were a way to streamline your financial life while reducing stress and improving overall decision-making in the process.

That's where simplifying and organizing your finances comes into play. This is not just about tidying up your paperwork. It's about creating a system that allows you to effortlessly manage your money, giving you more time to focus on your financial goals and less time worrying about the details.

While the costs of financial disorganization are difficult to quantify, consider this: How many late fees have you paid because a bill got lost in the shuffle? How much time have you wasted searching for important financial documents? How many opportunities have you missed because you couldn't get a clear picture of your finances quickly enough? The costs of disorganization, both in terms of money and peace of mind, can be significant.

Declutter Your Financial Life

One of the first steps in simplifying your finances is to consolidate and streamline your accounts. Start by reviewing all your bank accounts. Do you really need multiple checking or savings accounts? Consider consolidating them to reduce complexity and keep your ducks in a row. The same goes for your retirement accounts. If you have old 401(k) plans from previous employers, think about rolling them over into your current 401(k) or an IRA. This not only simplifies your financial picture but can also potentially reduce fees.

Another benefit of decluttering is reducing paper clutter. Opt for electronic statements wherever possible. This not only helps the environment but also makes it easier to track your finances digitally. The vast majority of financial institutions offer secure online portals where you can access your statements and other important documents at any time. Take advantage of it.

Create a Financial Filing System

An organized filing system is crucial for managing almost anything effectively but especially for your finances. Whether you prefer a physical filing system with folders and labels or a digital system using cloud storage, the key is consistency. Start by creating main categories like "Income," "Expenses," "Investments," and "Taxes." Under each main category, develop subcategories that make sense for your financial situation.

For example, under "Expenses," you might have subcategories for utilities, insurance, and subscriptions (always review subscriptions, especially for streaming services, magazines and SaaS products with monthly/yearly fees). The goal is to have a place for everything, so you always know where to find important financial documents when you need them.

Automate Your Finances

Automation can significantly simplify your financial life. Consider setting up automatic bill payments (but again, pay attention to subscriptions) to avoid late fees and reduce the time spent manually paying bills. You can also automate your savings by setting up regular transfers to your savings account or retirement funds directly out of your paycheck. This "save for yourself first" approach ensures that you're consistently working towards your long-term financial goals.

Many banks now offer features that automatically categorize your expenses. This can be a great tool for budgeting, as it gives you a clear picture of where your money is going without requiring you to manually track every purchase.

Leverage Technology

In addition to your bank app, there are countless other apps and online tools designed to help you manage your finances more effectively. Budgeting apps like Good Budget, YNAB (You Need a Budget) or Rocket Money can sync with your bank accounts and credit cards to provide a holistic view of your financial situation. These tools can help you track expenses, set financial goals and even provide insights on how to improve your financial health. It's also worth checking with your employer — many companies now include financial wellness apps as part of their benefits package, offering personalized tools and resources to help employees manage their finances more effectively. These employer-provided apps can be particularly useful for optimizing your 401(k) contributions and understanding your overall benefits package.

Simplify Your Budget

When it comes to budgeting, keeping things simple is super. Consider using a straightforward method like the 50/30/20 rule, where 50% of your income goes to needs, 30% to wants, and 20% to savings and debt repayment. This uncomplicated approach can make it easier to stick to your budget and achieve your financial goals.

Regular Review and Professional Help

Even with a system, it's important to regularly review your finances. Set aside time each month to go over your accounts, ensure bills are paid, and check in with your financial goals. If you find that you're still struggling to manage your finances effectively, don't hesitate to seek professional help. A financial advisor can provide personalized guidance and help you create a system that works for your unique situation.

Remember, the goal of simplifying and organizing your finances is to reduce money stress and improve your financial well-being. Start with small steps, be consistent and over time, you'll find that managing your money becomes second nature, leaving you more time and energy to focus on the things that truly matter in your life.



Additional Resources

Upcoming Wise & Well Webinars — Save the Dates!

Topic: Healthy Aging

When: Tuesday, September 10 | Noon – 1:00 p.m. ET

Topic: Presence/Connection/Community

When: Tuesday, November 12 | Noon – 1:00 p.m. ET

Please save the dates for the remaining two Wise & Well webinars of 2024. Once registration is open, you may register for these webinars in the 2024 Wise & Well Employee Webinars section on NFP's [Wise & Well Training Center](#) page. Invitations and additional communications will also be provided in advance of the live webinars.

For further information and to view previous Wise & Well webinars and supplemental materials, please visit NFP's [Wise & Well Training Center](#) page.

Monthly Moves

Five-Move Post-Workout Stretch Routine

While the best post-workout stretches you choose depend on the kind of workout you complete, the following stretching routine is a solid option to try after a full-body strength-training routine.

What You Need: Just your body weight and an exercise mat to make the moves a little more comfortable.

Directions: Hold each stretch for 30 seconds to 1 minute. For the unilateral moves (on one side), do them for that amount of time on each side.

Perform 1-2 rounds of this workout at high intensity.

1. Quadruped Thoracic Rotation

- Start on all fours, with your hands stacked under your shoulders and your knees stacked under your hips. Engage your core and maintain a flat back.
- Place your left hand on the back of your head, so that your elbow points out to the left side. Rest the hand lightly — don't put pressure on your head or neck. This is starting position.
- Slowly rotate your head and shoulder toward your right hand on the floor.
- Then, reverse the motion and rotate to the left and up so your elbow points toward the ceiling. Hold for a few seconds.
- Return to starting position. Continue this movement for 30 seconds to 1 minute, and then repeat on the other side.

Tap [here](#) for a demo.

2. Lying Pec Stretch

- Lie on your stomach with both arms extended to the sides so your body is in a T shape.
- Push off the ground with your left hand and bend your left knee for balance as you start to roll to your right side. You should feel this in your right-side pectoral muscles. As your mobility increases, you'll be able to stretch farther and roll your body farther.
- Hold for 30 seconds to 1 minute.
- Repeat on the other side.

Tap [here](#) for a demo.

Monthly Moves

Five-Move Post-Workout Stretch Routine

3. Lunge With Spinal Twist

- Start standing with your feet together. Take a big step forward with your left foot, so that you are in a staggered stance.
- Bend your left knee and drop into a lunge, keeping your right leg straight behind you with your toes on the ground, so you feel a stretch at the front of your right thigh.
- Place your right hand on the floor and twist your upper body to the left as you extend your left arm toward the ceiling.
- Hold for 30 seconds to 1 minute. Repeat on the other side.

Tap [here](#) for a demo.

4. Inchworm

- Stand tall with your feet hip-width apart and arms at your sides. Bend at your waist and place your hands on the floor, bending your knees.
- Walk your hands forward to come into a high-plank position with your hands flat on the floor, wrists stacked under your shoulders, and your core, quads, and butt engaged. Pause for a second.
- Walk your hands back to your feet and stand to return to starting position.
- That's one rep. Continue for 30 seconds to 1 minute.

Tap [here](#) for a demo.

5. Child's Pose

- Kneel on your mat with your knees wider than hip-width apart and your feet together behind you.
- Sit back on your heels (as best you can) and fold forward, resting your belly on your thighs. Extend your arms out in front of you and rest your forehead on the floor. You'll feel this stretch in your shoulders and back, in addition to your hips and glutes.
- Gently press your chest and shoulders toward the ground to deepen the stretch.
- Hold for 30 seconds to 1 minute.

Tap [here](#) for a demo.

Source: [self.com](#)



Flatbread Pizza

Homemade pizza is super delicious, but it takes a bit of time and special attention. These flatbread pizzas come together MUCH faster, and they're just as cheesy and flavorful as the classic version. We love topping ours with tomatoes and arugula when they're in season, but if you're making them in the winter, try them topped with root veggies like roasted brussels sprouts or roasted carrots instead!

Ingredients

FOR FLATBREAD

- 2 cups all-purpose flour, plus more for surface
- 2 tsp. baking powder
- 1 tsp. kosher salt
- 1/2 tsp. baking soda
- 1 cup plain Greek yogurt
- 2 tbsp. olive oil
- Vegetable oil, for pan

FOR TOPPING

- 12 oz. grape tomatoes, halved
- 1/4 small red onion, sliced
- 2 tsp. extra-virgin olive oil
- 2 tsp. freshly chopped oregano
- Kosher salt
- Freshly ground black pepper
- 8 oz. mozzarella, sliced into 1/4" thick rounds
- Balsamic glaze, for serving
- 2 cups arugula

Source: [delish.com](#)



Flatbread Pizza

Directions

1. Preheat oven to 400°. In a large bowl, whisk to combine flour, baking powder, salt and baking soda. Add yogurt and oil and mix until no dry spots remain.
2. Lightly flour a clean work surface. Transfer dough to surface and knead until smooth, 3 to 4 minutes, adding more flour if the dough is sticky.
3. Divide dough into three pieces, then roll each piece into 1/4" thick round. Heat a large skillet or griddle over medium-high heat and add enough vegetable oil to coat the bottom of the pan. Cook flatbreads until golden on both sides, about 2 minutes per side. Continue cooking flatbreads, adding more vegetable oil as needed.
4. In a medium bowl, combine tomatoes, red onion, oil and oregano and season with salt and pepper. Top each flatbread with cheese, tomato-onion mixture and bake until cheese is melty, 15 minutes. Drizzle with balsamic glaze and top with arugula before serving.

Source: [delish.com](https://www.delish.com)