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Smart spending and saving

Many of us set a goal to “save more money.” But what does that really mean? Without clarifying how you spend your money, you may be setting yourself up for financial failure. Spending is the foundation of your goal to save more money. Unless you have a way to start making more income, reaching your dream to “save more money” will have to rely on a review of your spending and reallocation of your current financial resources to reach a saving goal.

Remembering that spending is your personal choice can help change your mind set. You have the ability to control and change your spending. Once you have made this realization, you are on your way to a healthier financial mindset.

Ask yourself these questions each time you make a purchase to start to develop a healthier spending mindset:

- How many hours do I have to work to earn the money needed for this purchase?
- Why do I want or need this item? Why do I desire to own this item?

Superficial reasons, brand loyalty or filling an emotional void are not reasons to spend your hard earned money. Taking a pause before spending your financial resources can help you become more in tune with the reasons why and how you spend money. Awareness can help you take control and change your spending habits.

Building a healthy spending and savings plan takes time and effort. Go beyond spending awareness by using our monthly book club feature to develop your money mindset.

Try the 50/20/30 rule.

**Essentials**
50%
- Mortgage or rent
- Utilities | Groceries
- Transportation

**Future & Financial Priorities**
20%
- Debt | Emergency Savings
- Retirement

**Lifestyle**
30%
- Entertainment | Vacations
- Clothing | Cable

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**Book Club**

*Financially Fearless: The Learnvest Program for Taking Control of Your Money*

by Alexa Von Tobel, CFP

Most people stress about money. You may be avoiding setting up a financial plan because you think you can’t get out of your situation. *Financially Fearless* will help you cultivate your money mindset and figure out where you are right now by looking at your past, present and future. You can develop a plan using the 50/20/30 rule to help you focus your spending where it counts. You’ll also learn more about smart financial choices like insurance, talking to your spouse about finances and changing bad habits.

By using a combination of thought provoking questions, worksheets and exercises, you will be able to craft a personalized plan to improve your spending and saving. Because not having a financial plan is a plan—it’s just a really bad one.

**Discussion questions**

1. What core money beliefs do you hold?
2. What were two new financial tips you learned from this book?
3. Describe how you plan to make changes to the lifestyle component of your budget?
4. What insights did you gain on protecting yourself?
Give it a try...

Wellness coaching

Sanford Health Plan offers wellness coaching services to help current members to make sustainable lifestyle changes. The program aims to address the whole person and helps discover what it means to thrive in all six areas of well-being.

What happens during coaching sessions?
- Design compelling and engaging visions to inspire motivation
- Set goals to create lasting change
- Discuss personal strengths, barriers, motivation and strategies for change
- Develop and implement a plan to improve health and well-being
- Look at the six dimensions of well-being: career, community, social, financial, physical and emotional

Your individual wellness plans are never shared with your employer.

To learn more about wellness coaching and to sign up contact us at (844) 742-0014.

Vitamin D in the winter

Known as the sunshine vitamin, the body uses UVB rays to make vitamin D. The liver and kidneys metabolize this vitamin for bone health and preventing and treating serious health problems.

As little as 10 minutes of sun on the arms and legs is enough to produce adequate levels. Northern locations do not receive adequate UVB rays in the winter. Old age, certain medications, medical conditions, and dark skin pigmentation can decrease the body’s ability to transform UVB rays into vitamin D. Sun screen also inhibits the process, but doctors do not recommend skipping this important skin cancer prevention step.

Small amounts of vitamin D are also found in the diet. The highest levels occur in cod liver oil and oily fish like salmon. Fortified foods like cereal, dairy products or orange juice, egg yolks, and supplements such as calcium or multi-vitamins typically contain vitamin D.

If you have concerns about your vitamin D levels, assessing your food sources and conditions that inhibit absorption can be helpful. Doctors are able to test levels and may recommend supplementation based on evaluation.

HIIT workout

There are many barriers that can prevent us from incorporating exercise into our daily routine, but arguably the most common barrier we hear about is not having enough time for exercise. With all that we have going on in our busy lives, we often wish that there were more hours in the day to dedicate to healthy lifestyle habits. Everyone has the same amount of time in a day, so really it boils down to how to make the best of the time you have.

If you are someone who struggles with finding time to exercise, HIIT training might be something for you to consider. HIIT stands for High Intensity Interval Training, and despite how extreme the name may sound, HIIT training is for all fitness levels. This training utilizes short bursts of intense exercise designed to increase your heart rate, followed by periods of rest. The goal is to quickly get your heart rate up for an efficient workout with maximum benefits.

Choose two lower body, two upper body, and two core exercises from the list for a total body workout.

Set 1: 40 seconds on 10 seconds rest
Set 2: 30 seconds on 10 seconds rest
Set 3: 20 seconds on 10 seconds rest

Rest one minute in between sets

<table>
<thead>
<tr>
<th>Lower Body</th>
<th>Upper Body</th>
<th>Core</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bodyweight squat with calf raise</td>
<td>Pushups</td>
<td>Mountain climbers</td>
</tr>
<tr>
<td>Reverse lunges with knee drive</td>
<td>Up/down planks</td>
<td>Side plank dips</td>
</tr>
<tr>
<td>Speed skaters</td>
<td>Arm circles</td>
<td>Reverse crunches</td>
</tr>
<tr>
<td>Jumpsquat or pulse squat</td>
<td>Triceps dips</td>
<td>Sit ups</td>
</tr>
</tbody>
</table>
Activate!
Mint app or Mint.com

Build a budget, get bill reminders and set goals for the future all with this easy to use free app and/or website brought to you by the makers of Turbo Tax. Start by securely linking your financial accounts to see all of your resources in one place. Use it to stay on top of your spending and saving to reach your financial goals.

Create better spending habits by:
• Setting a financial goal and tracking your progress
• Developing a budget that fits your financial resources
• Receiving alerts when you have gone over your budget in any category
• Paying your bills on time with alerts and electronic bill pay

White bean stew
Serves: 6
Total Time: 30 min | Prep: 10 min | Cook: 20 min

Ingredients:
3 tablespoons butter or margarine
1 small yellow onion, diced
3 large celery stalks, diced
½ cup sliced carrots, fresh or frozen
½ cup frozen peas
1 cup chopped broccoli, fresh or frozen
15 ounce can white beans
1 tablespoon dried thyme
1 tablespoon garlic powder
Black pepper to taste
1/3 cup flour
1 and ¾ cup low sodium vegetable broth
½ cup of half and half

Directions:
Heat the butter or margarine over medium heat until melted. Stir in onions, celery, broccoli, peas and carrots and cook until tender. Whisk in flour, seasonings, broth and half and half. Whisk until there are no flour lumps and then simmer over medium-low heat for 10 minutes or until sauce has thickened. Serve over your favorite whole grain rice, low-fat biscuit or roll.

Nutrition Facts:
Calories: 230   Total Fat: 7g    Sodium: 103mg    Total Carbohydrates: 33g
Dietary Fiber: 10g    Total Protein: 11g

Nutrition information compiled using nutritiondata.com

Monthly Observances
American Heart
Cancer Prevention
Children’s Dental Health
Wise Health Consumer
2—Wear Red Day
4—World Cancer Day
14—National Donor Day
11-17—Random Acts of Kindness

Find a complete list of observances at healthfinder.gov/NHO

QUICK LINKS
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