

Wellness Wednesday Newsletter

Financial Fitness: Living within a realistic budget

August 2, 2017

"A budget tells us what we can't afford, but it doesn't keep us from buying it." - William Feather

So, you've spent this summer taking long walks and, keeping up with your blood pressure and eating your veggies—knowing that your hard work would pay off with the reward of better health. But what about your fiscal health? Are you also nourishing your finances? Just as with physical training, getting your finances in shape requires stopping bad habits and creating a plan to reach long-term success. Now, with any fitness regime—that first mile is always difficult. Try to create a streamlined financial plan that works for your goals. If you get discouraged, keep going! Click [here](#) for tips to improve your financial health.

Register for the Conway Pre-Retirement Seminar

PEBA wants to share information with you about your upcoming retirement options so you can make the decisions that are best for you! This one day seminar will provide an overview of the benefits you can expect to receive from your PEBA-administered retirement plan and go over a few things to consider as you approach retirement eligibility, including eligibility for retiree insurance, Medicare and insurance coverage options in retirement. There will be presenters from PEBA, the South Carolina Deferred Compensation Program, and the Social Security Administration to provide you with helpful information to successfully navigate the retirement process. This event will be **October 6, 2017** in Conway. Click [here](#) to register now—limited seating available.

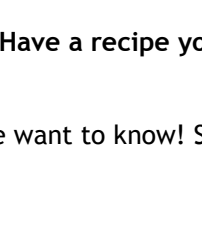
CCU/HGTC Benefits Fair
Coming Soon!

SAVE the DATE!
HGTC & CCU presents:
2017 Benefits Fair
When: 10/5/17
Where: Williams-Brice Arena (CCU)
**Please see attached flyer for more details.*

SC Sales Tax Holiday
August 4th—6th!

Hate paying sales tax? This weekend was made for you! Don't forget to enjoy some tax-free shopping this weekend. A complete list of tax-exempt and non-exempt is provided by the [SCDOR](#).

Healthy Recipe of the Week



Berry Nutty
Parfait

Ingredients: 2 cups blueberries; 2 cups sliced strawberries; 1 tbsp. honey, softened by placing the jar in a pan of water over low heat; 2 cups low-fat plain yogurt; 1/2 cup low-fat granola; 4 tbsp. chopped walnuts (or pecans or almonds)

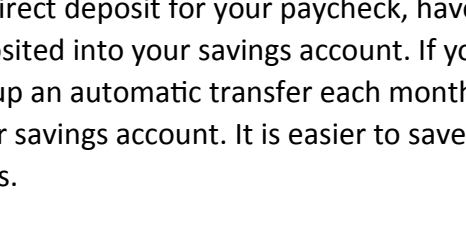
Instructions: Place berries in mixing bowl. Drizzle with softened honey, and toss gently to coat. Spoon 1/4 cup yogurt into four parfait glasses (tall, narrow wine glasses will do), and top with layers of berry mixture. Repeat layers with remaining yogurt and berry mix. Top with granola and nuts.

**Recipe courtesy of American Institute for Cancer Research.*

We Want To Feature YOU!

Have a recipe you want to share? Do you and/or your family participate in healthy activities?

We want to know! Send us your pictures, stories, or tips (kaji.orr@hgtc.edu) to be featured in one of our weekly newsletters.



Ten Tips for Financial Health

1. Try bringing your lunch to work every day instead of purchasing it. Food is almost always cheaper at a supermarket than a restaurant.
2. Separate wants from needs. Do you really need that 42-inch flat-screen television? When money is tight, it should not be spent unless absolutely necessary.
3. If you need to buy a car, buy one with a higher MPG (miles per gallon). For example, assume you have a choice between a 30 MPG car and a 15 MPG car. You drive 150 miles each week and gas is currently priced at \$3.25 a gallon. Choosing the 30 MPG car would save you \$72 a month!
4. Keep track of your spending. If you know where your money is going, it will be easier to make changes if you need to.
5. Avoid using credit to pay your bills. While it may make things easier now, using credit only increases your monthly payments in the future.
6. If you have direct deposit for your paycheck, have some of your paycheck directly deposited into your savings account. If you do not have direct deposit, set up an automatic transfer each month from your checking account to your savings account. It is easier to save if you make it an automatic process.
7. Avoid spending a significant amount of money on periodic purchases, like gifts and vacation. You may feel good while you are spending the money, but you will probably be wishing you had the money back later.
8. Cut or downgrade your services. Can you get a cheaper cable package or have no cable at all? If you have a cell phone, consider cutting your land-line.
9. Instead of purchasing a book or magazine or renting a video, go the library. It's free!
10. Try lowering your energy bill. Turn off appliances and lights when they are not needed. Purchase energy-efficient light bulbs. When you can, try using a fan instead of air conditioning and putting on a sweater instead of turning on the heat.