

**VIRTUAL**

# Livin' Well

Health & Wellness Fair

**SEPTEMBER 2020**



Participate throughout the month of September for a chance to **WIN \$50 EACH WEEK** and qualify for a **\$200 GRAND PRIZE!**

## HOW TO PARTICIPATE:



**LISTEN** to the Livin' Well segment of People Places & Things on WQPC 94.3 every Monday in September at 9 a.m.



**WATCH** the Livin' Well video presentation airing Wednesdays at [www.crossingrivers.org/livinwell](http://www.crossingrivers.org/livinwell)



**READ** the Livin' Well featured article in the weekly Courier Press newspaper

By listening, watching, or reading you will discover a new **SECRET WORD** each week.

## HOW TO ENTER:



**Call** the Aging & Disability Resource Center each week with the **SECRET WORD** at 608.326.0235.



**Submit** the **SECRET WORD** online each week [crossingrivers.org/livinwell](http://crossingrivers.org/livinwell)

Weekly education topics will include tips and ideas for:



Physical health



Mental health



Nutrition



Social well-being



Financial wellness

A collaborative community event co-sponsored by:



# Financial Wellness Week

## Help yourself to better health - Health Financial Stability

What is financial stability? When you are financially stable, you feel confident with your financial situation. You don't worry about paying your bills because you know you will have the funds. Financial stability isn't about being rich. It is a mindset. When you have financial stability, you don't have to stress about money and you can focus your energy on other parts of your life. 10 steps to reaching financial stability are:

- Make your Finances Personal—This means focusing on your situation and not worrying about anyone else's situation.
- Understand that your most important investment is yourself—This means invest the time, energy, and money to teach yourself the skills you need. This could include a college degree.
- Earn income by doing something you enjoy—This may not sound like the conventional way to do things, but your happiness (and sanity) is more important than following convention.
- Start a Budget—A budget is just a tool to help you spend money on the things you want to spend money on.
- Live Below your means—
- Create an Emergency Fund—This is a way to protect yourself from the unexpected.
- Pay off your Debt—Once you create a budget, have an emergency fund, then focus on getting rid of debt.
- Invest for retirement—Prioritize your retirement now and you will thank yourself in the future.
- Make sure to have some fun—Don't get so focused on your money that you forget to live.
- Stick with it—Unexpected things come up and sometimes you just spend more money than you anticipate. It's OK. Try not to get discouraged when things don't go as planned.

The Secret Word is: Pennies