How Is Your Financial Well-being?

Financial well-being is a trending term with an often-unknown understanding, yet it is a vital component of overall well-being. According to Dave Ramsey, personal money-management expert, financial wellness consists of four key components: budgeting, debt-elimination, saving for emergencies, and retirement planning. Money management can be a complex and overwhelming task. However, if unmanaged, financial stress can create many negative effects on all other areas of life including decreased job productivity, loss of sleep, and negative health effects.

WELLNESS WORKS! is helping combat this stress so that Texas A&M University employees may live financially free. Ongoing financial events and other opportunities, listed below and on our website, are designed to influence the four key components of financial well-being. To make the most of the current wellness programming and to progress toward your financial goals, Consumer Reports provides 5 Things to Know About Financial Wellness Programs and steps to take towards financial well-being:

- Tackle credit card debt first
- Take control of any student loan debt
- Utilize on-site financial consultations
- Grow your retirement savings
- Get outside help when needed
Physical Wellness:
Fit Fitness Into Your Day!

NEW Nutrition Resources
WELLNESS WORKS! understands there are many challenges to establishing and sustaining a healthy work-life balance. To support Texas A&M University faculty and staff in this endeavor, we have collaborated with Registered Dietitian, Meghan Windham to create the Nutrition Resource Webpage to assist you in accessing credible and practical nutrition information.

Physical Activity Guidelines
The U.S. Department of Health and Human Services released The Physical Activity Guidelines for Americans, 2nd edition in 2018. The guidelines are categorized by age to accommodate for various life stages. Some of the new guidelines for adults include:

- Move more and sit less throughout the day
- At least 150 minutes a week of moderate-intensity aerobic activity, which is anything that get your heart beat up, is recommended
- Muscle-strengthening activity, which are activities that make your muscle work harder, should be done at least 2 days a week
- Gain immediate benefits: take a short walk to enhance your mood, stress levels, and blood pressure!

The health benefits of physical activity are immediate and create a positive long-term impact such as fostering normal growth and development, better moods, functioning, and reduced risk of chronic diseases. Click here to access The Physical Activity Guidelines 2nd Edition or visit the Cooper Institute to learn more.

Wellness Release Time
Fit fitness into your daily work schedule! The 150 minutes of recommended exercise can sound daunting in the midst of a hectic workweek. However, Wellness Release Time at Texas A&M is designed to minimize this stress, as it allows all full-time (40 hours), benefits-eligible employees the opportunity to use 30 minutes of their regular work hours, up to three times a week, to exercise. Utilize this time for physical fitness activities such as WELLNESS WORKS! fitness sessions or take a quick walk using one of our walking maps. Visit our Wellness website to learn more about how you can implement Wellness Release Time into your weekly schedule.

Wellness Happenings Newsletter – August 2019
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Financial Wellness: Maximize Your Dollars!

FREE On-Campus Financial Consultations
Lincoln Financial, TIAA Financial, and AIG Retirement Services offer Texas A&M University employees no-cost, one-on-one consultations with their financial/retirement advisors. Private consultations are located in Suite 1201 of the General Services Complex or room L524 in the lower level of the Memorial Student Center. RSVP for your consultation today!

• **Lincoln Financial Group** – **RSVP**
  - Wednesday, August 7 | 9:30am – 1:30pm | GSC 1203
• **TIAA Financial Group** – **RSVP**
  - Wednesday, August 28 | 8:30am – 4:30pm | GSC 1203
  - Thursday, August 29 | 8:30am – 4:30pm | GSC 1203
• **AIG Retirement Services** – **RSVP**
  - Tuesday, August 27 | 8:30am – 11:30am | MSC L524

Employee Tuition Assistance Program
As the new school year approaches and classes begin, perhaps you are contemplating going back to school to pursue higher education to enrich your lives and help Texas A&M develop the highest quality workforce. Texas A&M and WELLNESS WORKS! are proud to provide eligible employees access to the Employee Tuition Assistance Program. Eligible employees must be admitted as a degree-seeking student to Texas A&M University through the Office of Admissions. No additional application for the Employee Tuition Assistance Program is required. Learn more about the [Employee Tuition Assistance](#) program and eligibility requirements online.

Interpersonal Wellness: Growing Together!

Professional Development
The [Professional Development Department](#) within the Division of Human Resources and Organizational Effectiveness strives to provide Texas A&M University staff and faculty opportunities to grow in their profession. They offer a large variety of workshops and programs to assist employees in many different areas, such as organizational development, employee professional development, and performance management. Through their department, employees can acquire core knowledge and skills, complete certificate programs, and much more. Visit the [Professional Development website](#) to see how you can grow!
Remote Campus Corner:
Wellness Outside of College Station!

Living WELL Aware Essential Elements Videos
We are excited to announce that the Living WELL Aware TrainTraq Videos are still available to remote campus employees! Living WELL Aware is founded and presented by Dr. Patricia J. Sulak. This program delivers revolutionary health information, implementation, and inspiration to move participants on a path of improved quality of life and longevity. The program takes the concept of wellness to a higher level by adding components addressing emotional, social, and spiritual health.

An introductory video explaining the foundation to the program designed specifically for Texas A&M and the 12 essential elements of Living WELL Aware at Texas A&M is now available through TrainTraq.

- Video for Texas A&M University, Workstation M
- Video for Texas A&M Health Science Center, Workstation H

CBHEC Campus Highlight – Global Challenge!
Texas A&M Coastal Bend Health Education Center (CBHEC) employees are currently participating in the Virgin Pulse Global Challenge, a 100-day challenge focused on increasing physical activity and educating individuals on the benefits of proper nutrition, sleep, and stress management. To date, 42 CBHEC staff members who are competing in teams of seven, have accumulated a total of 26,950,263 steps and over 10,700 miles! Way to go!

Team Name: Dashing Divas
Pictured from left to right: Maria Garcia, Patty Alaniz, Connie Mirabal, Sylvia Garcia, Maira Fuentes, Starr Flores, Nancy Kinkler