

# WELLNESS CONNECTION

Live well. Work well.

APRIL 2020

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**Update:** The UI Stride challenge has been postponed due to the COVID-19 crisis and social distancing. We encourage everyone to continue or start your own healthy habit on your own until we get a chance to meet together.

Please watch for a survey coming your way regarding wellness campaigns.



Photo Credit: Storyblocks

## Financial Health Conversation

System Wellness Committee Member, Seth Yoder, recently had the opportunity to speak with Andrea Pellegrini, Assistant Director of USFSCO's Student Money Management Center (SMMC). During their conversation he learned about how she came to her current role and some helpful information and resources on how we all can be a little smarter about our finances. To find out more about their conversation please read our interview on page 6.

### ► LATEST INFORMATION ON COVID-19

#### COVID-19 Resources

Photo Credit: Storyblocks



SURS has announced all in-person retirement and investment counseling has been suspended for 30 days due to COVID-19 precautions. [Retirement webinars](#) and educational seminars are still being offered.

### ► FEEDBACK



[SOWellness@uillinois.edu](mailto:SOWellness@uillinois.edu)

The System Office Wellness Committee does our best to site relevant information from reputable sources. Employees should always consult their physician before making any kind of health decision or change.



READ TIME:  
3 MINUTES

# No- and Low-Cost Fitness

By Colleen Crawford

Gym membership, group fitness classes, exercise equipment, personal training, and a fashionable workout wardrobe are must-haves for an effective fitness program, right? No! Cost is a frequently cited barrier to starting or continuing a fitness program, but it doesn't have to be. The true keys to an effective fitness program are movement and consistency. In honor of Financial Wellness Month, I've gathered the following no- and low-cost methods for incorporating movement into your lifestyle.

With milder weather upon us, heading outside for some exercise is a natural fit – and it's free! Going for a walk around your neighborhood, workplace, or exploring a new trail in a local park are all simple ways to add movement into your day. Ready to kick your walk up another notch? Try adding intervals of faster walking or jogging into your walk to ramp up your heart rate. If you have children, take them to the park and make use of the playground! Climbing up the stairs to a slide, swinging or hanging on monkey bars, and balancing on stepping stones will all challenge your muscles in new ways.

Make use of readily available items in your environment.

Stairs, sturdy chairs or benches, gallon jugs of milk, bags of pet food, small children, and your own body are tools that can be used to strengthen your body. Small children (or your cat or dog!) that like to be held offer added resistance to squats, lunges, overhead presses, and more. Climbing stairs in your home, workplace, or community will challenge your legs, heart and lungs. Household items are a great substitute to enhance your strength training if free weights are unavailable. And of course, you can exercise your body, using only your body! Whether your focus is on improving cardiovascular fitness, strength, flexibility, or balance, your own body can be all you need.

For a small investment, equipment such as resistance bands, inflatable stability balls, and hand held free weights are a great addition to any fitness program. Because you can use these items to perform many different exercises, you can continue to make progress while avoiding boredom. If you're looking for more structure or guidance in your fitness program, there are countless DVDs available (many at the library for free!) that will allow you to follow a program and learn from an exercise expert.

Finally, look for free fitness offerings from your local gyms, yoga studios, and park district. These places regularly offer free promotional classes or discounted trial memberships. Take advantage of these promotions and enjoy trying something new!

Check out the following resources for more ideas on how to stay fit without breaking the bank:

[25 Ways to Get Fit if You Don't Have a Gym Membership](#)

[How to Move More Anytime Anywhere](#)

[15 Minute Beginner Workout – No Equipment Needed](#)

[20 Minute Playground Workout](#)

*"This article was written prior to social distancing and shelter-at-home protocols were mandated. Please continue to heed those guidelines while participating in fitness activities during this time. ■*



Photo Credit: Unsplash.com

## ► NOURISHING YOU



READ TIME:  
3 MINUTE



CONTENT SOURCE:  
[CLICK HERE](#)

# Crockpot 3 Ingredient Balsamic Chicken

This meal checks all the boxes: easy, delicious, healthy, and best of all... inexpensive at approximately \$2.48 per serving! Keep it healthy by serving it up as a lettuce wrap, serve on brown rice, quinoa, or a whole wheat bun with roasted veggies on the side. Could also make it a fiesta by serving as a taco or burrito... so many options!

## Ingredients

2 pounds boneless, skinless chicken breasts

1 (16 ounce) jar chunky salsa

½ cup balsamic vinegar

## Instructions

- Add chicken breasts to the slow cooker, pour salsa and balsamic on top. Cover and cook on low 6 hours or high 4 hours. Shred chicken with a fork and mix with the salsa mixture.
- TIP: This recipe makes delicious tacos or burritos. If desired, add additional garnishes, i.e. lettuce and cheese. Also, makes great sandwiches when served on buns.

## Nutrition Information:

Yields: 6 servings | Serving size: 1 1/2 cups | Calories: 263 | Total Fat: 5g | Saturated Fat: 1g | Trans Fat: 0g | Cholesterol: 126 mg | Sodium: 687mg | Carbohydrates: 8g | Fiber: 1g | Sugars: 5g | Protein: 35g | SmartPoints: 4 ■



Photo Credit: skinnymys.com

## ► FOOD FOR THOUGHT

“*Your diet is a bank account. Good food choices are good investments.*

– Bethenny Frankel





READ TIME:  
2 MINUTES  
(NOT INCLUDING QUIZZES)



CONTENT SOURCE:  
[CLICK HERE](#)



CONTENT SOURCE:  
[CLICK HERE](#)



CONTENT SOURCE:  
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CONTENT SOURCE:  
[CLICK HERE](#)

# Get to Know Yourself Financially

By Jackie Billhymer



Photo Credit: Storyblocks

Do you have a budget? Are you a spender or a saver? Do you know what is in your credit report? Are you thinking about retirement? These are just a few of the questions you might be asking yourself when it involves your finances. There is a wealth of resources available to help you understand the relationship you have with money. Your values and habits have an impact on your financial choices. Check out the tools below to dig a little deeper into your financial wellbeing:

- **Consumer Financial Protection Bureau's Financial Well-being Score** - Answer 10 questions and indicate your age group to get a financial wellbeing score. There are also resources for a spending [tracker](#), debt [log](#) and a budgeting [tool](#).
- **Money Scripts Inventory** - Money Scripts are your unconscious beliefs about money. You fill in your first and last name, the state you reside in, your email address and your phone number (optional). Answer a few questions and the results are emailed to you. It gives you a score in each of the four core money beliefs and includes tips for each belief.
- **Money Harmony Quiz** - This 20-question quiz helps you get to know your money personality.

- **Fidelity Financial Checkup** - This quiz offers statistical information and a Personal Action Plan gives you information and tips for your financial well-being.
- **TIAA** - Offers a wealth of online tools to help you answer many important questions about retirement planning and setting financial goals.
- Did you know the University offers a **voluntary 403(b) plan** that can supplement your SURS retirement plan? Check out the System HR [website](#) for information about how to get started!

Times of uncertainty can cause stress. Knowing how your beliefs, values and habits shape your financial wellness can help you make decisions during a difficult time. Being aware of your own approach to finances will also help you communicate your needs and wants to loved ones and help make it easier to manage unexpected financial situations if they arise. Take the time to understand how you make financial decisions and then use that information to create a plan for the present and the future\*.

\* You should always consult with a legal, financial, or tax professional for assistance with your individual circumstances. ■



**READ TIME:**  
5 MINUTES



**CONTENT SOURCE:**  
[CLICK HERE](#)

# Financially Protecting Yourself During COVID-19

By Christina A. Worthington

Communities continue to announce the temporary closure of businesses, schools and other public facilities and events due to COVID-19. While these actions are necessary steps to help reduce exposures, it may bring financial uncertainty for many people who could experience a loss of income due to illness or workplace closures. While one of those experiences may not affect you directly, chances are you know someone that the following information could help.

What if your income is lost or reduced? Talk to a member of your employer's Human Resources team to learn what information is available and how to receive assistance.

## **Contact your lenders and loan servicers.**

Contacting your lenders and loan service providers and let them know your situation. Those service providers may be able to offer you a number of options during this time. Be prepared to explain your situation, a payment plan or schedule and what the foreseeable future of your income looks like.

**Check your credit reports.** If you're not able to make regular payments on your bills at this time and are working with assistance programs, make sure to check your credit report to ensure that statements are accurate.

An improper report could negatively impact future financial opportunities.

## **Be aware of potential scam attempts.**

Scammers look for opportunities to take advantage of the vulnerable, especially during times of emergencies or natural disasters. Be cautious of emails, texts, or social media posts that may be selling fake products or information about emerging coronavirus cases.

**Protecting Older Adults.** Older adults are often the target audience for scammers. Scammers believe they have more assets, a regular income, and are more polite. During a time of isolation, older adults may be more susceptible to answering suspicious phone calls or responding to an untrustworthy email.

Remember to always ask a trusted financial professional when making financial decisions. For more information on how you can help protect yourself and loved ones financially, please visit the [Consumer Financial Protection Bureau's](#) website where this article content was obtained from. ■

## COVID-19 Resources

As you manage this time of crisis, please refer to these sources for your wellness and COVID-19 information.

[Campus Wellbeing Services – COVID-19 Toolkit](#)

[Resources for Remote Working](#)

[System Office COVID-19 Update](#) - Contains all university and national links

[System HR Employee Assistance Programs link](#)

Also check local (non-university) sources for the most current information in your community.



**READ TIME:**  
8 MINUTES

# Wellness Connection Financial Health Conversation

By Seth Yoder

I spoke with Andrea Pellegrini, Assistant Director of USFSCO's Student Money Management Center (SMMC).

## Question:

Can you tell me a little about your role and what interested you in the position?

## Answer:

I currently run the Student Money Management Center for the system. I started as a grad student employee in 2010. The job was largely appealing because it was on campus, but I have always had a passion to help people and this job really allows me to do that. Since I first started SMMC, it has gone through a lot of changes. The primary services we offer today are:

- Online outreach
- Research and assessment of the needs of target student populations
- Educating staff, faculty, and families help with retention
- Helping students and staff become more financially knowledgeable and help support building positive habits
- Bi-weekly [e-newsletters](#) to staff, students and their families
- Conduct statewide webinars that are available to the public

Register here for the [Get Savvy: Grow Your Green Stuff webinar series](#)

## Question:

When it comes to financial wellness what are some of the most important things people should be paying attention to?

## Answer:

It's probably most important to pay attention to values - what you want and need. It is also important to consider inventory wages and community

resources. By paying attention to these areas, individuals will be better prepared when a financial crisis arises. There are a number of helpful resources available to students, faculty, and staff at the University. Here are just a few:

- Spooked by spending plans course available
- Budget Hacks: From Research to Practical

For more instructions on how to enroll in these and other SMMC courses please review the [instructions](#) on how to enroll in a badge course.

## Question:

Often people struggle with the first steps in financial planning. What advice would you give to someone just getting started?

## Answer:

It's critical that whenever you start planning you should first establish some goals. At SMMC, we encourage the use of S.M.A.R.T goals:

- Specific
- Measurable
- Attainable
- Relevant
- Time-Based

The S.M.A.R.T goal framework is used in both of the above learning modules. It is also important to get organized before you meet with a financial planner so you can make the most out of your conversation. Things you can do to get prepared are:

- Find out about all your accounts
- Find out about all assets you have
- Find out about all your debt
- Review all of your credit history\*
- Be able to describe your income volatility

\*For more information on how to review your credit history and establish good credit please

check out the following links

<https://annualcreditreport.com>  
[Establish Healthy Credit](#)  
[Credit Secrets Revealed](#)

## Question:

What type of resources do System Office Employees have at their disposal that they should be taking advantage of?

## Answer:

First, make sure you are maximizing the benefits and discounts you get with your I-card ([I-card discounts](#)). It is also important that you review all of your university benefits and make sure you are getting the best benefits. This is particularly important when you have a spouse who may have better benefits or vice-versa. And the one that gets overlooked the most is the university qualifies as a [public service loan forgiveness](#) employer. This program will help employees of the university with their outstanding student loan debt.

## Question:

There are so many ways to educate yourself about financial health. Do you have any recommendations on ways to learn about financial health and are there resources at the university we can utilize?

## Answer:

There is a tremendous amount of information out there, the key is to find the information that is unbiased. The following links are excellent examples of unbiased places to find financial information. Additionally, the University of Illinois Extension Financial Education has a blog and podcast you can subscribe to.

[Consumer Financial Protection Bureau](#)  
[Federal Trade Commission](#)  
[IRS tax tips](#)  
[U of I Ext. Financial Ed](#)