



IN THIS ISSUE

**Debt Management and
Credit Score Improvement**

Additional Resources

Upcoming Wise & Well Webinar –
Register Now!

Monthly Moves

Fight Back Against Tech Neck

Recipe

Snap Pea Pasta





Wise & Well

Welcome to the Wise & Well Newsletter, where we promote whole-person wellbeing each month and highlight health-related topics to help you be your best.

Debt Management and Credit Score Improvement

Dealing with financial stress is something most of us have to face at some point in our lives. And although it's rarely comfortable, it's one of the most important things we can do to improve our overall health and wellbeing.

When you look closely, our finances are essentially a bunch of numbers. And despite the somewhat intimidating numbers behind large amounts of debt and low credit scores, taking stock and developing a plan to improve them is without question the first step toward regaining control of financial wellbeing. The problem is that, unless you're a financial professional, it's hard to know exactly what the next step is and the step after that to really rein in debt and build up credit.

But just like taking care of your physical health through regular check-ups and lifestyle changes around diet and exercise, improving your financial health starts with understanding and taking control of these numbers — just as you would with blood pressure or cholesterol. By making small, consistent changes to your financial habits, you can lower your stress, improve your credit score and pave the way for a brighter and stronger financial future.

Here's a Wise & Well blueprint to get you started:

1. Know Your Numbers

The first step in tackling debt is understanding where you stand. List out all your debts, including credit cards, loans and mortgages. This will give you a better sense of what you owe and help you prioritize payments. Knowing exactly what you're up against is empowering and will help you make more informed decisions.

Many employers offer excellent resources to help employees manage their financial wellness, and you should check what's available to you. You can also consider tools like **Capital One's CreditWise** or **Intuit's Credit Karma** to get access to your FICO credit score and track your progress with credit monitoring alerts and personalized tips. Start by assessing the total amount owed, current interest rates and minimum payments to create a strategy that works best for you.

2. Pay Down Revolving Account Balances

Credit utilization (i.e., how much of your available credit you're using) makes up between 20% and 30% of your credit score. As such, paying off credit card balances is one of the best ways to improve your score. Consider using strategies like the **debt snowball or avalanche method**, where you focus on either paying off the smallest balance first or the highest-interest debt.

If you have a high credit utilization rate, aim to pay off balances regularly, or even make multiple payments throughout the month to keep your balances low.

3. Make On-Time Payments

Your payment history accounts for 35% of your credit score and is the most important factor. Setting up automatic payments for at least the minimum due is an excellent way to ensure you never miss a payment. You can also set reminders or sign up for **Experian Boost** to get credit for payments like rent and utilities that aren't typically reported.

4. Avoid Closing Old Accounts

The length of your credit history makes up 15% of your score. If you have old accounts, keep them open, even if you're not using them. Closing them could hurt your score. In fact, even if you're not using an old card, consider putting a small recurring bill on it to keep it active.



Additional Resources

Upcoming Wise & Well Webinar — Register Now!

Topic: Hormonal Health for Lifelong Vitality

When: Tuesday, September 9 | Noon – 1:00 p.m. ET



To register, [click here](#)
or scan the QR code.

Join us for a dynamic and educational Wise & Well webinar, where expert presenters will explore how hormonal health supports aging with strength, clarity, and intention — for both men and women. Remember, you can access our [Wise & Well Training Center](#) for the most up-to-date information on our upcoming events, along with a plethora of additional wellbeing-related resources.

5. Build Healthy Financial Habits

Just like a balanced diet and regular exercise contribute to your physical wellness, budgeting, saving and planning for the future contribute to your financial health. At this point, the most important thing is to set achievable goals, just as you would with weight loss or exercise. Whether it's paying off a specific debt or saving for an emergency fund, be realistic and track your progress. Consistency is key.

Also, commit to good spending habits. As stated in Step 3 and 4, pay your bills on time, every time, and avoid opening or closing credit accounts too often. This could impact your credit score negatively.

Lastly, when possible, pay more than the minimum on your credit cards to pay off debt faster.

6. Become an Authorized User

If you're just getting started with credit or are laser-focused on rebuilding your score, ask a family member or close friend to add you as an authorized user on their credit card. This can have an immediate positive impact, provided the card has a good payment history and low credit utilization.

7. Again — Frame Your Financial Health Like Your Physical Health

Just as you monitor your cholesterol or blood pressure, it's important to keep track of your financial numbers. Regularly check your credit score, review your debt and assess your savings. Consistent attention to these numbers

now can prevent bigger problems in the future.

And note — If you're struggling to make payments, don't hesitate to ask for help. Many creditors are willing to work with you on a payment plan that fits your situation.

Taking control of your finances is a journey, but one that's worth every step. By getting organized, setting goals and improving your credit score, you're not just securing your financial future, you're improving your overall wellbeing. As financial health is a key part of living a full, balanced life, it's never been more important to know your numbers.

References

[How to Improve Your Credit Score.](#)
[Manage Credit and Debt.](#)
[What Is a Credit Utilization Rate?](#)
[What Is Payment History?](#)



Monthly Moves

Fight Back Against Tech Neck

Modern technology has us hunching forward for long periods, leading to neck and upper back discomfort, commonly known as “tech neck.” While the position itself isn’t the issue, the prolonged time spent in it can cause pain.

Fortunately, experts recommend simple adjustments to your workspace and a series of stretches and strengthening exercises to alleviate discomfort. Below is a routine that targets these areas, all of which you can do right at your desk.

Adapted from the *NY Times*. Original article referenced here: [nytimes.com](https://www.nytimes.com).

Thoracic Spine Rotations

Lie on your left side with your knees and hips both bent 90 degrees and your arms straight in front of you, palms touching. Reach your right arm straight up and over to the floor on your right side, rotating your trunk rather than your hips. Return to starting position, then repeat on the other side.

The Goal: 15 seconds per side

Chin Tuck

Sit or stand tall, and gaze forward with your shoulders relaxed by your sides. Tilt your head down and then press your chin backward, like you’re making a double chin. Hold for two to three seconds, then release. This movement can be quite small, but you should feel a stretch where your hairline meets the top of your neck.

The Goal: Two or three sets of five to eight repetitions

Upper Trap Stretch

Sit or stand tall with your shoulders relaxed, gazing forward. Tilt your right ear toward your right armpit. Press your left shoulder slightly down, away from your ear. Hold for 30 to 60 seconds, then release.

The Goal: Two to three reps per side

Levator Stretch

Sit or stand tall, with your shoulders relaxed naturally, and gaze forward. Tilt your right ear toward your right shoulder, then rotate your neck slightly so your nose is pointing toward your armpit. (You can imagine you’re smelling your armpit.) Press your left shoulder slightly down, away from your ear. Hold for 30 to 60 seconds, then release.

It’s similar to the Upper Trap Stretch, but you should feel it in different parts of your neck and shoulder.

The Goal: Two to three reps per side

Isometric Cervical Rotation

Sit or stand tall, with your shoulders relaxed, and gaze forward. Place your right pointer and middle fingers on the right side of your temple, or on another comfortable spot on the side of your face, like your jaw or cheekbone, and try to turn your head to the right as your hand resists. Hold for five seconds, then relax.

The Goal: Five reps per side

Source: [nytimes.com](https://www.nytimes.com)



Snap Pea Pasta

Our in-house Wise & Well chef recently made this light and flavorful snap pea pasta from What's Gaby Cooking. As a perfect summer dish, it's made with thinly sliced sugar snap peas, a touch of butter and olive oil, and seasoned with garlic, shallots and red pepper flakes. It's both fresh and satisfying! Tossed with Pecorino Romano and finished with a burst of lemon, this dish is as delicious as it is simple. Serve with your favorite pasta for a quick, refreshing meal that's perfect for August.

Ingredients

- 1 pound sugar snap peas thinly sliced
- 2 tablespoons butter
- 1 tablespoon olive oil
- 4 cloves garlic finely chopped
- 1 shallot finely chopped
- 1/4 teaspoon red pepper flakes
- Kosher salt and freshly cracked black pepper to taste
- 1/3 cup finely grated Pecorino Romano cheese plus more to finish (or parmesan cheese)
- 1 lemon zested and juiced
- 10 ounces pasta



Snap Pea Pasta

Directions

1. Heat the butter, olive oil and a pinch of sea salt in a large skillet over medium-high heat.
2. Add the snap peas, garlic, shallot and red pepper flakes. Sauté for 4–5 minutes, until the garlic is fragrant and the snap peas are just tender. Season with salt and pepper.
3. Turn off the heat and stir in the cheese, lemon juice and lemon zest.
4. Cook the pasta according to the package directions. Drain and add the cooked pasta to the skillet with the snap pea mixture.
5. Toss everything together, taste and adjust seasoning as needed. Top with extra cheese before serving, if desired.

Source: whatsgabycooking.com

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August Is Debt Management and Credit Score Improvement Month

Managing your debt and improving your credit score is a journey, but it doesn't have to be overwhelming. By making small, consistent changes to your financial habits, you can make meaningful progress each week. Here are five practical tips to help you take control of your financial health.

August 1

Review Your Credit Report Weekly

Stay informed by checking your credit report regularly. Look for errors or unfamiliar accounts that might impact your score. Disputing inaccuracies early can save you time and money later. Use tools provided by your employer or look into **CreditWise** or **Credit Karma** to track your progress (Links also provided in the Newsletter).

August 8

Set a Budget and Stick to It

Create a budget that tracks your income, expenses and debt. By clearly seeing where your money is going, you'll find areas to cut back and increase your savings. Consistency is key to building healthy financial habits.

August 15

Pay More Than the Minimum

Whenever possible, aim to pay more than the minimum on your credit card balances. This will help you reduce your debt faster and improve your credit utilization ratio, which makes up a large portion of your credit score.

August 22

Automate Your Bill Payments

Set up automatic payments for at least the minimum due on your bills. This will ensure you never miss a payment, helping maintain a positive payment history, which is the most significant factor in your credit score.

August 29

Keep Your Old Accounts Open

Your credit history length makes up 15% of your score. If you have old credit cards, keep them open, even if you're not using them. An established credit history can work in your favor when building a strong credit score.



Send our Wise & Well Tips of the Week to your employees for quick, easily digestible health and wellbeing tidbits they can incorporate into their daily lives.

– Your Wise & Well Team

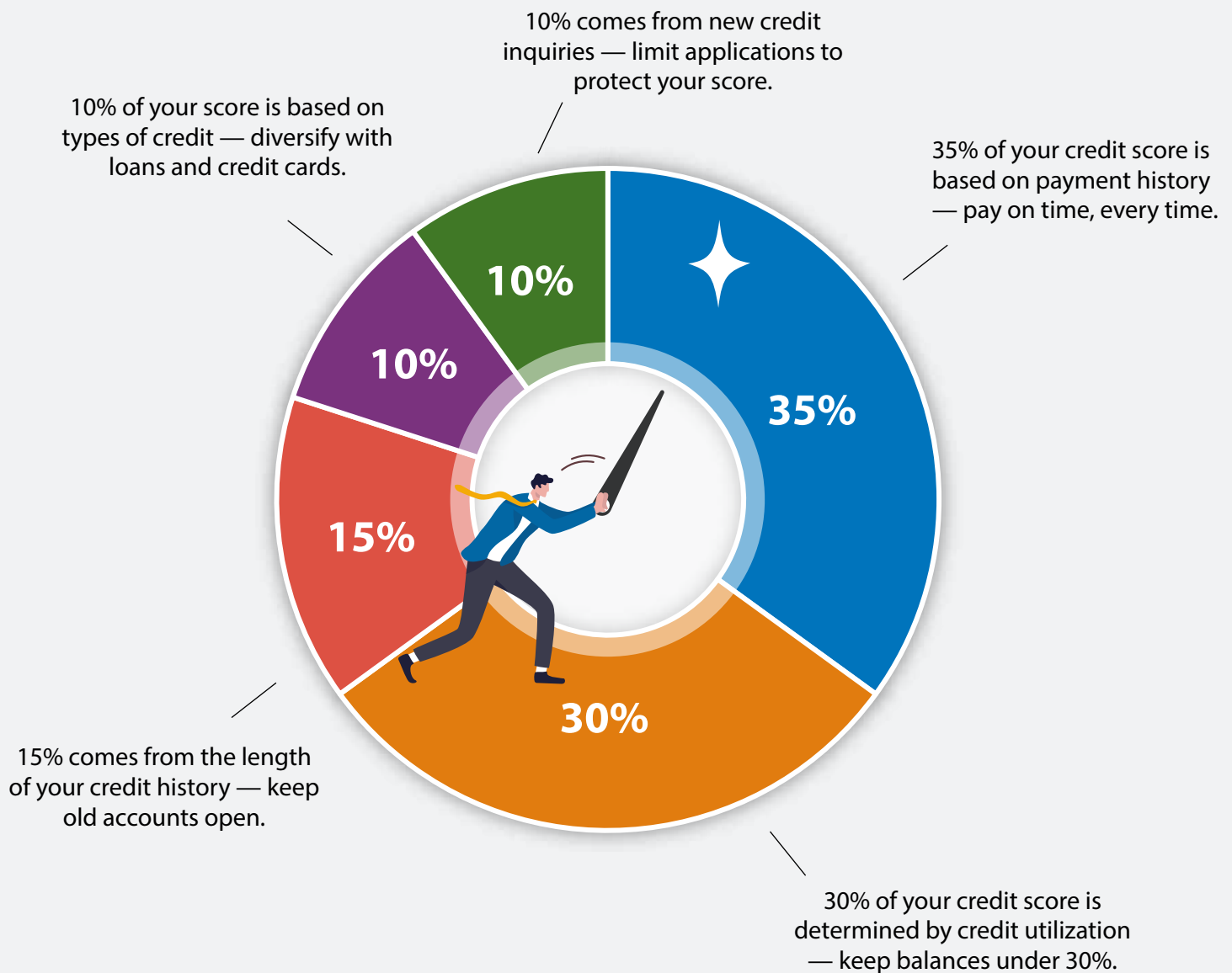
Source: Adapted from Newsletter



August Is Debt Management and Credit Score Improvement Month

Your Financial Health in Numbers

Track these numbers to take control of your financial wellbeing!



Source: [experian.com](https://www.experian.com)