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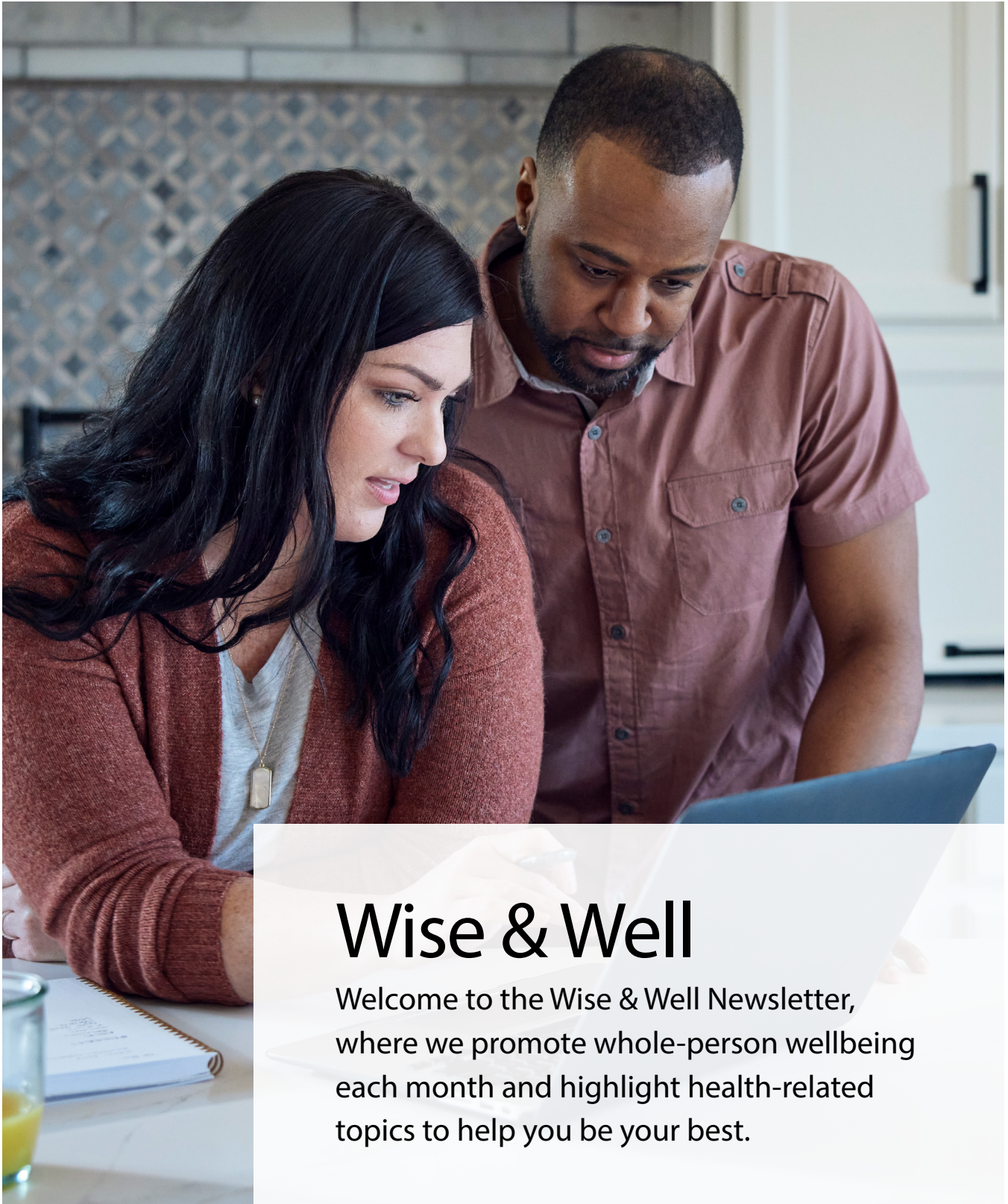
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Wise & Well

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.

Budgeting and Saving Tips

Let's face it — life is expensive. Whether you're trying to keep up with bills, chip away at debt or save for something special, it can feel like your paycheck disappears the moment it hits your account. But what if getting ahead didn't require a major overhaul? What if catching up is just a few small shifts that makes dollars and sense over time?

That's the power of budgeting and saving.

When we talk about budgeting, we're not talking about extreme couponing or saying goodbye to fun. We're talking about clarity. Things like knowing where your money goes and how to make it work for you. Saving, on the other hand, is about preparing your future self for life's curveballs, no matter how big or small.

From emergency funds to everyday habits, the sooner you start budgeting and saving, the better you'll feel. Remember: a strong financial plan gives you peace of mind. Knowing there's a system in place to handle both expected and unexpected expenses creates flexibility, allowing you to say yes to the things that matter and no to the things that don't. And over time, even the smallest savings build momentum reinforcing habits that move you closer to your goals.

Six Budgeting Tips That Actually Work

1. Track your spending for 30 days. You can't budget what you don't understand. Use an app, spreadsheet or even pen and paper to see where your money goes.
2. Use the 50/30/20 rule. Allocate 50% to needs, 30% to wants and 20% to savings and debt repayment. Adjust as needed, but use it as a starting framework.
3. Automate your savings. Pay yourself first by having a portion of your paycheck deposited into savings automatically.
4. Cut the "invisible" expenses. Streaming subscriptions, unused memberships and daily takeout — little leaks can drain your financial boat.
5. Set short-term savings goals. Whether it's \$500 for car repairs or \$1,000 for a trip, smaller goals feel more achievable and build confidence.
6. Leave space for joy. Budgeting doesn't mean self-deprivation. Plan for occasional treats or fun. It's part of a healthy financial life.

As you build better habits with these six surefire budgeting tips, it's just as important to have an emergency stash to fall back on when life throws you a curveball. Everyone needs an emergency fund, even a small one. Start by aiming for \$500 to \$1,000 to cover unexpected expenses like medical bills, car repairs or a last-minute vet visit. Eventually, the goal should be to build up three to six months' worth of living expenses for true peace of mind. If that sounds daunting, don't worry. Just start with what you can. Even saving \$10 a week adds up to more than \$500 a year. The key is consistency, not perfection.

Resources to Help You Get Started

- **Investopedia:** Discover top budgeting tools and financial education articles. Learn more [here](#).
- **Your Employer's Financial Wellness Program:** Check with your HR team. Many companies offer free tools and resources included in their retirement benefit.
- **Wise & Well July Webinar:** This month's session, "Money Moves That Matter: Budget, Save and Thrive at Every Stage of Life," covers the following:
 - Budgeting strategies tailored to every life stage.
 - Smarter ways to save that align with your goals.
 - Practical approaches to managing and overcoming debt with confidence.



Wise & Well's Two Cents

Financial wellness doesn't come from a windfall or a spreadsheet. It comes from small, steady steps taken over time. When you track your spending, save what you can and create a budget that reflects your values, you're doing more than improving your finances — you're investing in your wellbeing.

Start small. Stick with it. Celebrate progress.

You've got this.

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

Additional Resources

Upcoming Wise & Well Webinar — Register Now!

Topic: Money Moves That Matter: Budget, Save and Thrive at Every Stage of Life

When: Tuesday, July 8 | Noon – 1:00 p.m. ET



To register, [click here](#) or scan the QR code. For more information, view the [Employee Flyer](#).



Monthly Moves

Loosen Your Trapezius Muscles

The trapezius muscle is responsible for moving and rotating your shoulder blade, stabilizing your arm and extending your neck. It does a lot of work, making it an easy place for stress and tension to land. This is especially true of the upper part of the trapezius in your lower neck.

To loosen and ease this muscle, you need to do a little shoulder work, a little neck work and a little upper back work.

Note: Demonstrations on completing each exercise are available in the original source, “Trap Stretches: Loosen Your Trapezius Muscles,” article on [healthline.com](https://www.healthline.com).

Ear to Shoulder

You can start by sitting or standing, but for this series, sitting on the ground or on a mat is recommended.

- Slowly and with ease and take your right ear toward your right shoulder. It’s natural for your left shoulder to lift as you do this. If that happens, ease your head back toward the center until you can relax your left shoulder back down.
- Lift your right hand up and over your head, resting your hand on your left cheekbone. Do not pull on your head now, though. Simply rest your hand there for just slightly more pressure. This very gently stretches your upper trapezius.
- Breathe as you sit here for at least 30 seconds.

- Gently release this side and then ease your left ear toward your left shoulder and complete the stretch on the other side, breathing deeply through it.

Crocodile Pose (Makarasana)

This move can be uncomfortable at first. It may feel odd to relax facedown, but if you breathe slowly and let go, this can really help ease your trapezius.

- Lie down on your stomach with your feet shoulder-width apart, and rest your hands one on top of the other under your chin.
- When you’re in place, lie flat and rest your forehead on your stacked hands. This will actually release lower back compression as well, but the main thing you want to visualize and focus on here is lengthening your spine and releasing any tension in your upper back and neck.
- Breathe deeply and try to relax here.

Cobra Pose (Bhujangasana)

This pose releases tension in your lower neck and trapezius and stretches your throat. It also increases flexibility in your spine and strengthens your back and arms, helping prevent future trapezius issues.

- Lift your head and place your hands on the floor next to your shoulders, keeping your arms parallel and your elbows close to your body. Press the tops of your feet into the floor and inhale deeply as you begin to lift your head and chest. If possible, straighten your arms and keep in mind that straightening them completely will arch your back quite a bit.



Monthly Moves

Loosen Your Trapezius Muscles

- Whether you lift all the way to straight arms or not, keep in mind that you want your neck and head (cervical spine) to be on the same curve. You will lift your head as well, but you want to simply ease it up.
- Check your chin. It's incredibly common to jut your chin out in this pose and let your shoulders creep up toward your ears, so take a moment to roll your shoulders back and down, pulling your shoulder blades closer together as you pull your torso through your upper arms and ease your chin back.
- Hold this for a few breaths and release on an exhale.
- Inhale as you lift into this pose at least two more times, holding it for a little bit longer each time.
- As you inhale, lift your head, chest and sitting bones, letting your belly sink and arching your back.
- As you exhale, round your spine toward the sky and release your head into the cat pose.

Continue taking deep breaths, moving with your breath as you do, inhaling as you arch your back and exhaling as you round your back.

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

Cat-Cow Pose (Marjaryasana-Bitilasana)

This move relieves tension in your cervical spine and stretches your back muscles as well as the front of your torso. Keep in mind that when using this pose specifically for your trapezius, you want to focus on the area right between your upper shoulder blades, alternately arching and releasing your neck.

- Push up onto all four, into a tabletop position. Your hips should be directly over your knees, your shoulders over your elbow and your elbows over your wrists.



Grilled Hot Honey Chicken with Sweet Corn Salad

Looking for a summer dinner that's easy to prep, full of flavor and perfect for leftovers? This grilled hot honey chicken paired with a refreshing corn salad hits all the right notes: sweet, spicy, crisp and satisfying. Whether you're cooking for a crowd or just meal-prepping for the week, this combo brings the heat and the balance.

The chicken is marinated in a simple lemon and hot honey blend — just enough kick to wake up your taste buds without overpowering the dish. Grilling brings out the bold, warm flavors, especially when finished with an extra drizzle of hot honey.

On the side, a sweet corn salad with fresh lime juice and herbs adds a cooling contrast. It's bright and crunchy, just the thing to round out a warm-weather meal.

Ingredients

Hot Honey Chicken

- 1 pound boneless, skinless chicken thighs
- 1/4 cup olive oil
- 2 tablespoons freshly squeezed lemon juice
- 2 tablespoons hot honey (plus more for drizzling)
- 1 teaspoon freshly grated lemon zest
- 1 garlic clove, minced
- Kosher salt and pepper

Corn Salad

- 6 ears of sweet corn, kernels cut from the cob
- 2 green onions, thinly sliced
- 1/4 cup chopped fresh cilantro
- 1/4 cup sour cream
- 2 tablespoons freshly squeezed lime juice
- 1 tablespoon freshly grated lime zest
- Kosher salt and pepper

A close-up photograph of a dish featuring grilled chicken pieces with a dark, charred exterior and a lighter, juicy interior. The chicken is garnished with fresh green herbs. To the left of the chicken is a vibrant salad of yellow corn kernels, green onions, and red onions. To the right are several slices of fresh lime. The entire dish is presented on a white plate.

Grilled Hot Honey Chicken with Sweet Corn Salad

Directions

1. Place the chicken in a glass dish or resealable bag. Whisk together the olive oil, lemon juice, hot honey, lemon zest, garlic and a big pinch of salt and pepper. Pour it over the chicken and marinate for at least 30 minutes or even overnight.
2. Preheat the grill to the highest setting. Once hot, place the chicken on the grill and cook for 5 minutes or until the chicken easily flips. Flip the chicken and grill for 5-6 minutes more or until the internal temperature of the chicken reaches 165 degrees F. Let the chicken rest for 5-10 minutes before serving. Drizzle with extra hot honey.
3. To make the corn salad, place the corn, green onions and cilantro in a bowl.
4. In a smaller bowl, whisk together the sour cream, lime juice, zest and a big pinch of salt and pepper. Stir the sour cream mixture into the corn until combined. Taste and season more if needed.
5. Serve the chicken with the corn and enjoy!

Source: howsweeteats.com

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July Is Budgeting and Savings Tips Month

Each week in July, we'll focus on one small step toward building better financial habits. These quick tips can help you gain clarity, reduce stress and make your money work for you.

July 4

Track to Take Control

Start by tracking every dollar you spend this week. Whether you use an app, a spreadsheet or a notebook, knowing where your money goes is the first step toward building a realistic budget.

July 11

Start a Simple Budget

Try the 50/30/20 rule: 50% for needs, 30% for wants and 20% for savings or debt. Even a rough plan helps you spend with more confidence and less stress.

July 18

Build Your Safety Net

Begin setting aside money for emergencies. Even saving \$10 a week can grow into a helpful cushion over time. Start small. But start now.



July 25

Give Your Goals a Boost

Set one short-term savings goal this week, like putting aside \$100 for car maintenance or travel. Having a clear goal makes saving more motivating and more rewarding.

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: [investopedia.com](https://www.investopedia.com)



July Is Budgeting and Savings Tips Month

The 50/30/20 Rule

This month, break down your take-home pay using the 50/30/20 rule, where you have 50% for needs, 30% for wants and 20% for savings. This method can help you cover essentials, enjoy life and plan for the future without the guesswork.

