








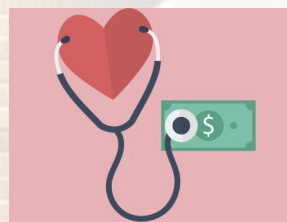




Tulare County Employee Wellness Program

Financial Wellness

August 2022



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
1  FINANCIAL WELLNESS	2 Pre-Recorded Webinar Financial Fitness: Living Within a Realistic Budget AnthemEAP	3 	4 Article Get the Most Out of Savings: Smart Savings Tips for 2022 AnthemEAP	5
8 Article How to Protect Against Inflation  EMPOWER	9 	10 Assessment Financial Well-being  Consumer Financial Protection Bureau	11	12 Check out Page 6 for this month's Healthy Recipe: Basil Avocado Shrimp Salad Wraps & Sweet Potato Chips
15	16 Resource Financial Calculators AnthemEAP	17 Webinar Assist to Own Down Payment Assistance Program <i>More information to come</i>	18 Article Budgeting Basics AnthemEAP	19 
22 Assessment Financial Wellness  usbank	23 Resource Financial Basics Handbook AnthemEAP	24 Webinar Assist to Own Down Payment Assistance Program <i>More information to come</i>	25 	26 Pre-Recorded Webinar Your Financial Checkup AnthemEAP
29 	30 Resource IRS Offers Tips for Disaster Preparedness AnthemEAP	31  Financial	Financial Wellness APPS Smart Investing & Financial Wellness Page 5	

PRE- RECORDEDWEBINARS

Your Financial Checkup

Just like a regular health checkup, this session will walk you through a "financial checkup," guiding you through the necessary steps to examine your finances. The Learning Objectives of this pre-recorded webinar include:

- Discuss setting financial goals
- List tips to examine your current financial situation
- Discuss key aspects of personal financial management and retirement planning
- Identify additional resources to assist you



Click the link for this pre-recorded webinar for additional information: [Your Financial Checkup](#)

Anthem® EAP

Financial Fitness: Living Within a Realistic Budget

Living within a budget can seem restrictive—similar to being on a diet. Learn about common money mistakes as well as practical and realistic tips for living within a budget. In this pre-recorded webinar, you will:

- Develop a realistic budget that will allow your money to work for you
- Identify common money mistakes
- Discuss practical tips for living within a budget



Follow the link for this pre-recorded webinar: [Financial Fitness: Living Within a Realistic Budget](#)

Anthem® EAP

ARTICLES

Get the Most Out of Savings: Smart Savings Tips for 2022



So often, people are bombarded with messages regarding finances, such as, "Save 20 percent of your income," "Make sure you have a minimum of \$1,000 in your emergency fund," "You should save and invest!" The list goes on and on, from financial gurus to your neighbors' advice; sometimes misinformation never ends. Everyone has an opinion on how to maximize your savings, but which is the right way?

Follow the link to look at three steps that will help you save more in 2022:

[Get the Most Out of Savings: Smart Savings Tips for 2022](#)

Anthem® EAP

How to Protect Against Inflation

Inflation is a decline in purchasing power over time. Low rates of inflation tend to signal a healthy economy, but when inflation accelerates sharply, it can have a major impact on your financial situation.

Inflation occurs when demand outstrips supply. Sometimes this happens in a hot economy when consumers are spending freely and buying up the supply of a certain product, causing its price to rise.

Other times the imbalance occurs due to circumstances that create supply chain delays and eat away at a product's availability, as has happened throughout the COVID-19 pandemic. Either way, the result is inflation.

Click the link below to find out more information about the causes and effects of inflation, and three tips for protecting against inflation: [How to Protect Against Inflation](#)



Budgeting Basics



Money is a part of life every day. What you wear, what you eat, where you live, and the fun things you do are only a few of the money related decisions you make.

Budgeting is a way to get the most out of your dollars. It is not just about saving money, being a tightwad, or doing without. Budgeting is about deciding where your money will go and making a spending and savings plan.

Click the link below for additional information in the full article: [Budgeting Basics.](#)

Anthem® EAP

RESOURCES

IRS Offers Tips for Disaster Preparedness

The Internal Revenue Service (IRS) wants to remind taxpayers to prepare for hurricanes and other natural disasters in advance. By taking a few steps before disaster strikes, taxpayers can reduce their stress when it comes time to file claims or rebuild after the catastrophic event.

Select to view the Resource/Legal Assist:

[IRS Offers Tips for Disaster Preparedness](#)



Financial Basics Handbook

You face decisions about personal finances every day. From budgeting and saving to credit and debt to planning for the future, the issues surrounding money choices can feel challenging or even overwhelming. However, by taking control of your money and how you spend, save, and invest it, you can push past your financial challenges and reach your goals.

Click here for your own [Financial Basics Handbook](#).

Anthem® EAP



Financial Calculators

No more figuring out lengthy or complicated calculations by hand! The financial calculators below will allow you to get answers and explore different options. Each calculator comes with easy instructions for its use.

- Home Financing
- Personal Financing
- Investment
- Retirement
- Lease

Select to view the Resource/Legal Assist: [Financial Calculators](#).



Anthem® EAP

ASSESSMENTS

Financial Wellness

By completing the assessment, you'll get more insight into how you're doing in four key financial areas: saving, spending, borrowing and planning.

[Financial Awareness Assessment](#)



Financial Well-being

Answer ten questions to measure your current financial well-being and see steps you can take to improve it.

[Financial Well-being Assessment](#)



FINANCIAL WELLNESS APPS

Acorns: Grow your Oak!

In under 5 minutes, get investment accounts for you and your family, plus retirement, checking, ways to earn more money, and grow your knowledge. Just \$1, \$3, or \$5 a month.

Acorns also gives back. When you use their service they will plant an oak tree to rebuild habitats and stabilize climate change.



Intuit: Mint

Mint brings together everything from spending, balances, and budgets to your credit score and more. Access your financial life in one powerful app. Reach your goals with personalized insights, custom budgets, spend tracking, and subscription monitoring—all for free.



Basil Avocado Shrimp Salad Wraps & Sweet Potato Chips

INGREDIENTS

FOR THE SWEET POTATO CHIPS

- Cooking spray
- 2 -3 medium sweet potatoes, sliced into 1/8"-thick coins
- Kosher salt
- Freshly ground black pepper

FOR THE SHRIMP SALAD

- Cooking spray
- 20 large shrimp, peeled and deveined (about 3/4 lb.)
- 1 1/2 c. grape tomatoes, halved
- 1/4 small red onion, finely diced
- 2 avocados, diced
- 4 fresh basil leaves, thinly sliced
- 2 large heads butterhead or romaine lettuce

FOR THE MARINADE

- Juice of 2 lemons
- 2 cloves garlic, minced
- 3 fresh basil leaves, thinly sliced
- 2 tbsp. white wine vinegar
- 3 tbsp. extra-virgin olive oil or avocado oil
- 1/2 tsp. paprika
- Kosher salt
- Freshly ground black pepper

DIRECTIONS

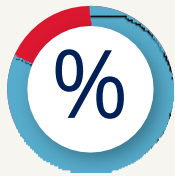
1. Make sweet potato chips: Preheat oven to 375° and grease a large baking sheet with cooking spray. Arrange sweet potatoes in an even layer and season with salt and pepper.
2. Roast 15 minutes, then flip and roast until crispy, 15 minutes more. Let cool, then transfer to a resealable container until ready to eat
3. Meanwhile, make shrimp salad: Grease a large skillet over medium heat with cooking spray. Add shrimp and cook, stirring occasionally, until pink and no longer opaque, 2 minutes per side. Set aside and let cool.
4. Make marinade: In a small bowl, whisk together lemon juice, garlic, basil, vinegar, oil, and paprika and season with salt and pepper.
5. In a large bowl, stir together tomatoes, onion, avocados, and basil. Fold in shrimp. Pour marinade over shrimp salad and toss until coated.
6. Store shrimp salad in the fridge in a resealable container. Serve in lettuce cups when ready to eat.



delish

Shape up your savings

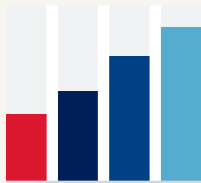
Like your physical health, your financial health depends on smart choices and regular checkups. Here are some actions you can take to help you get or keep your retirement savings in shape.



View your estimated monthly retirement income on your plan website to see if you're saving enough for the future you want.



Consider contributing even more as you near retirement through catch-up options that may boost your savings.



Make small increases to your savings now — which might make a big difference down the road.



Update your beneficiary as your marital status or family situation changes to ensure your benefits go to the individual(s) you choose.



Review your investment mix periodically and make changes when needed; the investment mix that's appropriate for you changes over time.



Use the app to see what's new in your plan.

► Get help with your checkup. Schedule a one-on-one meeting with your local representative.
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