

# Ivy Be Well & Fit

## WHAT'S IN THIS MONTH'S ISSUE:

- Financial Wellness
- Living a Balanced Life in the New Year
- Wellness Coaching, 2024 Year in Review, Fitness Center Incentive, and more!

## Financial Wellness

Financial wellness is the ability to manage your current and future financial needs.

It's about being in control of your money and not letting it control you. Some signs of financial wellness include: Being able to pay your bills and manage your expenses, having an emergency fund, saving for retirement, having a plan to pay off debt, and spending within your means.

### 5 Elements of Financial Wellness

- **Spending:** To be financially well, an individual must have an understanding of their spending, including what they are spending their money on, groceries, clothing, coffee shops, and how much they are spending. Most importantly, an individual must spend less than they earn so they are able to set aside money to reach their financial goals.
- **Emergencies:** Planning for emergencies is a key component of financial wellness. Personal finance experts across the country recommend 3-5 months of income saved in a separate account for financial emergencies. Without sufficient emergency savings it is very difficult to be financially well as any unforeseen event can undo all the positive financial behaviors of an individuals past.

## Budget Tracker App

- **Guidance:** Guidance is the most important component of financial wellness. With so many products and services in the marketplace designed to separate an individual from their money, we all need an independent and trustworthy source of information to guide us toward the right decisions.
- **Benefits:** To be financially well individuals must understand their benefits and be able to maximize the benefit they receive from the packages they are offered.
- **Investments:** In order to build wealth, individuals must find long-term investments and diversify their portfolios. Knowing what to invest in and what to avoid has become a multi-billion dollar industry; however, it can be difficult to know whom to trust. To be successful, an individual must understand how to invest their money.

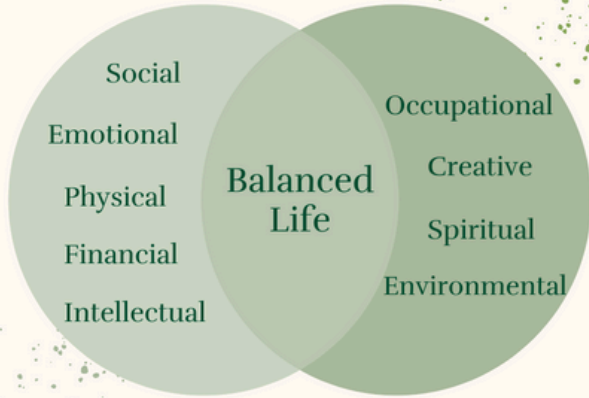
### Achieving Financial Wellness

- Take a money inventory
- Set a budget and track expenses
- Open a savings account in addition to a checking account
- Automate finances
- Use coupons and take advantage of student discounts
- Think outside the box on ways to earn money and lower expenses
- Save for retirement
- Build credit
- Have a debt payoff plan

A financial advisor or coach can help you analyze your current financial health, set goals, and design a plan of action.

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# harmony of A BALANCED LIFE



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# WELLNESS COACHING



Wellness coaching focuses on overall well-being, including physical, mental, emotional, and even spiritual health. The idea is to empower you to set small goals incorporating the nine areas of wellness so you can live a more balanced, fulfilling life. Scheduling appointments with a wellness coach will provide you with an accountability partner to help keep you moving toward your goals.

Contact Amy at  
(812) 429-0582 or e-mail  
alutzel@ivytech.edu to  
schedule an appointment.  
Wellness Center, Rm 142

- Physical**
  - Physical activity, nutrition, stress management, and sleep
  - Wellness vision
- Financial**
  - Managing financial stress by creating small goals
- Occupational**
  - Positive career path
  - Work/Life Balance
  - Exploring personal strengths
- Creative**
  - Exploring creative outlets and new hobbies as healthy coping tools
- Intellectual**
  - Managing school/life balance
  - Challenges as opportunities
  - Creative ways to shape your mind
- Emotional**
  - Loving yourself, positive affirmations, regulating emotions, finding humor
- Social**
  - Healthy relationships, boundaries, dealing with conflict, building a social network
- Spiritual**
  - Compassion, empathy, forgiveness, finding your purpose; meditation/prayer
- Environmental**
  - Creating healthy and safe surroundings



FREE SERVICE FOR IVY TECH STUDENTS

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# 2024 IN REVIEW

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# BODY & MIND FITNESS CLASSES H Spring 2025



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- Mindfulness Mondays 11:30
- Ivy Trekkers Tuesdays 11:00 and Thursdays 1:00
- Work It Circuit Wednesdays 11:30

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# FITNESS CENTER INCENTIVE



## START YOUR NEW YEAR OFF RIGHT

January 13 - March 9, 2025

1. Download Strava app free version
2. Follow Ivy Tech Wellness Center, and we will follow you back
3. Workout at the Fitness Center for a minimum of 20 minutes, a total of 16 times, and record your workout on Strava
4. Receive free Wellness T-shirt or backpack at end of incentive!



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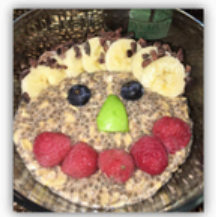


## Overnight Oats

Blue eyes, luscious lips, sandy-blonde hair . . . how about a hot date for breakfast?

- 1/2 cup old-fashioned oats
- 3 tbsp chia seeds
- 2 tsp cinnamon
- Dash of nutmeg and pumpkin spice
- 1 3/4-2 cup unsweet almond milk
- Drizzles of honey
- Mix it all together and put in a jar or container with a lid in the fridge for a minimum of 4 hours
- You can eat it cold in the morning but if you prefer it warm, you can zap it in the microwave after putting it in a bowl
- Then, add your toppings of fruit, cacao nibs, nuts, nut butter, etc.

Pictured here: Banana slices, cacao nibs, blueberries, green apple, and raspberries:



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FOR MORE INFO VISIT:

## January Wellness Calendar

## Virtual Weight Machine Orientation

## 2025 Top 10 Fitness Trends



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