Get Healthy, Get Wealthy!
By: Kira Currier

There is a larger connection between your workouts and paychecks than you might once have thought. Physical and financial health are connected in important ways. If you have one going for you, you most likely have the other. They both come with planning, commitment, and hard work.

Financial well-being isn't about getting rich or having a big income. It’s peace of mind that you can comfortably make ends meet, with money saved for the future and some left over to indulge in your “wants.” Financial insecurities give people a feeling of pressure, tension, and anxiety. To put it simply, stress. In fact, financial problems are the world's fourth largest cause of stress, ranking just below a divorce or loss of a job. Most people under this much stress engage in unhealthy behaviors, most commonly smoking, drinking, or overeating. These activities are a huge detriment to your physical and financial health. Not only are they expensive but have high medical costs, too.

Physical health comes next. By engaging in these activities you are putting your body and health at risk. Stress combined with unhealthy behaviors are a known contributor to high blood pressure, cardiovascular disease, and stomach disorders, among others. A study by the Financial Health Institute, found that mainly girls who experience financial strain “repeatedly between their birth and age 15, were more likely to be overweight or obese by age 18.” Those in good physical shape had less debt, were more likely to pay bills on time, and less likely to have bad credit.
There are many steps you can take to be financially healthy.

Here are a few things to avoid:

- **Auto-pilot Spending** - Grocery shopping while hungry and late night or early morning online purchasing are great examples. In autopilot mode you aren't concentrating properly. Shopping while under the influence of hunger or fatigue will result in impulsive and sometimes costly decision making.

- **Credit Card Use** - Psychologically people are more likely to spend less when using cold hard cash versus a credit card. With cash you get a better feel for how much you are spending instead of little numbers before swiping your card.

- **Excess Spending** - Remember the difference between “wants” and “needs.” Try to reduce how much you spend on unnecessary items each month.

Educating yourself on healthy financial decisions will help lift weight off your shoulders AND your wallet!