

## **Maintaining emotional and financial wellness**

When considering wellness, how often do you reflect on your emotional and financial states. In today's article, we'll address these two important dimensions of wellness.

### **EMOTIONAL WELLNESS**

According to the National Institutes of Health, emotional wellness is “the ability to successfully handle life's stresses and adapt to change and difficult times.”

When we go through the challenges that life often throws our way, it is vital that we have developed our abilities to handle stress, change, and challenges. Developing strategies and techniques to support resilience and emotional wellness is something that we should do at all stages in our lives.

Here are a few ideas to help practice emotional wellness:

#### **Schedule stress management activities**

Learn about healthy ways to deal with stress. Take a proactive step for your emotional wellness and schedule time for yourself to work on your stress management. Set an appointment with yourself to incorporate stress management into your daily to do list. Some ideas include going for a walk, taking time to meditate, or practice breathing exercises. If breathing exercises are new to you, start with box breathing – inhale for the count of four, hold for the count of four, exhale for the count of four, and hold for the count of four. Focus on your breath and continue this breathing pattern for several rounds.

#### **Start a journaling journey**

Learn about the benefits of journaling and the various ways to journal. There are different forms of journaling, including free writing, bullet journaling, journal prompts, dream journaling, and art journaling. Discover a journaling form that works for you and incorporate it into your self-care routine.

Gratitude journaling is one specific type of journaling experience. Research suggests that expressing feelings and thoughts of gratitude has positive associations with feelings of optimism, fewer doctor visits, increased happiness, and improved relationships. Each day this week, write down at least three things for which you are grateful. Consider this prompt:

I am grateful for \_\_\_\_\_ because ...

#### **Limit social media**

Research on social media and mental health is emerging as a timely topic. According to an article in the journal *Technology, Mind, and Behavior*, researchers indicated that “limiting social media usage may improve psychological well-being on multiple dimensions.” Most notably was the lowering of anxiety, depression, loneliness, and fear of missing out.

Try self-monitoring your use of social media by setting limits on the time that you spend on social media. After 2-3 weeks, evaluate how you feel.

## **FINANCIAL WELLNESS**

Finances can be a significant source of stress for many people. Becoming aware of your reactions to financial situations can be a crucial first step in working on your financial wellness. Financial wellness involves understanding about the financial process and resources to become satisfied with your finances. It involves:

- Managing your resources to live within your means, both now and in the future. If you are using credit cards, financial wellness involves doing so wisely and not racking up credit card debt.
- Preparing for emergencies for whatever life inevitably throws our way (such as car breakdowns, unemployment, medical emergencies).
- Setting short-term and long-term goals. Think about what you are saving for.

Interested in learning more about what you can do this year to improve your financial wellness? Check out our website at [go.illinois.edu/finances](http://go.illinois.edu/finances).

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### **About the Author**

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