Common Cents Financial Wellness Challenge

Getting a grip on finances is important to overall health and wellness. Countless studies have shown a link between stress and finances.

It’s time for a Common Cents challenge to help you make your financial health a priority. There are activities we can perform regularly—daily saving, for instance—that will pay dividends down the road. There are also more periodic activities like budgeting, maintaining an awareness of investments and actively planning for retirement that greatly enhance our financial health.


Goal:  Accumulate at least 2,000 points by the end of the challenge.

Activities:  Practice daily saving activities (100 pts each) to help you avoid common expenses that take a big toll on your bottom line.  Establish your financial baseline and develop a long-view Personal Financial Plan (250 pts each).

   Along the way, we will offer tips and tools to help you make smart and simple choices in regards to your finances.

Sign up:  Contact Working Well via workingwell@bsu.edu or call 285-9355 to register and receive your starting packet.

Sign up for Common Cents today and start making your financial health a priority!

Have You Managed Your Working Well Email Subscriptions?

Have you been missing Working Well emails?  Be sure to go to the Ball State Communication Center website to manage your email subscriptions.

Select a category title to reveal its subcategories (Fitness & Health), then select the frequency (immediate, daily, weekly, none) you would like to receive Working Well email notifications!
Financial Wellbeing Opportunities

**Financial Wellness Equals Financial Freedom** - This engaging workshop provides the education, tools and motivation participants need to put their finances in order and start saving for the future. Presented by Daniel Stallings, a licensed independent financial adviser. (Located at Ball State Federal Credit Union)

**Date:** March 20, 2020  
**Time:** 12:30 p.m. - 1:30 p.m.  
**Location:** Bracken Library Educational Resource Room 2

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**Create a Budget, Ditch Your Debt** - Tips and strategies to help you balance paying down debt with saving for your future goals. Presented by Fidelity

**Date:** March 26, 2020  
**Time:** 12:00 p.m. - 12:45 p.m.  
**Location:** Bracken Library Room 104

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**Parents of College Bound Teen: The 4 Golden Rules to Follow**

Don’t want to be a Tiger Mom? Trying not to be a helicopter parent? Bravo for trying! You are not entirely to blame; we do live in a world where kids determine their self-worth by how many followers they have, grow their confidence by the number of accolades received, and constantly judge themselves against their counterparts across the country. Dr. Cynthia Colon, Author and podcast hots will take you back to basics! Walk away from this workshop understanding how the four golden rules can lead to a home filled with hugs, happiness, and humor.

**Audience:** Parents of 8th-12th grade students

Dr. Cynthia Colon, author of Tips, Tales & Truths for Teens and podcast host of Destination YOUniversity. She is a sought after speaker at schools, school-counselor conferences, and family workshops. She has been featured on numerous television news shows, including in Chicago, Los Angeles and San Diego. She focuses on helping students and families navigate the college admissions and application process, and specifically, she specializes in helping students write winning essays (for admission and scholarships). Visit her website: [https://drcynthiacolon.com/](https://drcynthiacolon.com/)

**Date:** March 12, 2020  
**Time:** Noon - 1:00 p.m.  
**Location:** Student Center Pineshelf Room

Visit the [Working Well website](https://www.workingwellatbsu.com) or call 765-285-9355, to schedule or register for any of these events.
What’s Happening This Month?

**Working Well 101 - Refresh**

**Date:** Friday, March 13 @ 11:30 - Noon  
**Where:** Bracken Library, Education Resource Room 1  
**What:** Join us to learn about the changes to Working Well incentive programs and an overview of the new Lifeworks wellbeing platform.

**Biometric Screening**

**Date:** Tuesday, March 17 @ 7:30 - 9:00 a.m.  
**Where:** Working Well Office, Health Center Room 004  
**What:** Schedule your free biometric screening. Includes cholesterol, triglycerides, blood sugar, blood pressure, height and weight. Results are available same day.

**Chair Massage**

**Date:** Wednesday, March 18 @ 11 a.m. - 2 p.m.  
**Where:** Working Well, HC 004  
**What:** Massage therapist will be onsite for seated chair massages. Cost is $1/minute with 10 minute minimum. Schedule your mid-day stress relief or give the gift to someone else! Contact Working Well (285-9355) to sign up.

**Lunch & Learn - Financial Wellness Equals Financial Freedom**

**Date:** Thursday, March 20 @ 12:30 - 1:30 p.m.  
**Where:** Bracken Library Room Educational Resource Room 2  
**What:** This engaging workshop provides the education, tools and motivation participants need to put their finances in order and start saving for the future. Presented by Daniel Stallings, a licensed independent financial adviser, located at Ball State Federal Credit Union.

**Health Check @ The Retreat**

**Date:** Wednesday, March 24 @ 11:30 - 1 p.m.  
**Where:** The Retreat at Noyer  
**What:** Free blood pressure and body composition checks available. Enjoy a free sample of food!

**Lunch & Learn - Create a Budget, Ditch Your Debt**

**Date:** Thursday, March 26 @ 12:00 - 12:45 p.m.  
**Where:** Bracken Library Room 104  
**What:** Tips and strategies to help you balance paying down debt with saving for your future goals. Presented by Fidelity

**Lunch & Learn - Besides Meat: The Plant Protein Powered Phenomenon**

**Date:** Friday, March 27 @ Noon - 12:45 p.m.  
**Where:** Bracken Library Educational Resource Room 2  
**What:** Interested in having more "Meatless Mondays" in your household, but want to make sure you're consuming enough protein? Have a friend/family member or yourself started a vegetarian/vegan or plant based diet and want more variety? Discover and learn more about plant protein options from a registered dietitian.

Visit the [Working Well website](https://www.workingwell.com) or call 765-285-9355, to schedule or register for any of these events.
Happy Nutrition Month!

March is considered National Nutrition Month in the United States. The Academy of Nutrition and Dietetics' theme for 2020 is "Eat Right: Bite by Bite." This theme emphasizes that good nutrition doesn't have to be restrictive or overwhelming. Small goals and changes can have a cumulative healthful effect, and every little bit (or bite!) of nutrition is a step in the right direction. To celebrate the new decade and 2020, let's share some favorite tips from the "20 Health Tips for 2020" handout for National Nutrition Month:

- **Make Half Your Plate Fruits and Vegetables** - Fruits and vegetables are a great source of fiber, vitamins, and minerals needed to keep you healthy. Aim for 2 cups of fruit and 2.5 cups of veggies daily.
- **Fix Healthy Snacks** - Snacks maintain your energy levels between meals especially if they contain a combination of different food groups: grains, fruits, vegetables, dairy, or protein. Try some combinations like vegetables with cottage cheese or a spoonful of peanut butter with an apple.
- **Eat Seafood Twice a Week** - Seafood contains heart healthy fats and is a great protein source. Salmon, trout, oysters, and sardines are high in omega 3 fats and lower in mercury compared to other options.

Interested in improving your nutrition? Schedule an appointment in the month of March with a registered dietitian through Working Well by emailing askanrd@bsu.edu or calling the Working Well office at 765-285-9355.

Each year during March, we celebrate National Nutrition Month® by focusing on the importance of making informed food choices and developing sound eating. Below are a few events held throughout campus hosted by Ball State Dining Services:

- **March 17**  Green Smoothie Samples  Jamba Juice (AJ) | 11:30 a.m. – 12:30 p.m.
- **March 25**  Very Veggie Taste of Ball State Atrium Alcove | 11:30 a.m. - 2 p.m.
- **March 31**  Fruit Frenzy  Woodworth Commons| 10:30 a.m. – 1:30 p.m.