

CORE Solutions

Financial Planning Month



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Beginning Your Savings Fitness Plan

Take a look at your current financial resources, as these affect your ability to reach your goals, protect yourself from potential financial crises, and cover various life events. Consider this the first step of the financial planning process as you begin your savings fitness plan.

Calculate Your Net Worth

Calculating your net worth isn't as difficult as it might sound. Your net worth is simply the total value of what you own, your assets, minus what you owe — your liabilities. It's a snapshot of your financial health.

First, add up the approximate value of all of your assets. This includes personal possessions, vehicles, homes, checking and savings accounts, and the cash value of any life insurance policies you may have. Include the current value of your investments, such as stocks, real estate, certificates of deposit, retirement accounts, IRAs and the current value of any pensions you have.

Now add up your liabilities: the remaining mortgage on your home, credit card debt, taxes due on the profits of your investments (if you cashed them in) and any other outstanding bills. Subtract your liabilities from your assets. Do you have more assets than liabilities? Or the other way around?

Your aim is to create a positive net worth, and you want it to grow each year. Your net worth is part of what you will draw on to pay for your financial goals and retirement. Having a strong net worth will also help you through financial crises. Review and recalculate your net worth annually.

“Beginning Your Savings Fitness Plan” continued

Identify Other Financial Resources

You may have other financial resources that aren't included in your net worth but can help you through tough times. These include the death benefits of your life insurance policies, Social Security survivor benefits, healthcare coverage, disability insurance, liability insurance, and auto and home insurance. Although you may have to pay for some of these resources, they offer financial protection in case of illness, accidents or other catastrophes.

This article was adapted from a US Department of Labor publication of the same title.

Source: www.dol.gov

Monthly Moves: Side-Lying Quadriceps Stretch

1. Lie on your right side on a mat/floor with your legs extended straight away from your body. Bend your left knee and pull your left heel up towards your left glute muscle (buttock). Use your left hand to grab hold of the top of your left foot. Your right (lower) arm should be bent and positioned under your head for support. Your hips and shoulder should be aligned vertically to the floor. Your head should be aligned with your spine.
2. Stiffen your core and abdominal muscles, “bracing” to position your spine in a neutral position and maintain stability through your pelvis. Maintain this abdominal contraction throughout the stretch. Next, exhale and use your left hand to gently pull your left heel and lower leg towards your tailbone while simultaneously keeping the left thigh and knee resting on the inside of the right thigh and pointing straight out from the left hip joint. Hold this position for 30 – 45 seconds, then straighten the leg and contract (squeeze) the quadriceps (thigh) muscles and repeat for 2 – 5 repetitions; alternate sides and repeat with the right leg.



3. Be sure to keep your spine straight and maintain the abdominal bracing to keep your pelvis stable. [Click here](#) for a video demo.

Source: acefitness.org



Recipe: Green Goddess Grain Bowl

Servings: 1

Serving Size: 1 bowl

Calories: 553 | **Fat:** 25.7 g | **Protein:** 28.8 g | **Carbs:** 56.3 g | **Fiber:** 8.4 g | **Sodium:** 626.2 mg | **Sugar:** 16.8 g

[Click here](#) for the recipe.

Ingredients:

- 1/2 cup snap or snow peas, trimmed
- 4 spears of asparagus, tough ends removed, cut into 2-inch pieces
- 1/2 cup plain whole-milk yogurt
- 1/4 cup chopped fresh dill
- 1 tablespoon lemon juice
- 1 tablespoon extra-virgin olive oil
- 1 clove of garlic, minced
- 1/4 teaspoon kosher salt
- 1/2 cup cooked farro
- 4 ounces baked tofu, cubed
- 3 radishes, sliced
- 1 tablespoon toasted pumpkin seeds for garnish

Directions:

1. Bring a medium pot of water to a boil. Add snap (or snow) peas and asparagus; cook until just tender, about two minutes. Rinse under cold water.
2. Whisk yogurt, dill, lemon juice, oil, garlic and salt together in a small bowl.
3. Place farro in a shallow serving bowl. Top with peas, asparagus, tofu and radishes. Drizzle two tablespoons of the dressing on top (save extra for other use). Sprinkle with pumpkin seeds, if desired.

Source: eatingwell.com

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