

# Financial Wellness

## *An Important Component of Your Overall Health and Wellness*

Most nutrition and wellness experts agree that the dimension of wellness is about balance and harmony between each of the health wellness categories - physical health, spiritual well-being, emotional health, financial wellness, and healthy relationships. Achieving personal wellness is an active, ongoing process of awareness, choice, and balance.



While most of us tend to focus on the physical aspect of well being, financial wellness is crucial to our overall level of wellness. Financial troubles, especially in a rough economy, can quickly become a great source of stress, anxiety, or depression for many individuals and, therefore, can have an adverse affect on health and well-being.

### ***Have the Right Attitude About Money***

Recognize the reality of the role money plays in your life. Managing money can be discouraging and stressful, especially if you don't have enough of it or you don't control how you spend it. Understanding that failure to manage your money can literally make you sick is critical to every aspect of your wellness.

### ***Limit Debt***

There are some things that most of us must go into debt to buy; such as a new car or house. But don't get carried away with credit card debt and loans. It's easy to get into debt and hard to get out! And, excessive debt can lead to even more stress.

### ***Want What You Have***

Trying to seem more affluent than you are, or "keeping up with the Joneses," can lead to a mountain of debt and the stress that goes with it. Learn to want what you have instead of striving to have what you want. The things you *truly* want like love, good health, and happiness aren't for sale at any price.

### ***Stick to a Budget***

A good, well planned budget will help you live within your means while keeping up with expenses and tracking exactly where your money goes. This may mean focusing on long-term stability rather than short-term fun. However, living within your financial means you will help you become more secure within yourself.

### ***Plan for the Unexpected***

Few things are more stressful than an emergency or an unexpected expense. This is especially true if you don't have the money to pay the costs. Make a "Rainy Day Fund" part of your budget and put that money aside before you spend your paycheck on anything else. Even if it's only a few dollars a week - save!

### ***Know Your Credit Score***

Establish a history of good credit and you'll always get the best rate when you do need to borrow money. Periodically review your credit report and make sure any errors are corrected quickly. Making a major purchase is stressful enough; you don't need an errant credit report adding to your stress level.

### ***Imagine Yourself in the Future***

It has been suggested that the best way to control our current spending is to remember who will ultimately benefit from the resources you save for the future: *you and your family.*

Financial wellness is but one component of overall health and well-being. To arrive at a definition of wellness and what that personally means for you, it is important to evaluate all of the dimensions of wellness and understand the role that each plays in the bigger picture of your health and wellness.



## *About Us*

Originally chartered as Baptist Memorial Hospital Federal Credit Union on January 20, 1966, today INTEGRIS *Federal Credit Union* is a thriving, full service institution serving the employees and families of INTEGRIS Health. Our primary mission as a financial leader is to "meet the needs and exceed the expectations" of INTEGRIS Health employees and their families.

## ***Our VISION Statement***

INTEGRIS *Federal Credit Union* will be a leader in a network of providers that delivers a continuum of high-quality, cost competitive financial services, and through these efforts improve the financial status of our community and the lives of those we serve.

## ***Our MISSION Statement***

The INTEGRIS *Federal Credit Union* is committed to providing to its members prompt, courteous, and efficient service.

Offer its membership competitive returns on investment, reasonable loan rates and long-term financial stability.

Offer a progressive management philosophy that endeavors towards excellence and achievement to ensure this goal.

Member deposits insured to \$250,000 by the National Credit Union Administration and backed by the full faith and credit of the United States.

# INTEGRIS

*Federal Credit Union*

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