

Financial Wellness

By Dr. Margaret Rea



Each month we discuss issues related to student well-being such as the daily stressors such as exams, long hours and the ever-present desire to balance home and school demands. Several of you have reminded me of one additional factor influencing student wellness that can't be underestimated -financial worry. Many students have taken out considerable loans and work hard every day to stay within a budget, a battle that can undoubtedly be stressful.

Thus, this month we consider the concept of financial wellness. I realize that financial wellness sounds like a state of being where you are free of debt and financially solvent. Though that is certainly something I wish for all of you, that goal is not often realistic in your role as hard working students. You are not solely focused on your academic goals, but many of you also need to shoulder financial responsibilities for yourself and or family. Thus, financial wellness can mean learning how to approach finances in a way so that money worries do not impact your emotional well-being and academic pursuits.

Part of the process is accessing tools and resources that help you best understand how to balance your finances. It can be easy to avoid the anxiety of addressing financial issues, but as is often the case with avoidance, the issues do not go away and in fact the stress heightens. Instead, it can be helpful to face the financial worries head on and access

resources to support your financial wellness. As always, trying to navigate stress alone can be daunting, so I encourage you to access whatever resources are a good fit for you. To that efforts, please see below links to information you might find useful including our wonderful Financial Aid Office. The Student Health Counselling Office site also has excellent resources.

- <http://www.ucdmc.ucdavis.edu/financialaid/salt.html>
- <https://shcs.ucdavis.edu/wellness/financial>
- <https://www.cashcourse.org/>
- [Budgeting Basics: Managing Your Money During the Lean Years](#)
- [Education Debt Manager](#)
- [Roommates and Money](#)
- [10Tips for Managing Your Money During Medical School](#)

Here are some Videos and Webinars that AAMC has put on - <https://students-residents.aamc.org/financial-aid/article/first-videos-webinars/>

At the same time, don't lose sight of the other elements of your wellness that can help balance out the financial stress you might be facing. Previous newsletters have identified strategies such as practicing gratitude, mindfulness practices, social connectedness, sleep hygiene, and exercise as a few examples of helpful strategies.

The American Psychological Association offers these recommendations to support your well-being in the context of financial stress.

<http://www.apa.org/helpcenter/holiday-stress-finances.aspx>

Wellness Events

Work Life and Wellness Events

<http://www.ucdmc.ucdavis.edu/hr/wellness/index.html>

UC Living Fit Forever

http://intranet.ucdmc.ucdavis.edu/clinops/resources/living_fit_forever.shtml

UC Davis Health

Farmers Market is Back!

Ed Bldg Outdoor Quad
Wednesdays 3 - 7:30pm

Therapy Dogs

Wednesday June 6th, 2018
12-2pm
Moore Hall Lobby



New Wellness Resource

Check out this exciting new Wellness Resource
<https://healthy.ucdavis.edu/>

Wellness Tip: How to Meditate with Noise

When you notice yourself becoming a bit overwhelmed with thoughts of your financial burdens, consider pausing to practice a mindfulness technique. Taking a break from the “financial worry thoughts” can not only support your emotional well-being but in the end give you the focus you need to address both school and finances. To that end, below please find a helpful mindful meditation that can be used no matter what chaos surrounds you – “[How To Meditate with Noise: A 3-Minute Practice for Anywhere](#)”

Meditation can't always happen in blissful silence. By tuning in to the cacophony of everyday activity, we can find a space to rest and settle the mind.

1. Begin this meditation by noticing the posture that you're in. You may be standing or sitting or lying down.
2. Notice your body exactly as it is. See if you can tune in to any sensations that are present to you in your body in this moment. There might be heaviness or lightness, pressure, weight. There might be vibration, pulsating, movement, warmth, coolness. These sensations can be anywhere in your body, and all you have to do is notice them. Notice what's happening with curiosity and interest.

3. Take a breath. As you breathe, relax. Not much to do except be fully present and aware.

4. Now let go of the body's sensations, and turn your attention to the sounds inside or outside the room. There may be all sorts of sounds happening: loud sounds, quiet sounds. You can also notice the silence between the sounds. But the sounds are coming and going. Notice them coming and going.

5. Note the sounds instead of narrating them. One tendency of our mind is to want to think about the sounds, to start to make up a story about the sound, or we have a reaction to it: I like it, I don't like it. See if instead, you can simply listen to the sound. Notice it with curiosity and interest. The sounds are coming and going.

6. Check in before you check out. Now once again, notice your body standing, present, or seated, or lying down. Notice any body sensations that are obvious to you. Take another breath, soften, and when you're ready, you can open your eyes.

All students, staff and faculty are encouraged to contribute wellness stories, tips or recipes to the newsletter.

Monthly Recipe from the UC Davis Community



This month's recipe comes from the UC Davis Department of Integrative Medicine & Dr. Rosane Oliveira. She is passionate about how to follow a plant based diet & this month she discusses how following a plant based diet does not mean abandoning the summer burger and barbecue time with family & friends.

Plant-based eaters can enjoy a summertime staple with this twist on the classic burger. Our recipe for [Yummy Black Bean, Beet, and Shiitake Burgers](#) infuses your favorite veggies with flavors like ground mustard, smoked paprika & pepper to produce an irresistible veggie burger for your next summer barbecue." Consider following the burger with a delicious piece of pineapple cake. "Our plant-based recipe for [Pineapple Cake](#) uses maple syrup instead of refined sugar, fresh pineapple, and an egg-free, oil-free batter. After baking, flip it upside down to cool so the sweet fruit juice can make its way into the fresh, warm cake.

Wellness App: EveryDollar

EveryDollar helps you create a monthly budget so you can achieve your money goals. Say goodbye to money stress and hello to confidence in your financial future. Create your first budget in less than 10 minutes.... Easily enter transactions manually or drag ... syncs across devices making it easy for you to know where you're at with your money. <https://www.everydollar.com/budget-app>

