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SETTING BOUNDARIES

In June, I discussed, self care and making that a priority in your life. Part of self care is also setting boundaries. Setting boundaries lets us feel secure, safe and healthy. It also allows us to manage our energy and mental well-being. As adults, we need to have boundaries in place for our home life, work life and relationships with families and friends.

Boundaries define our limits and protect our inner peace.

-Brene Brown

- Embrace Your Path News and Events
- Calm App
- Lose Weight with 8 Course
- Financial Information

BOUNDARY SETTING



How to Set Boundaries ¹

1. Determine your top priorities in work and life. Naming what you cannot live without and what you truly want will help you set the hard and soft boundaries.
2. Test a hard boundary. Being more selective about your energy needs (who and what) to focus on you.
3. Practice some soft boundaries like getting more sleep, limiting social media, cutting back on caffeine. Again focusing on some wishes that will bring you more energy
4. Commit-Put these boundaries into practice so you can make them habits in the long run.

1. [A Guide to Setting Better Boundaries](#)

[How to Set Healthy Boundaries with Anyone](#)

BOUNDARIES

Determine whether a boundary is hard or soft.

Hard Boundaries (non-negotiables). These are boundaries in which you are unwilling to compromise on things you will never do or never accept as reasonable.

Soft Boundaries (aspirations)- things you are willing to compromise on, goals you want to reach but are flexible around.

Embrace Your Path Changes

The one major change this year is that we do not require paperwork for preventative screenings/exams with one exception and that is the annual physical. This year you just go to the preventative exams and put in the date of your exam.

We did add blood donation as a category as well as mental health therapy to earn points.

Courses Coming Up:

Cooking with Carrie-Meal TBD (Zoom Course)

Wednesday, 9/25,
6:00pm-7:00pm

Click Link to register:
[Cooking with Carrie-9/25](#)

Walking for exercise- Beginner level (Live course)

Tuesday, September 10th,
5:00pm-6:00pm
2400 Reach Rd, Williamsport

This course is for beginners just starting to exercise. This is a low impact class and will be done inside.

Click Link to register
[Walk for Exercise-Leslie
Sansone](#)

Embrace Your Path



Embrace Your Path News

Whether you are healthy, have a chronic medical condition or somewhere in between, every single person can improve their health in some way: getting more sleep, drinking more water, taking care of our mental and emotional health, or taking charge of our finances for Financial health. By taking advantage and participating in our wellness program, health screenings or courses, you can gain valuable information to improve some aspect of your life.

This year we will offer an exercise class once a month so you can check out the free resources that are online. Each month we will let you know what type of exercise it is and whether it is low, medium or high impact. The date of those courses are 9/10, 10/8, 11/12, and 12/10 if you want to mark your calendar. They will be limited in space so please only sign up if you know you can come.

Please make sure you turn your platinum forms in by 12/1/2024. Payments will go out monthly starting in December. Health screenings/flu shots are starting early September. You will receive an email through your building/college to sign up. You may sign up for both screening/flu shot or you can sign up for just one or the other. We will be offering the Flublok shot for those that are over 65 years of age or immunocompromised. Please speak with your physician if you have questions. Please send me an email if you need to sign up for Flublok as we will only bring as many as those who let me know.

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Self Care with Calm

How much time do you allocate for self-care during the work week?

It can feel tough to make time when there's a lot of work to do. But when we don't then we're more likely to burn out. Calm has a [For Work Collection](#) that you can use during the workday. It contains a wide range of wellness tools that'll suit your unique needs and break time—whether you have 60 seconds or 10 minutes.

Try some resources below as you start your burnout prevention journey:

- [Settle Down by Single Tasking](#)
 - In this 6-minute meditation with Jay Shetty, he'll share with you a mindful breathing technique that you can use whenever you're feeling overwhelmed and need to refocus again.
- [Letting Go of the Day](#)
 - In this 6-minute guided meditation with Chibs Okereke, you'll learn how to transition mindfully from your workday to your personal time through a body scan.
- [The Power of Rest](#)
 - In this Masterclass session with Dr. Alex Pang, you'll learn actionable tips on how to avoid burnout and rest skillfully so you work less but get more done.
- [Mouse Shoulder](#)
 - In this 6-minute Daily Move session with Mel Mah, she'll guide you through upper body movements so you can relax the tensions in your shoulders from working all day.

Check out the Calm app for other diverse resources that'll support your mental health journey. Sign up for your free premium membership using the QR code below:





***LOSE WEIGHT WITH 8 is back at BLAST!
8 Week Weight Loss/Wellness Class
Wednesdays, September 11 – November 6, 2024
Class time: 4:45 – 5:45pm***

- *Lose weight without feeling hungry, yes you can eat carbs!*
- *Healthy fats (MUFA) to target belly fat and speed weight loss*
- *Topics include: lowering risk of chronic disease, reversing insulin resistance, gut health, Blue Zones, DASH guidelines and more!*
- *Plan may improve blood pressure, fasting blood sugar and cholesterol*
- *Participants have lost up to 120+ pounds, 10 inches from their middle, reversed pre-diabetes and fatty liver, significantly improved A1C, and reduced or eliminated need for prescription medications*

Sign Up/1st Class: Wednesday, September 11th

1st two classes run 90 minutes (lots to cover)

Cost: \$200.00, cash or check made out to Live It Nutrition

Register early by emailing Carmen Terry @ cterry@iu17.org

***You can do it!
Get ahead of the Holidays!***

***I look forward to working together,
Rose Trevouledes, RD***



Information Found at ESI EAP

Managing Personal Debt

An important part of personal finance is how you manage your debt. Ideally, you would not have any debt, but in practice, most families do. It is not likely that most persons would be able to buy a car, a house, an education, or even major appliances without having to incur some debt. Sometimes, debt may actually be desirable, especially if you could borrow money at a low interest rate to make a high-interest investment.

Debt makes everything cost more. If you saw a sign in a store window advertising "Sale—Everything 25% Off," you might be tempted to rush in and buy, buy, buy. But what if the sign said "Sale—Everything 25% More Than Marked"? That is just what happens when you pay for goods and services using debt. Moreover, you may be using debt without even realizing it.

Do not be fooled by 0% interest. There is no such thing.

Debt means paying for things with other people's money. Whenever you use a credit card, buy on convenient time payments, or take a loan, you are using other people's money to make a purchase. In return for the privilege, the other people are entitled to payment (interest) for the money they lend to you. Do not be fooled by 0% interest. There is no such thing. Sometimes the interest is paid up front, hidden in a higher price for such a purchase (when you see such a deal, ask how much discount you can get if you pay cash up front). If there is no discount, read the terms very carefully. You may wind up paying all the interest after the term expires.

Debt is not bad, but you must use it wisely. To use it wisely, you need to understand it.

Personal debt comes in many forms. There is long-term debt, such as a mortgage on a home that may take 10, 15, or more years to repay. Intermediate-term loans such as a home equity loan or auto loan may be repaid in five years. Short-term loans such as credit card debt or personal loans are usually paid in three years or less.

Generally, the longer the term of the loan, the lower the interest rate (%) will be. But the longer it takes to pay off the loan, the more dollars you will pay for the loan. For example, if you borrow \$1,000 and pay it back monthly over 24 months at 15% APR (annual percentage rate) compounded monthly, you will pay \$164 in interest, while the same loan amount paid back monthly over 120 months at only 5% APR would result in your paying \$273 in interest. So, a lower rate does not necessarily mean it will cost you less. Revolving credit, such as an unpaid credit card balance, can be even more insidious. If you pay only the minimum amount due each month, it may take years to get the balance reduced to zero. This is because credit card companies only require that you pay a very small fraction (2–3%) of the unpaid balance each month while charging you a high APR on the unpaid balance. For example, the same \$1,000 purchase made on a credit card with minimum monthly payments at only 10% APR would have cost you over \$277 in interest after 5 years, and you would still have over \$275 in an unpaid balance.

All of this is not to suggest that you shouldn't use credit; it just means use it wisely.

Never use credit (debt) for anything you can purchase outright for cash.

If you must use a credit card, pay the entire balance when you get the bill.

Avoid impulse purchases. If you cannot pay cash, wait 24–48 hours before making the purchase—you may find that you didn't need the purchase after all.

If you have high-interest loans, consider consolidating them for a lower interest loan (but watch the term required to repay).

If you cannot consolidate high-interest loans, then pay the higher-interest loans faster than the lower-rate loans.

Never merely make minimum monthly payments on revolving credit accounts.

Even the best-intentioned folks run into financial difficulty. As a solution, there is always bankruptcy, but that is a last resort. Negotiate with your creditors for terms you can live with. If you cannot resolve credit and debt problems on your own, seek out professional help, such as a reputable consumer credit counseling agency—check with the Better Business Bureau in your area.
