



Set Personal Goals

01

Be the You That You Want to Be

2020 is going to be your year—we can feel it! No matter what your goals are (balance your budget, exercise more often, improve eating habits), remember three key ways to stay motivated:

1. Set personal goals that you want to make. When you're invested in healthy change, you'll find more excuses to keep going and fewer excuses to quit.
2. Take real action, which means you'll need to adapt your behavior.
3. Track your progress and achieve smaller goals on the way to your big one.

Monthly Activity

Budgets: Boring but Necessary

When you set a budget that works for you, it allows you to take the first step toward reducing financial stress. This financial activity worksheet will help you analyze your income and spending.



Other tips for setting goals that are personal and achievable

Set a specific goal, which has a much greater chance of being realized than a general goal. Let's use the example of someone who wants to lose weight: "Lose weight" is too undefined to be useful. Instead, it's better to set a concrete goal, such as "I want to lose 30 pounds in 2020."

Next, break your goal into smaller milestone goals and measure progress along the way. This helps you know if you need to adjust your expectations or change your tactics. For example, the person in our example would need to lose 2.5 pounds each month to lose 30 pounds in a year. That may be realistic for some people and not for many others, so remember to make your goal personal and consider your own unique situation.

What changes will you need to make to reach your goal?

Take some time to consider what approach and tactics will work best for you.

In our weight loss example, this could mean any number of things, including:

- Changes to diet (no more sodas or sugary juices, etc.).
- An exercise plan (specific ways and times to add more activity to each day/week).
- Joining a gym or activity group.

Go back and look at your goals, your milestone goals and the actions you've planned to take you there. **Are you being realistic?** If not, try to find a sweet spot that is challenging but achievable. Failing to meet impossible goals will reduce your motivation and slow your progress.

Finally, **set an end date for achieving your goal.** Without an end date, you won't be able to set effective milestone goals and it will be difficult to know if you're making enough progress.



How to Build Healthy Habits

02

Habits Die Hard: Make Sure You Develop Some Healthy Ones

Healthy behavior can be habit-forming, just like anything else, but you'll need to put in the work up front. Sit down and determine which areas of your well-being you want to improve, then find small ways to consistently work toward that goal within your daily routine.

1 You don't need to spend hours in the gym to live an active lifestyle.

Instead, get up to walk, jog, run or complete light exercises (pushups, jumping jacks, sit-ups) every hour or two at work. Then supplement that movement with longer workouts or active (maybe outdoor) hobbies when you have the time.



2 Small changes add up to big improvements in your diet.

The key is to read food labels to avoid hidden sugars and eat whole, fresh foods whenever you can! For example, drinking water instead of juice at breakfast can save you 28 grams of sugar—that's almost as much as an entire can of Coke.



3 Set a sleep schedule to get better rest.

Establish a consistent evening routine that includes reducing time in front of a screen for at least two hours before bed. Train your body to get tired and wake up at the same time of day, and you'll find it easier to fall asleep.



4 Find a calm moment or two in your day.

Everyone feels and deals with stress differently. Find an oasis of calm (or two or three of them) in your day and plan small breaks to care for your mental well-being.

5 Establish (and stick to) a budget to reduce financial worries.

The financial activity worksheet in this month's toolkit can help you get started.



Assessing Your Finances

03

More Money, Less Stress

Studies on financial stress consistently find that almost everyone worries about money from time to time, often on a daily basis. But worrying about money and doing something about it are two different things. Here are a few ways to take action and stick to your spending plan on a day-to-day basis:

Plan ahead and set time to budget.

Don't assume you'll find time to track your spending. Instead, plan a specific time to balance your budget at the end of each day or week. Consistent and frequent monitoring helps prevent spending spirals and means you'll be quick to notice any irregular activity in your account.

Ask yourself: What are your needs and what are your wants?

Reducing impulse purchases doesn't have to be a bad thing. Stay motivated by planning small rewards for yourself along the way and don't forget to include saving for those rewards in your financial plan!

Keep a running list of things you chose not to buy.

Avoiding an unnecessary purchase doesn't feel the same as saving money, but it will help you reach your end financial goals. Write down items you want to purchase but don't (late night pizza, pricier meals or clothing, short-term entertainment), and track the cost to realize how much you typically spend on frivolous items.

You may also discover a few purchases you truly do want. If an occasional nice meal or fancy cup of coffee helps get you through the week, try to adjust your budget and find funds for a treat or two. If you really can't afford it, brainstorm alternative ways to scratch the same itch.



Consistent and frequent monitoring helps prevent spending spirals.



Recipe

04

Skinny Greek Omelet

A healthy and delicious way to start any day.

INGREDIENTS

- 2 eggs and 1 egg white, beaten
- ½ teaspoon extra virgin olive oil
- 3 tablespoons diced red onion
- ½ cup Roma tomato, diced
- 1 cup baby spinach
- 1 tablespoon reduced-fat Feta cheese crumbles
- 1 tablespoon basil, chopped
- Salt (to taste)
- Black pepper (to taste)

INSTRUCTIONS

1. Heat small skillet (6-inch) over medium-low heat.
2. Add the oil, onion, tomato, and spinach and cook for about 2 minutes, until onions soften and the spinach has wilted. Remove the cooked vegetables from the skillet and reserve on a plate.
3. Spray the skillet with nonstick cooking spray and pour the beaten eggs, seasoned with salt and black pepper. Allow the egg to set for about 30 seconds.
4. Using a rubber spatula, loosen the edges of the egg on all sides, then tilt the skillet upwards slightly. Pull the eggs upwards towards the center of the skillet, allowing the uncooked egg to run down to the exposed skillet walls.
5. Repeat this action until most of the uncooked egg becomes cooked (approx. 2-3 minutes).
6. While the egg is still slightly uncooked, add the cooked vegetables, Feta cheese, and basil to one side and fold the other side over to cover the filling.
7. Cook for an additional 1 minute to melt the cheese and finish cooking the inside.
8. Slide the omelet out onto a plate and serve immediately.

Total Time (Cook and Prep): 20 minutes

Servings: 1



NUTRITION INFO

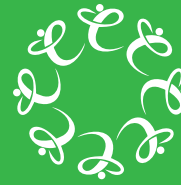
(per serving)

204 calories
12 g fat
354 mg cholesterol
292 mg sodium
6 g carbohydrates
2 g fiber
19 g protein

Monthly Activity

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Make a Budget

Budgets: Boring but Necessary

Use the worksheet below to figure out your income and total expenses this month. Then, use what you learned to plan your monthly budget for the remainder of the year.

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other" category.

Month _____ Year _____

My Income This Month

Income	Monthly Total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other income (after taxes) for example: child support	\$
Total monthly income	\$

Income

My Expenses This Month

Expenses	Monthly Total
HOUSING Rent or mortgage	\$
Renter's insurance or homeowner's insurance	\$
Utilities (like electricity and gas)	\$
Internet, cable, and phones	\$
Other housing expenses (like property taxes)	\$

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Make a Budget

Expenses

Monthly Totals

FOOD

Groceries and household supplies	\$
Meals out	\$
Other food expenses	\$

TRANSPORTATION

Public transportation and taxis	\$
Gas for car	\$
Parking and tolls	\$
Car maintenance (like oil changes)	\$
Car insurance	\$
Car loan	\$
Other transportation expenses	\$

HEALTH

Medicine	\$
Health insurance	\$
Other health expenses (like doctors' appointments and eyeglasses)	\$

PERSONAL & FAMILY

Child care	\$
Child support	\$
Money given or sent to family	\$
Clothing and shoes	\$
Laundry	\$
Donations	\$
Entertainment (like movies and amusement parks)	\$
Other personal or family expenses (like beauty care)	\$

FINANCE

Fees for cashier's checks and money transfers	\$
Prepaid cards and phone cards	\$
Bank or credit card fees	\$
Other fees	\$

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Make a Budget

Make a Budget

$$\begin{array}{c} \$ \\ \text{Income} \end{array} - \begin{array}{c} \$ \\ \text{Expenses} \end{array} = \$$$

September 2012 | Federal Trade Commission | consumer.gov

- **More income than expenses?** Determine how much to save for a rainy day and how much you feel comfortable spending.
- **More expenses than income?** Don't worry—it's just time to take a closer look! Read through your expenses to see if there's anything else you can cut or reduce. If you can't find a way to reduce expenses, you can also consider meeting with a financial planner.

Reducing minor daily expenses will add up in the long run. Find small ways to save money where you can, such as drinking the free office coffee instead of Starbucks (even if it's not quite as good).



Become a Creature of (Healthy) Habits

Healthy behavior can be habit-forming, just like anything else. Determine how you want to improve, then find small ways to consistently work toward that goal. Remember:

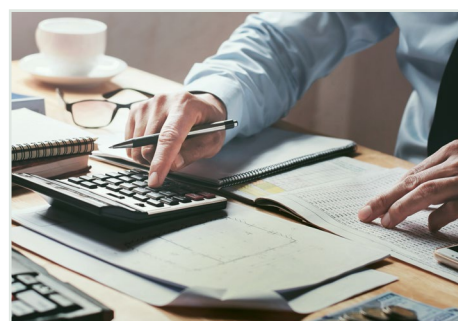
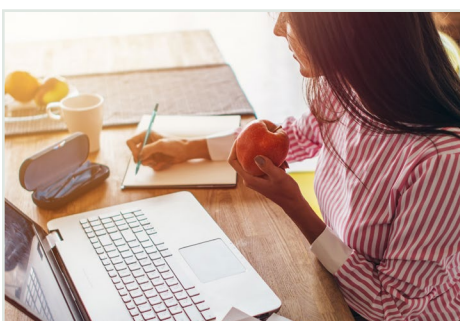
- You don't need to spend hours in the gym to live an active lifestyle. Get up and move every hour or two at work, and squeeze in longer workouts when you can.
- Small changes add up to big improvements in your diet. The key is to read food labels to avoid hidden sugars and eat whole, fresh foods whenever you can!
- Set a sleep schedule to get better rest. Train your body to get tired and wake up at the same time of day and you'll find it easier to fall asleep.
- Find a calm moment or two in your day. Everyone feels and deals with stress differently. Plan small breaks in your day to care for your mental well-being.
- Establish (and stick to) a budget to limit impulse purchases and reduce financial worries.

YOUR WELL-BEING ACTIVITY

BUDGETS: BORING BUT NECESSARY

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Employer Activity Tracking

I, _____, tracked my income and expenses this month to successfully complete the
Print Name Here

Budgets: Boring but Necessary 2020 Well-being Activity.

Signed,

Date
