

Active at Agnes

February is American Heart Month

**10 Heart Healthy
Foods!**

**Happening This
Month!**

**Facts About Fats &
Eating Right**

**Monthly Recipes &
Fitness Challenge!**

10 HEART HEALTHY FOODS

Approximately 71 million Americans (more than 20%) have high cholesterol. Your diet is very important if you're trying to lower yours. Here are 10 heart healthy foods to incorporate into your diet.



OATMEAL

Filled with fiber, potassium, and healthy fats, oatmeal combats heart disease, lowers cholesterol, and brings down blood pressure. Also contains some unique and powerful antioxidants.



BROWN RICE

Rich in fiber and powerful antioxidants. Also contains special compounds called lignans that fight heart disease.



AVOCADO

Heart health powerhouse, filled with fiber, B vitamins, vitamin C, good fats, and potassium.



BEANS

Black or kidney, beans are an excellent source of fiber, healthy fats, and B vitamins.



BLUEBERRIES

Pack a lot of antioxidant punch. Paired with fiber, these antioxidants help control cholesterol levels and keep plaque at bay.



SPINACH

Contains co-enzyme Q10, which supplies energy to muscle cells and may also lower cholesterol levels. Also rich in potassium for blood pressure, fiber to continue lowering cholesterol and remove toxins, folic acid, and many antioxidants.



SWEET POTATO

Much better for you than their white counterparts, sweet potatoes contain potassium, fiber, vitamin A, and vitamin C.



DARK CHOCOLATE

Contains compounds called flavanols, which have antioxidant and anti-inflammatory properties. Balances blood sugar and cholesterol levels.



ASPARAGUS

Packed with fiber, folic acid, vitamin C, and potassium. Potassium plays a key part in regulating heart function and controlling blood pressure. Folic acid and vitamin C help prevent heart disease.



ALMONDS

Rich in monounsaturated fats that actually protect the heart. Also a good source of fiber and antioxidants

images courtesy of SunWarrior

FATS THE GOOD THE BAD & THE UGLY



✓ GOOD

Monounsaturated & Polyunsaturated Fats

- Can lower bad cholesterol levels
- Can lower risk of heart disease & stroke
- Can provide essential fats that your body needs but can't produce itself

SOURCE

Plant-based liquid oils, nuts, seeds and fatty fish

EXAMPLES



Oils (such as canola, olive, peanut, safflower and sesame)



Avocados



Fatty Fish (such as tuna, herring, lake trout, mackerel, salmon and sardines)



Nuts & Seeds (such as flaxseed, sunflower seeds and walnuts)

✗ BAD

Saturated Fats

- Can raise bad cholesterol levels
- Can lower good cholesterol levels
- Can increase risk of heart disease & stroke

SOURCE

Most saturated fats come from animal sources, including meat and dairy, and from tropical oils

EXAMPLES



Beef, Pork & Chicken Fat



Butter



Cheese (such as whole milk cheeses)



Tropical Oils (such as coconut, palm kernel and palm oils)

✗ UGLY

Hydrogenated Oils & Trans Fats

- Can raise bad cholesterol levels
- Can lower good cholesterol levels
- Can increase risk of heart disease & stroke
- Can increase risk of type 2 diabetes

SOURCE

Processed foods made with partially hydrogenated oils

EXAMPLES



Partially Hydrogenated Oils



Some Baked Goods



Fried Foods



Stick of Margarine

American Heart Association Recommendation

Eat a diet that:

Includes GOOD FATS (nuts, seeds, fatty fish, non tropical oils)

Limits saturated fats to no more than **5-6%** of calories

Keeps trans fats as **LOW** as possible

For more information, go to heart.org/fats

5 Simple Ways to Jump-Start Your Fitness Journey

1. LIMIT FOODS WITH ADDED SUGARS.

Many people consume more sugar than they realize. It's important to be aware of how much sugar you consume. Added sugars contribute zero nutrients, but they do contribute many added calories that can lead to extra pounds or even obesity, thereby reducing heart health.

2. LIMIT ALCOHOL INTAKE

Alcohol contains 7 calories per gram! Cutting out these additional calories can help to get rid of those extra pounds. Overconsumption of alcohol can also bring about several cardiovascular risks. Should you decide to consume alcoholic beverages, the recommended amount is 1-2 drinks per day.

3. GET INTO AN EXERCISE ROUTINE

Diet is an important part of maintaining a healthy lifestyle, but so is exercising regularly. Gradually build up to at least 30 minutes of activity five days per week (or whatever your doctor recommends). Exercise at the same time of day so it becomes a regular part of your schedule.

4. DRINK PLENTY OF WATER

Make sure to stay hydrated! Keeping the body hydrated helps the heart more easily pump blood through the blood vessels and to the muscles. It also helps the muscles to work more efficiently.

5. GET PLENTY OF SLEEP

Getting enough sleep is critical to maintaining a healthy lifestyle. Chronic lack of sleep can put you at risk for several cardiovascular diseases, included, but not limited to: heart disease, high blood pressure, and stroke. Not to mention, sleep loss appears to stimulate appetite, in addition to cravings for foods loaded with fats and carbohydrates.

Eat Right

Food, Nutrition and Health Tips from the Academy of Nutrition and Dietetics

Eat Right with MyPlate

Before you eat, think about what goes on your plate or in your bowl. Foods like vegetables, fruits, whole grains, low-fat dairy products and lean protein foods contain the nutrients you need without too many calories. Over the day, include foods from all the food groups. Try the following tips to “Get Your Plate in Shape.”

Make half your plate fruits and vegetables.

Eat a variety of vegetables, especially dark-green, red and orange vegetables plus beans and peas. Fresh, frozen and canned vegetables all count. Choose “reduced sodium” or “no-salt-added” canned vegetables.

Add fruit to meals and snacks. Buy fruits that are dried, frozen or canned in water or 100% juice, as well as fresh fruits.

Make at least half your grains whole.

Choose 100% whole-grain breads, cereals, crackers, pasta and brown rice.

Check the ingredients list on food packages to find whole-grain foods.

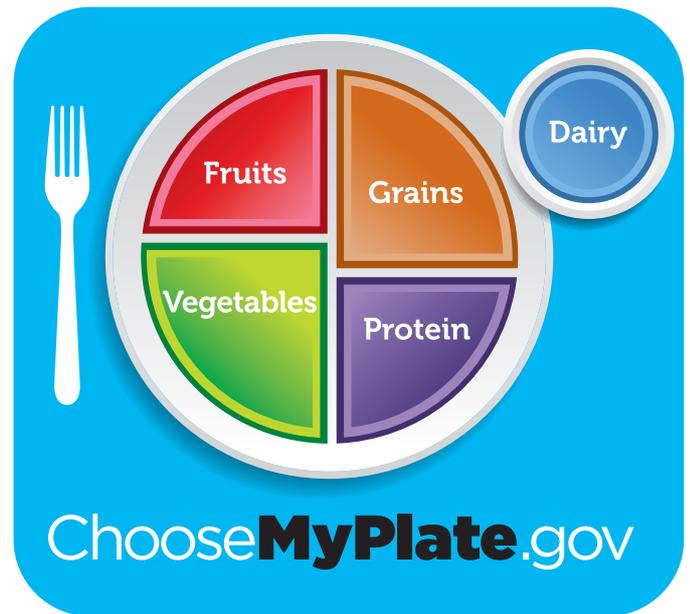
Switch to fat-free or low-fat milk.

Fat-free and low-fat milk have the same amount of calcium and other essential nutrients as whole milk, but less fat and calories.

If you are lactose intolerant, try lactose-free milk or a calcium-fortified soy beverage.

Vary your protein choices.

Eat a variety of foods from the protein food group each week, such as seafood, nuts and beans, as well as lean meat, poultry and eggs.



Twice a week, make seafood the protein on your plate.

Keep meat and poultry portions small and lean.

Cut back on sodium and empty calories from solid fats and added sugars.

Drink water instead of sugary drinks. Select fruit for dessert. Eat sugary desserts less often. Choose 100% fruit juice instead of fruit-flavored drinks.

Look out for salt (sodium) in foods you buy. Compare sodium in foods and choose those with lower numbers. Add spices or herbs to season food without adding salt.

Make major sources of saturated fats such as desserts, pizza, cheese, sausages and hot dogs occasional choices, not every day foods.

Select lean cuts of meat or poultry and fat-free or low-fat milk, yogurt and cheese.

Switch from solid fats to oils when preparing food.

Enjoy your food but eat less.

Get your personal daily calorie limit at www.ChooseMyPlate.gov. Keep that number in mind when deciding what to eat.

Avoid oversized portions. Use a smaller plate, bowl and glass.

Cook more often at home, where you are in control of what's in your food.

When eating out, choose lower calorie menu options. Choose dishes that include vegetables, fruits and whole grains.

Write down what you eat to keep track of how much you eat.

If you drink alcoholic beverages, do so sensibly. Limit to 1 drink a day for women or to 2 drinks a day for men.

Be physically active your way.

Pick activities that you like and start by doing what you can, at least 10 minutes at a time. Every bit adds up and health benefits increase as you spend more time being active.

Children and teens: Get 60 minutes or more a day.

Adults: Get 2 hours and 30 minutes or more a week of activity that requires moderate effort such as brisk walking.

Find more healthy eating tips at:

- www.eatright.org
- www.kidseatright.org
- www.ChooseMyPlate.gov

For a referral to a registered dietitian nutritionist and for additional food and nutrition information visit www.eatright.org.



The Academy of Nutrition and Dietetics is the largest organization of food and nutrition professionals. The Academy is committed to improving the public's health and advancing the profession of dietetics through research, education and advocacy.

This tip sheet is provided by:

**Agnes Scott Wellness
Program**

Source: Let's Eat for the Health of It, www.ChooseMyPlate.gov.

HAPPENING

Thinking about quitting?



Allow Dekalb Medical to help!

In this four class program they will help you to learn how you can quit smoking.

Develop a personal quit plan

Practice changing behaviors

Cope with cravings

Build your support system

Find alternatives to smoking

Live a healthier life!

Dekalb medical is offering a **FREE** group-based tobacco cessation support program created by the American Cancer Society. On **February 3, 10, 17, & 24** from **6 p.m. - 7:30 p.m.** visit Stubbs Auditorium at Dekalb Medical's North Decatur Campus.

To register for these four sessions, please call **404.501.WRKS**

THIS MONTH

Zumba Classes!

Come enjoy "dance fitness parties" on Mondays and Wednesdays at 4:30 in the Hub! Zumba combines Latin music with international rhythms to provide a fast-paced, exhilarating workout that sheds pounds! So, come out and dance and make burning calories much more fun!

yoga classes

Join DeAnna Spurlin on Thursdays at 12:30 PM in the Meditation Room of the Chapel for stress-relieving yoga sessions at no charge!

Weight Watchers at Work

Weight Watchers at Work participants, don't forget to attend this month's weekly meetings on Thursday's at 11:30 in Evan's South Dining Room!

Not a member of Weight Watchers? There is still plenty of time to join. If you are interested in improving your fitness all while having the support of those around you, then JOIN TODAY! The program is offered at a heavily discounted price. For more information, please contact npereira@agnesscott.edu.

Meeting Dates: Feb. 5th, 12th, 19th, 26th

Clean Eating Recipe: Teriyaki Salmon with Zucchini



Leigh Beisch

Serves 2 (serving size: 1 salmon fillet and about 1 cup zucchini)

Nutritional Information

Calories per serving:	376
Fat per serving:	16g
Saturated fat per serving:	3g
Monounsaturated fat per serving:	6g
Polyunsaturated fat per serving:	7g
Protein per serving:	40g
Carbohydrates per serving:	11g
Fiber per serving:	3g
Cholesterol per serving:	87mg
Iron per serving:	5mg
Sodium per serving:	375mg
Calcium per serving:	53mg

Ingredients

Low-sodium teriyaki sauce
2 (6-ounce) salmon fillets
Sesame seeds
2 small zucchini, thinly sliced
4 scallions, chopped
Canola oil

Preparation

Combine 5 tablespoons teriyaki sauce and fish in a zip-top plastic bag. Seal and marinate 20 minutes. Toast sesame seeds in a large nonstick skillet over medium heat, and set aside. Drain fish, discarding marinade. Add fish to skillet, and cook 5 minutes. Turn and cook for 5 more minutes over medium-low heat. Remove from skillet, and keep warm. Add the zucchini, scallions, and 2 teaspoons oil to skillet. Sauté 4 minutes, or until lightly browned. Stir in 2 tablespoons teriyaki sauce. Sprinkle with sesame seeds, and serve with salmon.

Find more great recipes [HERE](#)

Banana-Blueberry Soy Smoothie

Find More Delicious & Healthy Smoothie Recipes [HERE](#)



SERVINGS: 2

1¼ c light soy milk (cocunut milk may also be used)

½ c frozen loose-pack blueberries

½ frozen banana, sliced

2 tsp sugar or 2 packets artificial sweetener (Agave sugar is a good alternative)

1 tsp pure vanilla extract

COMBINE 1 cup of the milk, the blueberries, banana, sugar or sweetener, and vanilla extract. Blend for 20 to 30 seconds, or until smooth. Add up to ¼ cup more milk if a thinner smoothie is desired.

NUTRITION (per serving) 125 cal, 1.5 g fat, 0.1 g sat fat, 60 mg sodium, 25 g carbs, 11 g sugars, 2 g fiber, 3 g protein

February's Fitness Challenge!!



30 DAY AB & SQUAT CHALLENGE

www.30dayfitnesschallenges.com

DAY 1	10 SIT UPS / 10 CRUNCHES 25 SQUATS	DAY 16	25 SIT UPS / 30 CRUNCHES 45 SQUATS
DAY 2	20 SIT UPS / 15 CRUNCHES 30 SQUATS	DAY 17	40 SIT UPS / 50 CRUNCHES 60 SQUATS
DAY 3	5 SIT UPS / 20 CRUNCHES 35 SQUATS	DAY 18	REST DAY
DAY 4	10 SIT UPS / 25 CRUNCHES 40 SQUATS	DAY 19	5 SIT UPS / 5 CRUNCHES 5 SQUATS
DAY 5	5 SIT UPS / 10 CRUNCHES 20 SQUATS	DAY 20	10 SIT UPS / 10 CRUNCHES 25 SQUATS
DAY 6	15 SIT UPS / 30 CRUNCHES 50 SQUATS	DAY 21	20 SIT UPS / 15 CRUNCHES 35 SQUATS
DAY 7	20 SIT UPS / 35 CRUNCHES 55 SQUATS	DAY 22	20 SIT UPS / 25 CRUNCHES 45 SQUATS
DAY 8	30 SIT UPS / 40 CRUNCHES 60 SQUATS	DAY 23	10 SIT UPS / 40 CRUNCHES 55 SQUATS
DAY 9	REST DAY	DAY 24	10 SIT UPS / 50 CRUNCHES 65 SQUATS
DAY 10	10 SIT UPS / 10 CRUNCHES 25 SQUATS	DAY 25	15 SIT UPS / 60 CRUNCHES 65 SQUATS
DAY 11	40 SIT UP / 50 CRUNCHES 65 SQUATS	DAY 26	20 SIT UP / 70 CRUNCHES 85 SQUATS
DAY 12	45 SIT UPS / 60 CRUNCHES 70 SQUATS	DAY 27	REST DAY
DAY 13	5 SIT UPS / 5 CRUNCHES 5 SQUATS	DAY 28	25 SIT UPS / 80 CRUNCHES 95 SQUATS
DAY 14	10 SIT UPS / 10 CRUNCHES 10 SQUATS	DAY 29	30 SIT UPS / 90 CRUNCHES 95 SQUATS
DAY 15	20 SIT UPS / 30 CRUNCHES 20 SQUATS	DAY 30	40 SIT UPS / 100 CRUNCHES 100 SQUATS

 #30dayfitness www.30dayfitnesschallenges.com  #30dayfitness

This month, work out your core with the 30 Day Ab & Squat Challenge! If you don't know how to do any of the exercises, click on the links to the video tutorials on the next page! You can also track your progress with the mobile apps for iPhone or Android!



Sit Up Tutorial



Crunch Tutorial



Squat Tutorial

Was there something you wanted to see?

If you have any questions, comments, or suggestions about employee wellness or the wellness newsletter, please contact the Office of Human Resources at kgilbert@agnesscott.edu or npereira@agnesscott.edu.

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Active at Agnes

MARCH IS NATIONAL NUTRITION MONTH

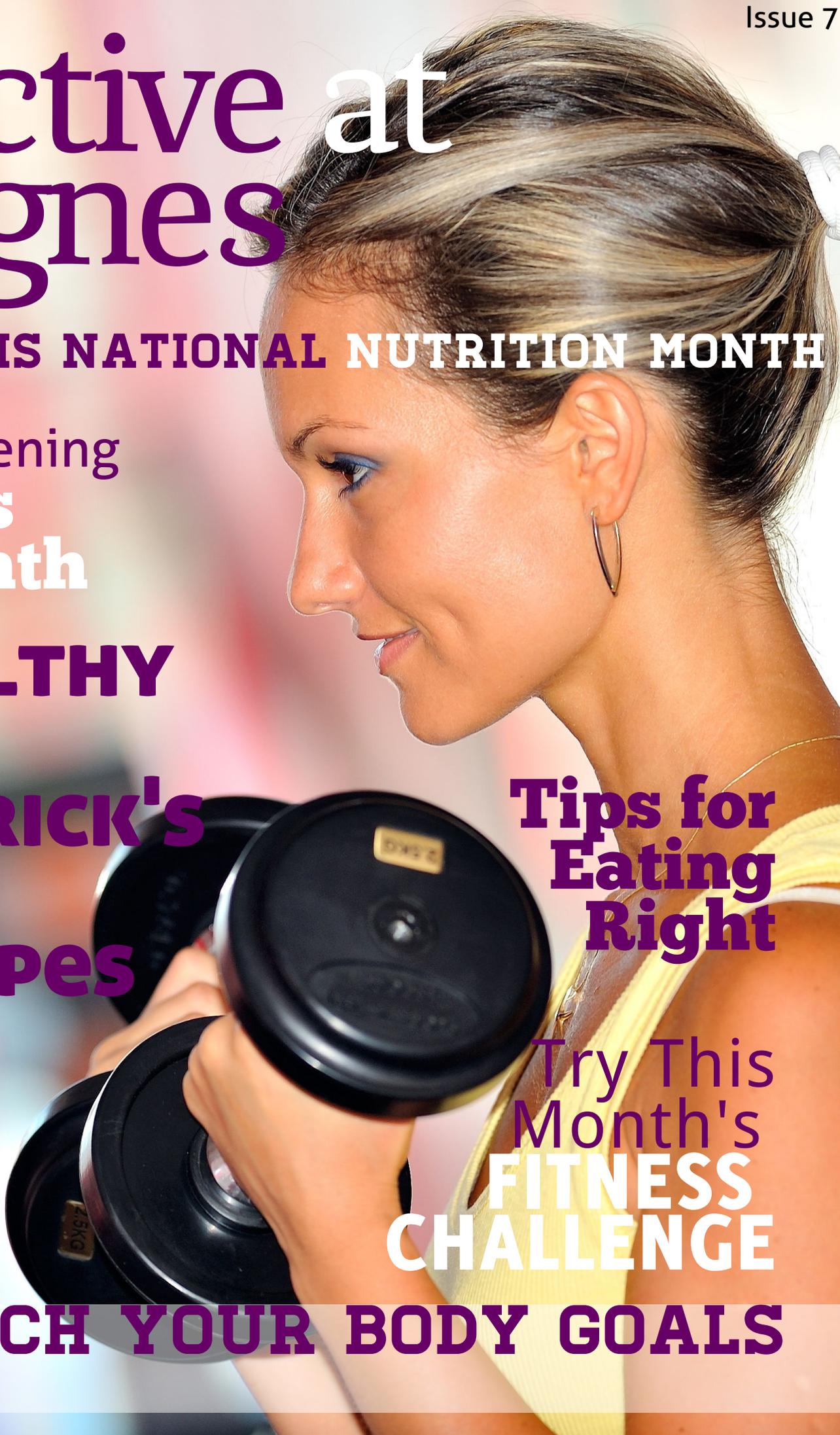
Happening
**This
Month**

**HEALTHY
ST.
PATRICK'S
Day
Recipes**

**Tips for
Eating
Right**

Try This
Month's
**FITNESS
CHALLENGE**

REACH YOUR BODY GOALS



HAPPENING

Eat This, Not That Lunch n' Learn

Hosted By: Good Measure Meals

March 13th, 12 - 1, Alston 205

With all the options and competing health claims in the grocery store, how do we navigate the choices? Learn how to dispel the myths with examples of common food choices in this interactive presentation and be well equipped for your next visit to the grocery store.

(Lunch will be provided!)

Fitness Walks



What: Fun lunchtime walks around Decatur!

Led By: Ali Carter, Henry Eyer, and Beth Blackwell

When: Mondays, Wednesdays & Fridays (12:00 pm - 12:30 pm.)

Where: Meet at the Front Loop

THIS MONTH

Regular Class Meetings Times and Locations

Zumba: Mondays & Wednesdays at 4:30 in the Winship Lobby

Meditation: Wednesdays at 12:30 in the Meditation Room of the Chapel

Weight Watchers: Thursdays in Evan's South Dining Room
(Weigh-in is at 11:00, Meetings begin at 11:30)

Yoga: Thursdays at 12:30 in the Meditation Room of the Chapel

WillPower Team Fitness

Reached a plateau in your fitness journey? WillPower Team Fitness personal training is a unique strength and conditioning course designed for every fitness level and age. Will Power Team Fitness will help you reach any health or fitness goal!

Tuesdays & Thursdays at 4:45 in the Parking Deck!



A Closer Look at the Foods We Eat

March is National Nutrition Month

A closer look at FATS....

According to the Dietary Guidelines, your fat intake should be kept between 20 to 35 % of total calories. Fat plays an important role in a healthy diet by supplying the body with essential fatty acids and serving as a carrier for the absorption of the fat-soluble vitamins A, D, E, and K and carotenoids. Fat also plays a key role in numerous biological functions.

Not all fats are created equal, however, and it is important to understand what makes some better for us than others. In general, avoiding a high intake of fats (*greater than 35% of total calories*) will help you avoid consuming excess calories and will reduce your risk for unhealthy blood lipid levels.



What makes some fats better for you than others?

Some fats increase low-density lipoprotein (LDL) levels. LDL carries cholesterol from the liver to the rest of the body. When there is too much LDL cholesterol in the blood, cholesterol can be deposited on the walls of the coronary arteries. Because saturated fats and *trans* fats raise LDL levels, it is recommended that less than 10% of calories come from saturated fats and that *trans* fat consumption be kept as low as possible. In addition, cholesterol consumption should be kept to less than 300 mg/day.

Some fats can improve blood cholesterol levels. Most dietary fats should come from polyunsaturated and monounsaturated fats, which reduce LDL cholesterol levels when they replace saturated fats in the diet. Omega-3 and Omega-6 polyunsaturated fatty acids are thought to be particularly beneficial. These essential fatty acids are not made by the body and exhibit cardioprotective effects.

Type of Fat	Dietary Source	Effect on Cholesterol	How Often to Choose
Trans Fat	<ul style="list-style-type: none"> • “Hydrogenated” or “partially hydrogenated” oils • Vegetable shortenings, stick margarine, deep fried foods, some fast foods and snack foods (<i>i.e. cookies and crackers</i>) 	Raises LDL	Less often
Saturated Fat	<ul style="list-style-type: none"> • Tropical oils such as palm and coconut oils, cocoa butter, coconuts and coconut milk • Red meat, the skin from chicken and other birds, butter, whole milk and milk products (<i>i.e. cheese and ice cream</i>) 	Raises LDL	Less often
Monounsaturated Fat	<ul style="list-style-type: none"> • Avocados, olives, certain nuts • Olive, canola, and peanut oils 	Lowers LDL when substituted for saturated fat	More often
Polyunsaturated Fat (includes omega-3 and omega-6 fatty acids)	<ul style="list-style-type: none"> • Plant oils like corn, sunflower, and safflower • Fish* (<i>especially salmon, trout, and herring</i>) • Flaxseed oil 	Lowers LDL when substituted for saturated fat	More often

* Women who may become pregnant, pregnant women, nursing mothers, and young children should avoid fish with high levels of mercury.

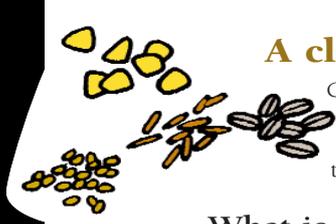
A closer look at FRUITS and VEGETABLES...

Fruits and vegetables are an important part of a balanced diet because most provide a rich source of fiber and micronutrients and are generally low in calories and fat. If you are following a 2000-calorie diet, the Dietary Guidelines recommend consuming four and one-half cups per day. Not all selections have to be consumed as fresh produce, so consider canned, frozen, and dried options to help meet your daily requirements. Since there are so many different types of fruits and vegetables, and because they do not have the same array of nutrients, eating a wide variety is beneficial. Some of the key nutrients found in this food group include vitamin A, vitamin C, potassium, and folate. The list below highlights some of the particular fruits and vegetables rich in each of these nutrients.



- ▶ **Vitamin A**
Tomatoes and tomato products, sweet red peppers
Dark leafy greens (*spinach, kale, and mustard greens*)
Orange fruits like mango, cantaloupe, and apricots
Bright orange vegetables (*carrots, sweet potatoes, pumpkin*)
- ▶ **Vitamin C**
Citrus fruits, kiwi fruit, guava, papaya, and cantaloupe
Broccoli, peppers, tomatoes, cabbage, potatoes
Dark leafy greens (*spinach and turnip greens*)

- ▶ **Folate**
Cooked dry beans and peas
Oranges
Dark leafy greens (*spinach, kale, and mustard greens*)
- ▶ **Potassium**
Bananas, plantains, dried fruits, oranges, cantaloupe
Cooked dry beans, Soybeans
Tomato products (*sauce, paste, puree*)
Beet greens or other cooked greens
Baked white or sweet potatoes, winter squash



A closer look at GRAINS...

Grain products are an important part of a healthy diet; therefore, it is important that you choose your grains wisely. Selecting whole grains can reduce your risk of coronary heart disease, may help with your weight maintenance, and may lower your risk for other chronic diseases. For this reason, it is recommended that at least half of your grain servings be consumed as whole grains.

What is a whole grain?

A product made with whole grains uses the entire part of the seed. This includes three important parts: the bran, the germ, and the endosperm. When a grain is refined, the bran and the germ portion of the seed are removed, leaving the endosperm which is high in starchy carbohydrates and low in vitamins and minerals. Although nutrients are often added back to refined grains, whole grains offer more fiber as well as many important nutrients. Whole grains can be milled into flour or eaten whole, cracked, split or ground, as long as the whole portion of the seed is used.

How does a consumer identify foods made from whole grains?

You should check the list of ingredients on the package to see if the first ingredient begins with the word “whole” such as in “whole wheat flour.” This indicates that the product is made primarily from whole grains. Just because a product name includes the words “wheat” or “multi-grain,” it does not mean the food is predominately made from whole grains.

Ingredients that Include the “Whole” Grain

- Whole wheat
- Whole grain [name of grain]
- Stone-ground whole [grain]
- Whole grain corn or cornmeal
- Oatmeal, whole or rolled oats
- Kamut, millet, amaranth, buckwheat, or kasha
- Pearl barley
- Brown rice
- Popcorn



Ingredients That Do Not Contain the “Whole” Grain

- Unbleached flour
- Organic unbleached flour
- Enriched flour
- Semolina, durum wheat, or wheat flour
- Degerminated corn meal
- Bran

A closer look at MILK and MILK PRODUCTS...

Milk and milk products are rich sources of calcium, which help to build bone mass and maintain bone density. In addition to calcium, these products contribute substantial amounts of other nutrients, including protein, phosphorus, potassium, riboflavin, magnesium, zinc, and vitamins A, B, and D. The Dietary Guidelines recommend consuming three cups of low-fat or fat-free milk or an equivalent amount of low-fat or fat-free yogurt or cheese. If you do not consume milk or milk products, you should seek appropriate and healthy substitutes.

Identifying healthy milk substitutes.....

Many Americans choose to avoid certain or all milk and milk-related products due to allergies, lactose intolerance, and personal dietary patterns. Eliminating milk and milk products from your diet may result in inadequate calcium intake. Therefore, if you do not drink milk or eat milk products, you must strive to meet your daily calcium requirement by consuming calcium-rich alternatives. When choosing a milk substitute, it is important for you to remember that not all substitutes are equivalent. Some milk substitutes are high in fat and contain large amounts of added sugar. For this reason, it is best to choose substitutes that are low in fat and sugar whenever possible. Furthermore, not all milk substitutes provide as many nutrients as milk (so be sure to carefully read the food label). Here is a list of milk substitutes you should consider:

Milk allergies or specific dietary patterns

(i.e. vegans and lacto-vegetarians)

- Milk Substitutes (Calcium-Fortified Soy, Rice, Almond, and Multi-grain Beverage)
- Non-dairy Cheese (monitor fat content)
- Calcium-Rich Greens (Collards, Kale, and Mustard greens)
- Non-dairy Yogurt



Lactose intolerance

- Low-fat or non-fat Yogurt (contains live bacterial cultures that aid lactose digestion)
- Low-fat Cheese (cheese contains very little lactose)
- Low-fat or non-fat Lactose-Free Milk



Eat Right

Food, Nutrition and Health Tips from the Academy of Nutrition and Dietetics

Shop Smart — Get the Facts on Food Labels

Become a smart shopper by reading food labels to find out more about the foods you eat. The Nutrition Facts panel found on most food labels will help you:

- Find out which foods are good sources of fiber, calcium, iron, and vitamin C
- Compare similar foods to find out which one is lower in fat and calories
- Search for low-sodium foods
- Look for foods that are low in saturated fat and trans fats

A Quick Guide to Reading the Nutrition Facts Label

Start with the Serving Size

- Look here for both the serving size (the amount for one serving), and the number of servings in the package.
- Remember to check your portion size to the serving size listed on the label. If the label serving size is one cup, and you eat two cups, you are getting twice the calories, fat and other nutrients listed on the label.

Check Out the Total Calories and Fat

Find out how many calories are in a single serving and the number of calories from fat. It's smart to cut back on calories and fat if you are watching your weight!

Let the Percent Daily Values Be Your Guide

Use percent Daily Values (DV) to help you evaluate how a particular food fits into your daily meal plan:

- Daily Values are average levels of nutrients for a person eating 2,000 calories a day. A food item with a 5% DV means 5% of the amount of fat that a person consuming 2,000 calories a day would eat.
- Remember: percent DV are for the entire day — not just for one meal or snack.
- You may need more or less than 2,000 calories per day. For some nutrients you may need more or less than 100% DV.

The High and Low of Daily Values

- 5 percent or less is low — try to aim low in total fat, saturated fat, cholesterol, and sodium
- 20 percent or more is high — try to aim high in vitamins, minerals and fiber

Nutrition Facts

Serving Size 1 cup (228g)
Servings Per Container 2

Amount Per Serving		Calories from Fat 110	
Calories 250			
		% Daily Value*	
Total Fat	12g		18%
Saturated Fat	3g		15%
Trans Fat	1.5g		
Cholesterol	30mg		10%
Sodium	470mg		20%
Total Carbohydrate	31g		10%
Dietary Fiber	0g		0%
Sugars	5g		
Protein	5g		
Vitamin A			4%
Vitamin C			2%
Calcium			20%
Iron			4%

* Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs:

	Calories:	2,000	2,500
Total Fat	Less than	65g	80g
Sat Fat	Less than	20g	25g
Cholesterol	Less than	300mg	300mg
Sodium	Less than	2,400mg	2,400mg
Total Carbohydrate		300g	375g
Dietary Fiber		25g	30g

For more food label information, visit the Food and Drug Administration at www.fda.gov/Food/ResourcesForYou/Consumers

Limit Fat, Cholesterol and Sodium

Eating less of these nutrients may help reduce your risk for heart disease, high blood pressure and cancer:

- Total fat includes saturated, polyunsaturated and monounsaturated fat. Limit to 100% DV or less per day.
- Saturated fat and trans fat are linked to an increased risk of heart disease.
- Sodium—high levels can add up to high blood pressure.
- Remember to aim low for % DV of these nutrients.

Get Enough Vitamins, Minerals and Fiber

- Eat more fiber, vitamins A and C, calcium, and iron to maintain good health and help reduce your risk of certain health problems such as osteoporosis and anemia.
- Choose more fruits and vegetables to get more of these nutrients.
- Remember to aim high for % DV of these nutrients.

Additional Nutrients

- Carbohydrates—There are three types of carbohydrates: sugars, starches and fiber. Select whole-grain breads, cereals, rice and pasta plus fruits and vegetables.
- Sugars—simple carbohydrates or sugars occur naturally in foods such as fruit juice (fructose), or come from refined sources such as table sugar (sucrose) or corn syrup.

Check the Ingredient List

Foods with more than one ingredient must have an ingredient list on the label. Ingredients are listed in descending order by weight. Those in the largest amounts are listed first. Effective January 2006, manufacturers are required to clearly state if food products contain any ingredients that contain protein derived from the eight major allergenic foods. These foods are milk, eggs, fish, crustacean shellfish, tree nuts, peanuts, wheat and soybeans.

What Health Claims on Food Labels Really Mean

FDA has strict guidelines on how certain food label terms can be used. Some of the most common claims seen on food packages:

- **Low calorie**—Less than 40 calories per serving.
- **Low cholesterol**—Less than 20 mg of cholesterol and 2 gm or less of saturated fat per serving.
- **Reduced**—25% less of the specified nutrient or calories than the usual product.
- **Good source of**—Provides at least 10% of the DV of a particular vitamin or nutrient per serving.
- **Calorie free**—Less than 5 calories per serving.
- **Fat free / sugar free**—Less than ½ gram of fat or sugar per serving.
- **Low sodium**—Less than 140 mg of sodium per serving.
- **High in**—Provides 20% or more of the Daily Value of a specified nutrient per serving.
- **High fiber**—5 or more grams of fiber per serving.

FDA also sets standards for health-related claims on food labels to help consumers identify foods that are rich in nutrients and may help to reduce their risk for certain diseases. For example, health claims may highlight the link between calcium and osteoporosis, fiber and calcium, heart disease and fat or high blood pressure and sodium.

For a referral to a registered dietitian nutritionist and for additional food and nutrition information visit www.eatright.org.



The Academy of Nutrition and Dietetics is the largest organization of food and nutrition professionals. The Academy is committed to improving the public's health and advancing the profession of dietetics through research, education and advocacy.

This tip sheet is provided by:

**Agnes Scott Wellness
Program**

Authored by registered dietitian nutritionists on staff with the Academy of Nutrition and Dietetics
Sources: US Food and Drug Administration, ADA Complete Food & Nutrition Guide

March's Fitness Challenge!



30 DAY ARMS CHALLENGE

www.30dayfitnesschallenges.com

DAY 1	6 TRICEP DIPS / 4 PUSH UPS 8 MOUNTAIN CLIMBERS	DAY 16	8 TRICEP DIPS / 9 PUSH UPS 15 MOUNTAIN CLIMBERS
DAY 2	6 TRICEP DIPS / 4 PUSH UPS 8 MOUNTAIN CLIMBERS	DAY 17	10 TRICEP DIPS / 9 PUSH UPS 15 MOUNTAIN CLIMBERS
DAY 3	6 TRICEP DIPS / 5 PUSH UPS 10 MOUNTAIN CLIMBERS	DAY 18	10 TRICEP DIPS / 9 PUSH UPS 15 MOUNTAIN CLIMBERS
DAY 4	6 TRICEP DIPS / 5 PUSH UPS 10 MOUNTAIN CLIMBERS	DAY 19	REST DAY
DAY 5	REST DAY	DAY 20	10 TRICEP DIPS / 9 PUSH UPS 18 MOUNTAIN CLIMBERS
DAY 6	8 TRICEP DIPS / 6 PUSH UPS 10 MOUNTAIN CLIMBERS	DAY 21	10 TRICEP DIPS / 10 PUSH UPS 18 MOUNTAIN CLIMBERS
DAY 7	8 TRICEP DIPS / 6 PUSH UPS 12 MOUNTAIN CLIMBERS	DAY 22	10 TRICEP DIPS / 10 PUSH UPS 18 MOUNTAIN CLIMBERS
DAY 8	8 TRICEP DIPS / 8 PUSH UPS 12 MOUNTAIN CLIMBERS	DAY 23	10 TRICEP DIPS / 10 PUSH UPS 20 MOUNTAIN CLIMBERS
DAY 9	8 TRICEP DIPS / 8 PUSH UPS 15 MOUNTAIN CLIMBERS	DAY 24	10 TRICEP DIPS / 10 PUSH UPS 20 MOUNTAIN CLIMBERS
DAY 10	10 TRICEP DIPS / 8 PUSH UPS 15 MOUNTAIN CLIMBERS	DAY 25	10 TRICEP DIPS / 11 PUSH UPS 20 MOUNTAIN CLIMBERS
DAY 11	10 TRICEP DIPS / 8 PUSH UPS 15 MOUNTAIN CLIMBERS	DAY 26	REST DAY
DAY 12	REST DAY	DAY 27	12 TRICEP DIPS / 11 PUSH UPS 22 MOUNTAIN CLIMBERS
DAY 13	8 TRICEP DIPS / 8 PUSH UPS 12 MOUNTAIN CLIMBERS	DAY 28	12 TRICEP DIPS / 11 PUSH UPS 22 MOUNTAIN CLIMBERS
DAY 14	8 TRICEP DIPS / 8 PUSH UPS 12 MOUNTAIN CLIMBERS	DAY 29	12 TRICEP DIPS / 11 PUSH UPS 22 MOUNTAIN CLIMBERS
DAY 15	8 TRICEP DIPS / 9 PUSH UPS 12 MOUNTAIN CLIMBERS	DAY 30	12 TRICEP DIPS / 12 PUSH UPS 25 MOUNTAIN CLIMBERS

 #30dayfitness www.30dayfitnesschallenges.com  #30dayfitness

This month, work out your arms with the 30 Day Arm Challenge! If you don't know how to do any of the exercises, click on the links to the video tutorials. You can also track your progress with the mobile apps for iPhone or Android. Simply search the name 30 Day Fitness Challenge!



Tricep Dip Tutorial

Push Up Tutorial



Mountain Climber
Tutorial



Banana Peach Smoothie

With only 324 calories and packed with nutrients, this smoothie is a perfect smoothie for a breakfast on-the-go.

Nutritional Information

Servings: 1

Calories per serving:	324
Fat per serving:	
11g	
Saturated fat per serving:	
2g	
Monounsaturated fat per serving:	7g
Polyunsaturated fat per serving:	
2g	
Protein per serving:	7g



Ingredients

- $\frac{3}{4}$ cup plain Greek yogurt
- $\frac{3}{4}$ cup fresh spinach
- $\frac{1}{3}$ cup green grapes
- $\frac{1}{2}$ avocado
- $\frac{3}{4}$ cup peaches
- $\frac{1}{2}$ banana
- 1 Tablespoon maple syrup
- $\frac{1}{2}$ teaspoon vanilla
(add 2 tbsp of flaxseed or chia seed for added protein!)

Vegan Irish Stew



In honor of St. Patrick's day try this traditional Irish recipe with a vegan twist. At only 371 calories per serving, this hearty stew is sure to fill you up and is the perfect way to commemorate the Irish holiday!

To find out how to prepare this meal click [here!](#)

Ingredients

- 1 Tablespoon olive oil
- 1 medium sweet yellow, white or red onion, diced
- 2 cloves garlic, finely chopped
- 4 cups vegetable broth at room temperature (make your own vegetable broth from scraps)
- 1 Tablespoon nutritional yeast flakes
- $\frac{3}{4}$ cup apple juice or cider
- $\frac{1}{4}$ cup apple cider vinegar
- 3 large potatoes, peeled and cut into chunks
- 2 large carrots, peeled and cut into chunks
- 3 large ribs celery, cut into chunks
- 2 large parsnips, peeled and cut into chunks
- 3 Tablespoons pearl barley
- $\frac{1}{2}$ teaspoon dried sage or 3 fresh sage leaves finely chopped
- Salt and pepper to taste
- 1 bay leaf
- $\frac{1}{2}$ cup frozen peas, thawed
- 4 to 6 green onions, chopped, for garnish (optional) or coarsely chopped fresh parsley
- 1.00 leaf, Bay Leaf
- 0.50 cup(s), Peas - Green, cooked, boiled, drained, without salt
- 5.00 stalk, Onions - Young green, tops only

Was there something you wanted to see?

If you have any questions, comments, or suggestions about employee wellness or the wellness newsletter, please contact the Office of Human Resources at livingwell@agnesscott.edu

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Active at Agnes

April is Stress Awareness Month

How **STRESS**

Affects Your

HEALTH

**STARTING
A GARDEN**

**WAYS TO
REDUCE
WORK
STRESS**

**HAPPENING
THIS MONTH**

April's Events

Free Chair Massages

*April 14th & April 15th 9am - 12pm
(Sign Up Required!)*

Mindfulness Seminar

*Hosted by Dr. Abraham Zablocki
April 30th 12:30 pm - 1:30 pm
Location TBA*

Yoga at Your Desk

*Hosted by DeAnna Spurlin
April 24th, 1:30 - 2:00pm
Meditation Room of the Chapel*

WELLNESS

Fitness Walks

What: Fun lunchtime walks around Decatur!



Led By: Ali Carter, Henry Eyer, and Beth Blackwell

When: Mondays, Wednesdays & Fridays (12:00 pm -12:30 pm.)

Where: Meet at the Front Loop

WillPower Team Fitness

Starting this month 3 different WillPower class options will be offered! Previously, only one option was offered for classes on Tuesdays and Thursdays from 4:45 pm to 5:45 pm. In an effort to fit into more Friday and Saturday schedules the regular class times will be opened. These classes are held every Monday, Wednesday, and Friday at 6am and 6pm. You will still receive the ASC discount at a rate of \$36 per month (25% of the class standard rates). This does not include the one time \$35 enrollment fee that covers your class t-shirt, your rank wrist band, and your heart rate monitor strap

Click [here](#) to learn more about WillPower! Email livingwell@agnesscott.edu for more information on class offerings and costs.

THIS MONTH!

Regular Class Meetings Times and Locations

Zumba: Mondays & Wednesdays at 4:30 in the Winship Lobby

Meditation: Wednesdays at 12:30 in the Meditation Room of the Chapel

Weight Watchers: Thursdays in Evan's South Dining Room
(Weigh-in is at 11:00, Meetings begin at 11:30)

Yoga: Thursdays at 12:30 in the Meditation Room of the Chapel

STRESS



We have all felt the effects of stress. Sometimes stress can be a positive force, motivating you to perform well, but it is often a negative one that can have significant health effects if experienced over a prolonged period of time.

Prolonged stress can become chronic; the longer the stress lasts the worse it is for both your body and mind. You might feel fatigued, unable to concentrate or irritable for no reason at all, for example. Chronic stress can cause wear and tear on your body too.

Stress can make existing problems worse and may also cause disease either because of changes in your body or overeating, smoking, or other bad habits people use to cope with stress.

& YOUR HEALTH

What is Stress?

Stress can be defined as the brain's response to demands. There are at least three different types of stress.

- > Routine stress related to the pressures of work, family, and other daily responsibilities.
- > Stress brought about by negative change, such as losing a job, divorce, or illness.
- > Traumatic stress, experienced in an event like a major accident, war, assault, or a natural disaster where one may be seriously hurt or in danger of being killed.

How Does it Affect The Body?

The body responds to each type of stress in similar ways. Though most people may have different symptoms of stress there are still a number of physiological changes that can be dangerous for your health.

Cortisol

When stressed, the adrenal

glands pump out the hormone cortisol, which raises blood pressure and blood sugar (among other things). This can be helpful in dangerous situations, but not so much if it lasts over a long period of time.

Studies have linked cortisol to cravings for sugar and fat. Scientists believe the hormone binds to receptors in the brain that control food intake. If you already have a high body mass index, you may be even more susceptible.

Stress has also been correlated with weight gain. This link may be due to poor eating during times of stress, but cortisol may also increase the amount of body fat your body hangs onto and enlarge the fat cells. Higher levels of cortisol have also been linked to more deep-abdominal fat.

Heart Attack

The exact relationship between stress and heart attacks is still unclear, but evidence is mounting that there is one. A recent study of 200,000 employees in Europe found that people who have stressful jobs and little decision-making power

at work are 23% more likely to have a first heart attack than people with less job-related stress.

Sleep

Stress can cause hyperarousal, a biological state in which people just don't feel sleepy.

While major stressful events can cause insomnia that passes once the stress is over, long-term exposure to chronic stress can also disrupt sleep and contribute to sleep disorders.

Digestion

Heartburn, stomach cramping, and diarrhea can all be caused by or worsened by stress.

In particular, irritable bowel syndrome, or IBS, which is characterized by pain and bouts of constipation and diarrhea is thought to be fueled in part by stress

There are several other ways that stress can affect your health. The key to avoiding these issues is acknowledging your triggers and effectively managing your stress.

<http://www.nimh.nih.gov/health/publications/stress/index.shtml>



1. Be clear on your career objective.
2. Go to work early.
3. Put important things first.
4. Maintain a to-do list.
5. Refer to the list constantly to ensure you're staying on track.
6. Jot down tasks that stream in.
7. Do not skip lunch.
8. Do not eat lunch at your desk.
9. Have lunch with co-workers.
10. Cultivate meaningful relationships.
11. Be helpful to your co-workers.
12. Get a mentor.
13. Be a mentor to someone.
14. Be clear on your boss' expectations of you.
15. Stay on top of your deliverables.
16. Develop a genuine friendship with your boss.
17. Talk to someone about your problems.
18. Be on time for meetings, discussions, and appointments.
19. Be prepared for them.
20. Anticipate potential issues.
21. Prepare contingency plans.
22. Think opportunities.
23. Be big picture focused.
24. Gain perspective by looking at your situation from another's shoes.
25. Do your best and the rest will follow.
26. Focus on things you can change.
27. Delegate work.
28. Learn to say no.
29. Move on if there is nothing you can do about a situation.
30. Leverage on your coworkers' expertise and knowledge
31. Escalate problems to your boss when they are beyond you.
32. Identify sources of your stress and work out a solution.
33. Reward yourself when you accomplish something.
34. Establish a social network within your workplace.
35. Maintain a social circle outside of work.

MANAGE WORK STRESS

36. Breathe deeply and calmly.
37. Develop good posture.
38. Meditate daily to clear out mental clutter.
39. Listen to your favorite music as you work.
40. Exercise. Set aside a regular time every week.
41. Make your desk conducive for your work. Have an organizing system, put personal photographs, remove unwanted clutter, etc.
42. Take a break from your computer every once in a while. Go to the toilet, go to the pantry, etc.
43. Get a fruit to snack on when you are hungry.
44. Have a water bottle/mug by your side. Many working adults don't drink enough water every day.
45. Look ahead at your daily/weekly schedule to know what is next.
46. Be the master of your time.
47. Make a commitment to leave work on time.
48. Do what is needed for today and leave the rest for tomorrow. Work will always be there.
49. Get enough sleep every day. Aim for minimum 6 hours. It will go a long way the next day.
50. Rest if you are sick. You are not superman, and even superman has down times.
51. Do not overcommit your resources.
52. When the going gets tough, remember all this is part of the job - you are getting paid to do this.
53. Focus on what you love about your job.
54. Unwind after a day of hard work.
55. Take time out for a vacation.

Starting A Garden

Spring is a great time to start a garden, but a little planning before your start digging can go a long way.

1. Get an idea. Is this going to be a vegetable garden? An herb garden? A flower garden? The amount of sun exposure and access to water will play a big part in what plants you'll be able to grow.

2. Pick a place. Almost all vegetables and most flowers need about six hours of full sun each day. Spend a day in your chosen spot and watch how the sun moves across the space. But don't despair if your lot is largely sunless; many plants tolerate shade.

3. Buy some garden tools. There are all kinds of tools and gadgets designed to make gardening easier and more

enjoyable. Don't go overboard in buying tools right away, but be sure to invest in a few good ones.

4. Clear the ground. Get rid of the sod covering the area you plan to plant. Digging loosens the soil so roots can penetrate more easily, but digging when the soil is too wet or too dry can ruin its structure. Dig only when the soil is moist enough to form a loose ball in your fist, but dry enough to fall apart when you drop it.

5. Improve the soil. Add a 2- to 3-inch layer of compost, decayed leaves, dry grass clippings, or old manure to give your soil a boost.





6. Pick your plants. Choose plants adapted to your climate, your soil, and the amount of sunlight in your garden. Here are a few easy-to-grow plants for beginners.

Annual: cosmos, marigolds, impatiens, geraniums, Calendula, sunflowers, and zinnias.

Perennials: Russian sage, lamb's-ears, black-eyed Susans, purple coneflowers, phlox, pansies, and daylilies.

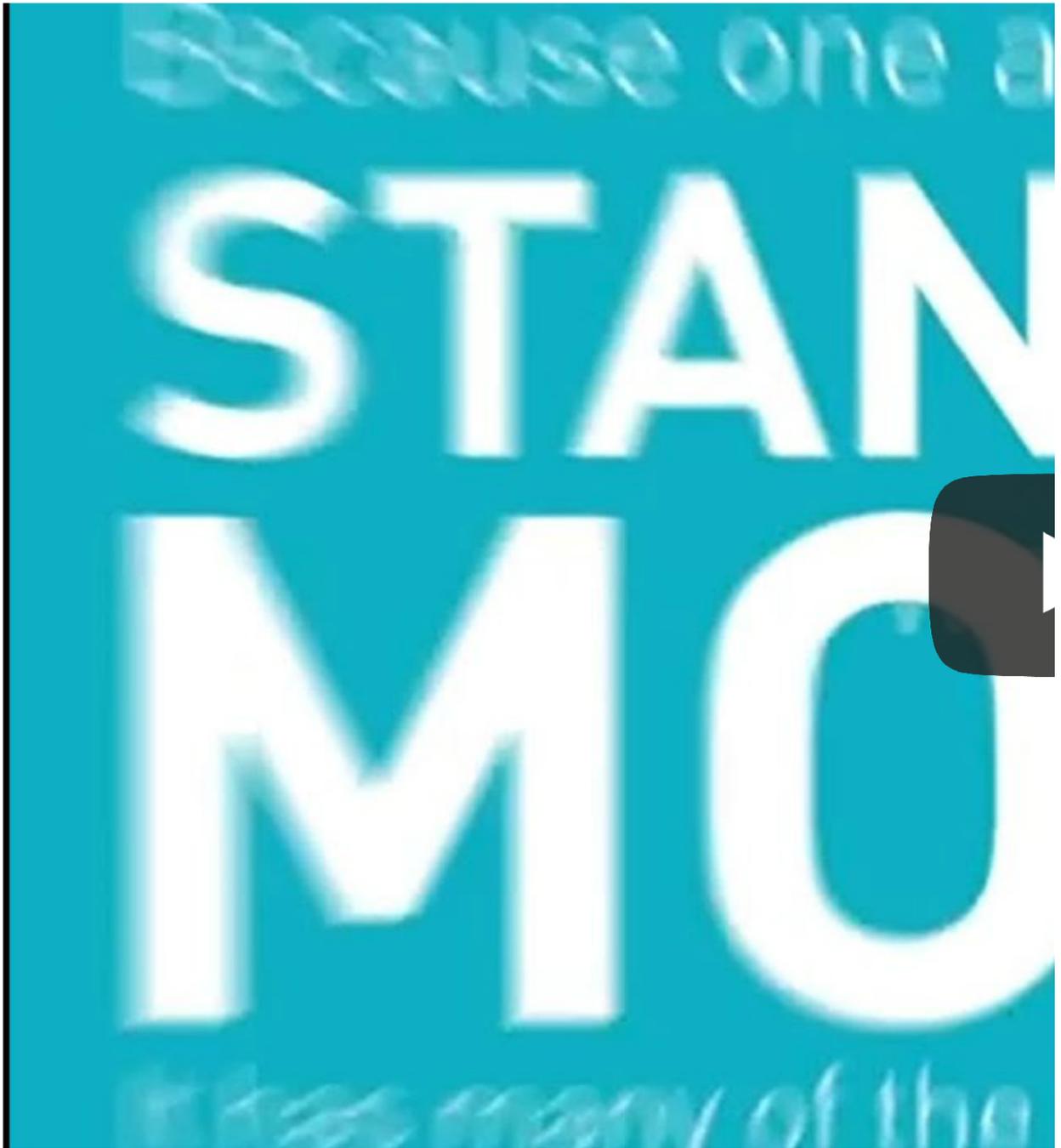
Vegetables: lettuce, peppers, tomatoes, and cucumbers.

7. Water. Seedlings should never dry out, so water daily while they are small. Taper off as the plants get larger. New transplants also need frequent watering -- every other day or so -- until their roots become established.

After that, how often you need to water depends on your soil, how humid your climate is, and how often it rains.

8. Mulch. To help keep weeds out and water in, cover the soil with a couple of inches of mulch. All sorts of mulch are available, from pine needles to cocoa hulls to bark chips. For a vegetable garden or bed of annuals, choose a mulch that decomposes in a few months. For perennials, use a longer-lasting mulch, such as bark chips.

9. Keep it up. Be sure to continue watering, pulling weeds, and fertilizing. Don't forget to enjoy your garden and admire your hard work!



SITTING AND

In our modern sedentary culture we sit way too much watching the news, but research also highlights the obvious health risks about the effects of sedentary lifestyles



YOUR HEALTH

*much. That's what we learn learn day after day in
our remedy: standing! Watch the video to learn
and how we can change for the better.*

BANANA PEANUT BUTTER SMOOTHIE

Peanut Butter



Banana



Vanilla Extract



Greek Yogurt



Milk



Ice



Banana Peanut Butter Smoothie

You'll love this peanut butter banana smoothie! It's easy to make and packed with protein that will give you lots of energy!

Prep: 5 mins **Total:** 5 mins **Yield:** 2 servings

Ingredients:

- 1 large banana, peeled
- 1 cup of ice cubes
- 1/2 cup almond milk
- 1/4 cup of Greek yogurt
- 1 Tbsp. peanut butter
- 1/2 tsp. vanilla extract

Directions:

In a blender, combine all ingredients. Blend until smooth, and serve immediately.

Tip:

To give this some extra chill, try using frozen bananas!

Was there something you wanted to see?

If you have any questions, comments, or suggestions about employee wellness or the wellness newsletter, please contact the Office of Human Resources at livingwell@agnesscott.edu

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ISSUE 04/ MAY 2015

Financial Wellness

**SAVING FOR
RETIREMENT**

5 TIPS for
managing
credit card
debt

**ESSENTIALS
FOR SAVING
AND
INVESTING**

Picking the
Right
Budget



16 FREE
FINANCE
WEBINARS

FIND OUT HOW TO
WIN A FITBIT AT COMMUNITY DAY



5 CREDIT C

1. Pay on time.

Paying your credit card account on time helps you avoid late fees as well as penalty interest rates applied to your account, and helps you maintain a good credit record. A good credit record leads to a higher credit score, which helps you qualify for lower interest rates. Know the date your payment is due. If your bill is due at an inconvenient time of the month—for example, if it's due on the 10th and you get paid on the 15th—contact your credit card company to see if they will change your billing cycle to fit your cash flow.

2. Stay below your credit limit.

If you go over your credit limit on your card, your card issuer could charge a fee and increase your interest rate to a higher penalty rate. To avoid this, keep a record of your spending or check your balance online. Also, be aware that some merchants (for example, hotel and car rental companies) put a “hold” on your credit card based on their estimate of the amount you will charge. This can reduce your available credit until the final charge is processed.

3. AVOID UNNECESSARY FEES.

Credit card companies not only charge late payment and over-the-limit fees, but also fees for cash advances, transferring balances, and having a payment returned. Some companies charge a fee when you pay your bill by phone. Pay attention to the transactions that trigger these fees. If you need a cash advance, withdraw enough so that you don't have to take a second cash advance—and incur a second fee—later in the month. Read your credit card agreement to learn more about the fees that your credit card company charges

CARD TIPS

4. PAY MORE THAN THE MINIMUM PAYMENT.

If you can't pay your balance in full each month, try to pay as much of the total as you can. Over time, you'll pay less in interest charges—money that you will be able to spend on other things, and you'll pay off your balance sooner.

5. WATCH FOR CHANGES IN THE TERMS OF YOUR ACCOUNT

Credit card companies can change the terms and conditions of your account. They will send you advance notices about changes in fees, interest rates, billing, and other features. By reading these “change in terms” notices, you can decide whether you want to change the way you use the card. For example, if cash advance fees increase, you may decide to use a different card for cash advances. If you have a card with a variable rate or if you have an introductory rate that is ending, be aware that credit card companies are not required to send you a notice about raising your interest rate.

For more information, please visit the Board of Governors of the Federal Reserve System online [here](#)





SAVING FOR RETIREMENT WHERE TO

If you're closing in on retirement, your main goals are to keep contributing to your retirement account and deciding how and when you will step away from work. Through the years you may have cut back on retirement saving because of other obligations, making now a crucial time to catch up. Even if your retirement account is well-funded, you shouldn't lull yourself into thinking that you have enough and can scale back now. For women especially, who may take time away from the workforce, you

may now be looking to increase your retirement savings.

1. Play Catch Up

Many retirement accounts are structured to give a boost to people who are close to retirement, by letting them save even more money during these critical final years. For example, as of 2014, the annual maximum contribution for a 401(k) or 403(b) is \$17,500, but if you're older than 50, you can put in an additional \$5,500. Individual retirement accounts (IRAs)

let you put in an additional \$1,000 at age 50 for a maximum of \$6,500. If your other financial priorities may have eased by this point—maybe your kids are already out of college, and your house is paid off—consider sending as much money as possible to your retirement portfolio.

2. Save your pay raises.

If you're fortunate enough to get a pay raise at work, don't spend it—save it. That doesn't mean you have to live sparingly. But if you can get by on your current monthly income and you suddenly bring home an extra \$300 each month, keep a small portion of that for yourself and direct

the majority of it to savings.

3. Pay off debt.

Any debt is going to be a larger burden in retirement, because your income will likely drop. Try paying off as much as possible before you get there. You could make extra payments on a mortgage, or college loans, and definitely consider paying off your credit card each month and not carrying a balance.

4. Be realistic.

Some people consider retirement

RETIREMENT: HOW TO START?

based on external factors like when their company's benefits kick in (typically 65), or when they can claim full Social Security payments. But that approach may not be realistic depending on how much they've saved to that point.

To learn when you can step away, you need to put together a solid retirement plan that looks at how much you'll need in retirement and how much you've currently built up to that point. And you need to review that plan every few years, based on

changes in your life and in your portfolio. Consider working with an advisor to build the best plan for you.

It's also worth noting that retirement doesn't have to be an all-or-nothing decision, in which you work fulltime until the day you stop. Many people phase into retirement by cutting back on work, or by shifting to a consulting role that allows them to continue earning money but working fewer hours each week. This approach can give you a bit of a financial cushion and some peace of mind.

PICK A BUDGET, ANY B

If you don't have a budget, you probably know you need one—or remember you need one when you stress over bills. Try one of these budgeting techniques to find the one that works for you.

Fixed vs. Flex

First, gather six to 12 months' worth of bank statements, receipts and other financial records. Divide your expenses into two groups:

1. Fixed, monthly essentials, like food and mortgage.
2. Flexible, monthly non-essentials, like eating out and magazine subscriptions.

(A little division can help turn quarterly car insurance bills, semi-annual life insurance payments and

other periodic expenses into monthly amounts.)

Now add up your fixed expenses and subtract the total from your monthly income. What's left over is your flex spending money. How does it compare with what you actually spent on non-essentials? Are you comfortable setting these amounts for fixed and flexible expenses going forward? If you are, you've got a budget. If you aren't, look at your expenses to see where you can cut costs and redirect money to where it better suits your needs.

50/30/20

In a perfect world...

No more than 50% of your monthly income would go to must-haves, such as housing and utilities—expenses you have to pay every month

No more than 30% would go to

wants, such as entertainment and gym memberships

At least 20% would go to savings and paying down debt

Limit your spending and saving to these percentages. And be careful about confusing "wants" for "must-haves." Premium cable TV, for example, may be nice to have but it is not a necessity.

BUDGET

Journal

This method requires a notebook and a pen or pencil, or spreadsheet software. Create a column in your journal for different spending categories: groceries, gas, child care, etc., plus one for leftover cash and another for miscellaneous expenses.

On payday, divide your income among each category. Write it down, then pay your expenses accordingly. Keep track in your journal—for example, subtract

the money you spend on groceries from the groceries column, the money you spend on gas from the gas column. When you empty a category, you can:

Stop spending in that category until you get your next paycheck
Consider making trade-offs by dipping into other categories
Tap your leftover cash

Be open to modifying your allocations and categories as you go along, until you find a setting that works.

BUDGETING TOOLS

Need help creating a budget? Click [HERE](#) for TIAA-Cref Financial Services, Budget Worksheet to build a budget that will help you manage your money and reach your goals through 10 easy steps. Or, click [HERE](#) to create a budget to evaluate your expenses before and during retirement.

START SAVING & INVEST NOW

If you haven't started saving and investing for your future, there's no better time than now. The sooner you start, the greater your chances of reaching your financial goals — whether they're short-term goals like buying a car within the next year, or longer-term goals, like college tuition or retirement.

Start saving — even a little

Saving even a small amount of your income on a regular basis can help you build security. Once you start investing what you save, each dollar you invest has the potential to start reaping the rewards of compounding. It's important to remember, however, that a periodic investment plan like dollar cost averaging can't guarantee a profit or protect against a loss in declining markets.

Pay yourself first

There are ways you can pay yourself first automatically. If you have access to a 401(k), 403(b) or 457 tax-deferred savings plan at work, you can save for retirement through regular payroll deduction contributions to your plan. When you contribute to your plan pre-tax, you reduce your current taxable income which also reduces your current taxes. Neither your pre-tax contributions nor any of the earnings get taxed until they are withdrawn.¹

If your employer matches part of what you contribute, you should try to contribute the full amount that will qualify for the match. If you don't contribute the full amount, you're missing out on free money from your employer — and you'll also miss out on compounding and the potential tax-deferred growth of your account.

You can also pay yourself first by having part of your paycheck deposited directly into your savings account. If you don't have direct deposit available at work, your bank may be able to set up automatic transfers from your checking account into your savings account.

Start a rainy-day fund

A rainy-day fund is a reserve of cash you can dip into in the event of a financial hardship, like a job loss or serious illness. A good rule of thumb is to have enough cash set aside to cover three to six months' worth of living expenses. If you have to take money out of the fund, make sure you quickly restore the balance so you'll have enough cash

TING

available later.

The best place to keep a rainy-day fund is in an account where your money will be safe and liquid (easy to access quickly, without fees or surrender charges), like a savings account at a bank.

Saving and investing for your goals

It's also important to decide what your financial goals are and to prioritize them. Then you'll be ready to make decisions about how to save and invest for each goal.

There are different types of investments to choose from, including:

Cash equivalents - bank savings accounts, short-term certificates of deposit, U.S. Treasury bills and money market funds

Fixed income investments - bonds, bond funds and guaranteed insurance products like fixed annuities

Equities - stocks and stock funds
You can choose a mix of investments based on your goals, your time horizon for achieving them, the level of return you'd like to try to get and your tolerance for risk.

You also have options when it comes to savings and investment plans and accounts — many can offer significant tax advantages. Workplace savings plans and Traditional and Roth IRAs can be great vehicles for retirement savings



16 WEBINARS

Free On-Demand Financial Webinars

Get an in-depth look into how you can improve your financial know-how. Pick a session and watch anytime!

1

[Start to Finish: The Early Career Woman's Guide to Financial Wisdom](#)

4

[The Starting Line: Why and How Retirement Saving Should Begin Now](#)

7

[She's Got It: A Woman's Guide to Saving and Investing](#)

2

[Inside Money: Managing Income and Debt](#)

5

[Online Tools: Connect to Financial Clarity](#)

8

[Postcards from the Future: A Woman's Guide to Financially Ever After](#)

3

[Charting Your Course: A Financial Guide for Women](#)

6

[Tomorrow in Focus: Saving for Your Ideal Retirement](#)

9

[Equally Prepared: Financial Planning for the LGBT Community](#)

[Part A: Retirement Basics](#)

[Part B: Estate Planning](#)

[Part C: Tools, Resources](#)



10

Halfway There: A Retirement Checkup

13

Money at Work 2: Sharpening Investing Skills

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Within Reach: Transitioning from Career to Retirement

11

Attention to Detail: Financial Finishing Touches for Women

14

Paying Yourself: Income Options in Retirement

12

Money at Work 1: Foundations of Investing

15

Healthy Numbers: Integrating Healthcare into Your Retirement Plan

GIVE FEEDBACK ENTERED TO W



Fitbit Charge Features

Accurately track all-day stats like workouts, heart rate, distance, calories burned, floors climbed, active minutes and steps*

See daily stats, time of day, and exercise mode with a bright OLED display

Monitor your sleep automatically and wake with a silent alarm

Get call notifications right on your wrist

Access real-time run stats like time, distance, and pace to stay on track

Sync stats wirelessly and automatically to your computer and over 120 leading smartphones

****heart rate tracking is exclusive the Fitbit Charge HR model****

OK, BE WIN A FITBIT!

WE WANT YOUR FEEDBACK!

The Wellness Program is committed to providing you with programs and activities that suit your needs. Is there something you would like for us to provide? Was there something you found particularly fun or helpful? Let us know. We will post a link to the survey in the Irvine and there will be an opportunity to complete our survey at Community Day on May 21st as well! To thank you for completing our survey, we will enter you into a drawing to win 1 of 3 Fitbit Charges! We hope that you will consider giving us your feedback!

Was there something you wanted to see?

If you have any questions, comments, or suggestions about employee wellness or the wellness newsletter, please contact the Office of Human Resources at livingwell@agnesscott.edu

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