



# February 2019: Tax Smarts and Financial Wellbeing



Dear <<first name>>,

Welcome to the February 2019 edition of **TotalWellbeing**, your guide to the **8 dimensions of wellbeing**. Tax season is fast approaching so we hope this month's communication can help your financial wellbeing through the resources this month, like our **free webinar** and **articles**.

If you missed us last month, last year, or you are new to **TotalWellbeing**, you can catch up on our **newsletters page**. Remember, this newsletter is aimed at providing helpful information about various aspects of your wellbeing and then connecting it all back to important and relevant parts of everyday life. Just like last year, we will focus on looking at each facet of wellbeing from a small, personal, level and then look at how it connects to the bigger community level as we explore how our wellbeing is tied to the world around us in often surprising ways that you may not have thought about before.

To your total wellbeing,  
The MINES Team

## **The Art of Financial Wellbeing**

Tax time is a time of year where our financial wellbeing is put to the test and can often have negative effects on our other areas of wellbeing. On one side, if it turns out you owe money after you file this can create an urgent situation around paying your taxes. This is why it is important to plan for this time of year and talk to your employer as well as financial professionals to make sure your tax set up is ideal for your living situation and income. On the flip side, if you are getting money back it can be very tempting to spend this money and treat it as "extra" money even though it isn't. Either way some financial planning and smart money choices can go a long way. To help with this don't forget you can use your EAP sessions to access financial counseling as well as you have access to tons of articles and resources on our website though **PersonalAdvantage**.

If you would like to talk to a counselor or wellness coach about these topics, please call us at 1-800-873-7138 to get connected right away. Also, **PersonalAdvantage** has some great **Tax tips and health resources**, and **FREE webinars** this month to help you focus on your wellbeing while also being productive at work and home.

## **Question of the Month**

**What would be most helpful for you to know, and who do you know that can give you the information you need, to help you improve how you**

### **This Month's Focus**

[Check out this month's webinar:](#)

[Tax Savings Strategies](#)

#### **MINESblog:**

[What Police Officers Wish You Knew](#)

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### **Important Links**

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<b>look at finances?</b>	
<b>Quote of the Month</b>	<b>Training Suggestions</b>
<p><b>“In this world nothing can be said to be certain, except death and taxes.”</b>  <b>– Benjamin Franklin</b></p>	<p>Check out these training suggestions that may help your organization with Emotional Wellbeing. Use them in a series or by themselves. MINES is always happy to consult on issues of wellbeing and suggest training that would support your goals. Check out our training manual <a href="#">here</a> to see other training offerings:</p> <ol style="list-style-type: none"> <li>1. <a href="#">Are your investments work for you? 7 Tactics for smart investing (series)</a></li> <li>2. <a href="#">Got College Planning? Invest in your child’s future without sacrificing yours</a></li> <li>3. <a href="#">The Millennial’s Guide to Money (series)</a></li> </ol>
<p><b>Community and Global Perspective</b></p> <p>Financial issues are definitely a personal topic for most people, and while this is true, it is also true that many aspects of our financial wellbeing are tied to the larger financial systems out there. None more so than the state, national, and global economies. This is important to recognize because, as individuals, there is very little we can do to sway the overall economy one way or the other. What we can control however, is how we prepare ourselves for things like recessions, tax changes, stock market plunges and even natural disasters. This puts even more emphasis on why personal financial planning is important, especially when the economy is doing good and you have extra money to invest and save, to not just make decisions around your personal finances but to protect yourself from unforeseen and uncontrollable events. Again, contact MINES today if you would like to talk about resources available to you and your household member for financial planning and wellbeing.</p>	
<p><b><i>If you or a member of your household needs assistance or guidance on any of these wellbeing topics, please call MINES &amp; Associates, your EAP, today for free, confidential, 24/7 assistance at 800.873.7138.</i></b></p>	
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