



September 2018: Financial Wellbeing, Elder Care, and Community



Hello,

Welcome to the September edition of ***TotalWellbeing***, your guide to the **8 dimensions of wellbeing**. This month we are going to take a look at your Financial wellbeing, as well as community support, and eldercare. Check out the segments below to see how your financial wellbeing is connected to your community and how the overall wellbeing of your community is tied to the support that community members put in. Community is a big pie, we all have to help cook it! If you missed us last month you can catch up on our [newsletters page](#). As a reminder, 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 our everyday life. As we make it through the year we will continue to emphasize the concept of community and look at how our actions affect our community, country, and in some cases the rest of the world.

To your total wellbeing,
The MINES Team

Financial Wellbeing and Supporting Others in Your Community

The communities that we live in are only as good, as safe, and as supportive as the members of the community make them. Therefore, it is imperative that each member of a community strive to make a contribution in their own way. Whether it's a neighborhood, a school, or even an entire city, every little part matters and adds to the greater whole in some way. As a member of your own communities, you should always be looking for opportunities to give back in meaningful ways. It can be something like working at a local homeless shelter or organizing a clothing drive. It can be something as simple as taking time out of your day to talk with or play a game with a lonely elderly neighbor. It can even be a financial act such as donating to a local charity or supporting local businesses that you believe bring value to the people they serve. Providing support like this will help you make a bigger impact as well as enhance your own sense of community.

Financial wellbeing has a big connection to your surrounding community as well. The type of community in which you live affects the types of goods, services, and prices that are in the marketplace. Additionally, the ways in which you spend your money within the community affects how you live. For a community to thrive it is important that its members provide financial activity to keep it going. This includes the buying of goods and services, business investments, employees

This Month's Focus

[Check out this month's webinar on Legal and Financial Aspects of Eldercare](#)

MINESblog

Review:
[National Grief Awareness Month](#)

[Check out this Month's Infographic](#)

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being paid, and even friends and family helping each other out with money problems from time to time.

Your financial wellbeing is made of many categories and it is just as important to give back to causes close to your heart as it is to make sure you are saving money for retirement.

If you would like to talk to a financial counselor about these topics, please call us at 1-800-873-7138 to get connected right away or you can use your coaching sessions to work on your financial goals. Also, [PersonalAdvantage](#) has some great [planning tips](#) and [webinars](#) this month to improve your knowledge around a wide variety of financial topics and elder care. For more be sure to check out our [“Elder Communication” infographic](#).

Question of the Month

Do you have an estate plan set up for yourself? What about any aging loved ones?

Quote of the Month

**“I alone cannot change the world, but I can cast a stone across the waters to create many ripples.”
– Mother Theresa**

Training Suggestions

Check out these training suggestions that may help your organization with Financial Wellbeing and Elder Care issues. 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 [here](#) to see other training offerings:

1. [Estate Planning, Wills, and Trusts](#)
2. [Legal Issues for Older Relatives](#)
3. [Social Security Questions? Get Answers Here](#)

Community and Global Perspective

From the information above it is easy to see that financial wellbeing is one of the most scalable areas of wellbeing. From your personal bank account to the global economy, everything is connected. The more income you have the more you can buy, save, and invest. In turn this supports your community and affects the health of your local economy. From there the financial actions of your local businesses, service organizations, and bigger corporations make up the larger state and national economies. These along with the national economies from around the world make up the global market that is reflected in the stock market. The performance of these entities directly affects all of us in the form of pay rates, job markets, returns on investments and retirement plans, tax spending, and so on. This makes the old saying “every penny counts” take on a whole new perspective. So, the next time you are thinking of spending your hard-earned money, make sure you consider the down/upstream consequences on both a personal and community level.

<i>If you or a member of your household needs assistance or guidance on any of these wellbeing topics, please call MINES & Associates, your EAP, today for free, confidential, 24/7 assistance at 800.873.7138.</i>	
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