



APRIL
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Benefits of nature

Whether you're an outdoor enthusiast or not, the human body has a unique response to spending time in nature. Being out in the natural world has many health benefits, including an overall boost to your well-being.

When you are outdoors exposed to the sights, sounds, smells, and activities of nature, your body experiences changes in how your nervous, immune, and endocrine systems function. And these changes are for the better!

While the amount of time needed to get the benefits of being outdoors is still being studied, around 20 minutes daily or 120 minutes a week appears to show benefits. That time in nature may:

- Lower blood pressure
- Increase vitamin D levels
- Boost mood
- Reduce stress
- Improve sleep
- Decrease the risk of depression
- Build stronger social connections
- Promote more physical activity
- Lower the risk of chronic disease

Exercise for free

Staying fit shouldn't cost a fortune. While trying each new fitness fad is tempting, not everyone has the money to invest in gym memberships or fancy equipment.

And the good news is, you don't need to! There are endless options for healthy movement that don't cost a thing.



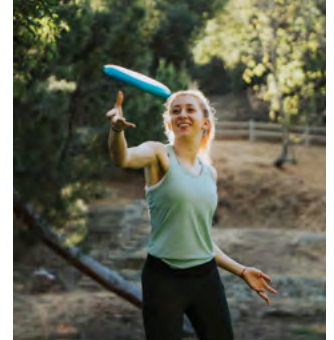
JOIN A WALKING CLUB

Find an existing group that walks in your area, or gather friends to start a club of your own. It won't cost anything. As a bonus, you get quality time to invest in meaningful relationships, all while moving.



FIND FREE YOGA

Many yoga studios that train new teachers offer free community classes as a chance for their trainees to practice teaching. Not only do you get to do yoga for free, but you also get to support the teachers as they learn.



OUTDOOR GAMES

When the weather is nice, get your friends and family together for frisbee, badminton, bocce, and any other yard game you can think of. Don't sit on the sidelines; get in there and play! It's quality time combined with quality movement.



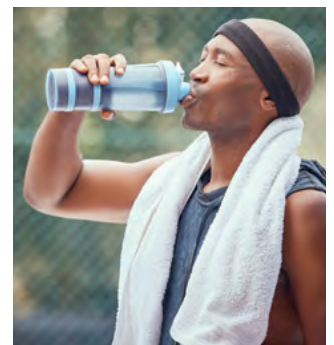
ONLINE VIDEOS

A quick search online will reveal a wealth of free exercise videos you can try. If you don't have any equipment, no problem; just search for "free no-equipment exercise videos," and you'll find lots of options. All you need is a bit of space and yourself.



CHECK LOCAL LIBRARY & PARKS

Many non-profit organizations offer occasional free fitness classes to get the community involved and active. You may need to sign up in advance to get a spot. Find information before you go so you arrive prepared.



CHECK NEARBY ATHLETIC STORES

Running stores, athletic clothing stores, and sporting goods stores often have free fitness classes or exercise meet-ups. It's a great way to connect with people in your area who share common fitness goals.



Make work- from-home work

Working from home is a great fit for many people. Yet, being in your home environment has its fair share of distractions and challenges.

To make yourself comfortable and efficient, a few tools will set you up for success. These items will help you focus and get the most out of working from home.



SET THE STAGE

Your work-from-home set-up plays a big role in how well you can work. Try these tools:

- An adjustable desk, preferably one that raises and lowers to allow you to stand. If this isn't possible, get a box that goes on a regular desk to allow you to stand and work.
- A variety of sitting options. While a comfortable desk chair is nice, have other options to mix it up, like an exercise ball, wobble stool, or kneeling chair.
- A large monitor. Spending all day working on a small laptop screen may feel uncomfortable. A monitor may be an inexpensive investment to relieve strain.
- A separate keyboard and mouse to allow for ergonomic hand positions.

ALLOW FOR FOCUS

Once you have the right set-up, a few additional items can help reduce distractions so you focus on the task at hand:

- Noise-canceling headphones.
- A white noise machine if there are other people around the house during your work hours and you don't prefer to wear headphones all-day.
- A timer or app on your phone you can set to promote periods of focus.
- A sign for your office door to remind family members that you are working.

MAKE IT FUN

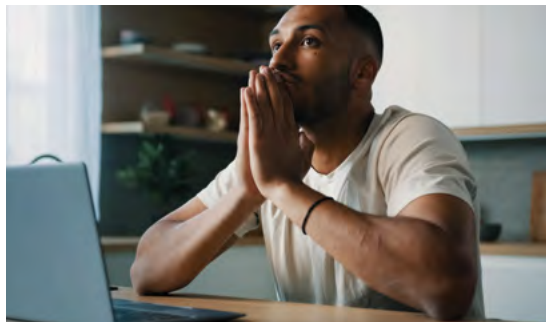
Just like you personalize your area at a physical workplace and enjoy a few daily comforts, make your work time at home enjoyable with these items:

- Add pictures, plants, and artwork to your workspace.
- Get some fun paper and pens that are only meant for work use.
- Choose a few mugs you love that are only used during work hours.
- Include a few "cozy" items, such as a lap blanket, small pillow, socks, or slippers.

Bankruptcy

Bankruptcy is a legal process by which a person can get relief from debt. While bankruptcy should not be undertaken lightly, it is meant to give a fresh start to those who find themselves unable to pay their debts.

There are two types of bankruptcy commonly used for individuals or couples; chapter 7 and chapter 13. They each have pros and cons.



CHAPTER 7

Chapter 7 is a liquidation bankruptcy. This means any assets a person owns may be sold to pay outstanding debts. Other debts may be discharged without repayment if there are not enough assets to cover them.

PROS

- Fastest form of bankruptcy
- Some assets may be exempt from liquidation, including automobiles, clothing and household items, and pensions.
- Reaffirmation can be used for some people to retain specific debts, such as a mortgage, to prevent the liquidation of a home asset.
- No repayment plan

CONS

- Can only be filed once every 8 years
- Co-signers for a debt are still on the hook and can be pursued by creditors.
- Not everyone qualifies. Your income must be less than the median income for your family size in your state, or you have to pass a means test.
- You'll have to sell certain assets that are not exempt.



CHAPTER 13

Chapter 13 is for individuals or couples who have a regular source of income and may be able to repay their debts over time. A repayment plan is negotiated with creditors, allowing 3-5 years to pay off the debt.

PROS

- All assets are retained and protected from liquidation.
- Co-signers may be protected under special provisions.
- The debtor is protected from lawsuits, foreclosure, garnishments, and other creditor actions.
- More types of debt may fall under chapter 13 than chapter 7.

CONS

- Debts are not immediately discharged.
- You must still repay your debts following the payment schedule.
- Chapter 13 takes longer to complete than chapter 7.
- The repayment plan must be approved by a court.