

UO news

UO Calendar of Holiday's 2022

You will find the full list of upcoming holidays [here](#).

Health/Wellness

Occupational

Nerd Wallet recommends "the popular 50/30/20 budget to maximize your money. In it, you spend roughly 50% of your after-tax dollars on necessities, no more than 30% on wants, and at least 20% on savings and debt repayment."

The first step in establishing an effective personal household budget is to honestly identify your after-tax income. [This article](#) provides a pragmatic approach to budgeting that, if followed, will result in monthly savings contributions.

Emotional Wellbeing

9 tips to help you avoid emotional spending

Even those who don't think they struggle with emotional spending would benefit by reading [this blog post](#). All these tips are great, and I especially like the tip of creating a journal (an overall good thing for our emotional health) and using it to keep track of your day-to-day habits around your spending. Using a little time to journal about your purchases, why you bought them, how you feel about the purchases at the end of the day, etc. Seems like a great way to become more aware of emotional spending in your life. And, becoming more aware is usually a great way to break a bad habit!

"Do not save what is left after spending but spend what is left after saving."

Warren Buffet

Financial beliefs, visualizing financial goals, taking positive action, and having an ally to help make decisions

Do you ever find yourself making impulsive decisions about your finances? You're not alone. [This article](#) helps us understand the psychology behind why we make financial decisions and lays out strategies for helping us make better decisions moving forward. Important strategies include things like examining your financial beliefs and having an ally to help you make decisions.

Spiritual

Insight timer is a free app to explore spirituality and mindfulness

Finding solace during the continued pandemic proves to be challenging, as well as the impacts on our mental health from winter in the Pacific Northwest. For some they feel better by exploring spirituality via meditation. If you're new to meditation or don't know where to start, [Insight Timer](#) is a free app that makes accessing meditation easy. You can filter based on time, topic and much more. 5 minutes a day can deepen our spirituality and help our mental health.

Environmental

Developing a positive wintertime mind-set can help people thrive during the season

With winter upon us, many people can start to feel the impact of Seasonal Affective Disorder. This [New York Times article](#) looks at Scandinavia, "where people live with some of the darkest, longest winters and yet are consistently ranked as the happiest people in the world." The article identifies three strategies people can employ to enjoy what can be a dark and dreary season.



Society, Culture & Education

From multitude of resources on financial wellbeing to free access to financial coaches - [UO EAP program](#) via Canopy provides you helpful and supportive guidance to decipher and strengthen most of your financial queries.

It is hard to find a central place to research financial wellness, without having to buy-in (sometimes literally) to a program. [EAP resource via Canopy](#) is free to UO employees and not only does it provide excellent comprehensive articles on topics like investing, 401k, buying home, saving money, but we can also get access to a live person to help us figure the numbers and options. Anything from understanding insurance, to utilizing personal finance calculators to budget, please do not let this terrific resource be ignored.

Physical Wellness

PEBB is offering members free wellness webinars to help reset wellness routines and make improvements to physical and mental health

PEBB encourages its members to reset their wellness routine for the New Year and is offering free wellness webinars. These webinars are a great step in the right direction for finding ways to boost your physical health. PEBB's benefit plans have many tools to help meet your wellness goals and are the topics of this month's webinars. See the attached handout for the full schedule and to sign up!

Crafts and Educational Activities

Eugene Calendar of Events: [January 2022](#)

15 Financial Literacy Crafts for Kids

[This blog](#) offers 15 different crafts you can use to teach financial literacy to kids. Look through the list and pick one or more to do together as a family and help your children learn about managing money. The first one is a great place to start!

January Recipe

It's soup season!

These articles for [chicken stock](#) and [vegetables stocks](#) will add flavor and nutrients to any soup recipe you make to stay cozy this winter!

