



Wellbeing Insights



ECO-FRIENDLY FEATURE

Earth Month

Every April, people around the world unite to celebrate Earth Month – a time to raise awareness about environmental issues and commit to sustainable actions. Rooted in the first Earth Day of 1970, which sparked a movement that led to the creation of the Environmental Protection Agency (EPA) and landmark policies like the Clean Air and Clean Water Acts, Earth Month extends beyond a single day of activism. It serves as a month-long reminder of our responsibility to nurture the planet – not just for future generations, but for our own health and wellbeing today.

Our environment and personal wellbeing are deeply connected. Clean air, safe drinking water, thriving ecosystems and sustainable communities create the foundation for a healthier, more balanced life. When we take steps to protect the planet, we are also protecting ourselves – reducing stress, improving physical health and fostering a sense of purpose.

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Looking for ways to boost your self-care routine? [Click here](#) for your daily inspiration!



Earth Month

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The Connection Between Environmental Health & *Personal Wellbeing*

Earth Month sheds light on some of the most pressing environmental challenges, many of which have direct impacts on our mental and physical health:

- **Climate Change & Carbon Footprint Reduction:** Rising global temperatures contribute to extreme weather, which can affect mental health and increase stress levels.
- **Plastic Pollution & Waste Reduction:** Toxins from plastic pollution infiltrate our food and water supply, impacting overall health.
- **Conservation of Biodiversity & Ecosystems:** Access to green spaces and diverse ecosystems has been shown to improve mood, reduce anxiety and enhance cognitive function.
- **Sustainable Energy & Transportation:** Cleaner energy and transportation options reduce air pollution, leading to better respiratory health and reduced risk of chronic illnesses.
- **Water Conservation & Ocean Protection:** Ensuring clean and abundant water supplies is essential for hydration, hygiene and disease prevention.
- **Environmental Justice & Equity:** Everyone deserves access to clean air, safe water and green spaces — fundamental elements of a healthy and fulfilling life.

How to *Take Action* for the Planet & Your Wellbeing

Earth Month isn't just about learning — it's about making sustainable choices that enhance both planetary and personal health. Here's how you can integrate eco-conscious practices into your daily life:

- **Reduce waste and simplify.** Decluttering your space and committing to zero-waste habits can bring a sense of calm and clarity while reducing environmental impact.
- **Conserve energy and resources.** Small shifts, like switching to LED bulbs, unplugging devices and mindful water usage, contribute to sustainability and cost savings.
- **Support sustainable brands.** Choosing eco-friendly products means reducing exposure to harmful chemicals while supporting ethical businesses.
- **Reconnect with nature.** Planting trees, growing a home garden or spending time in green spaces has been linked to reduced stress and improved mood.
- **Participate in clean-up events.** Joining a community clean-up fosters connection, gratitude and a sense of purpose.
- **Advocate and educate.** Sharing knowledge, supporting environmental policies and engaging in local sustainability efforts can empower both you and your community.
- **Choose active and eco-friendly transportation.** Walking and biking aren't just good for the planet — they boost cardiovascular health and overall fitness.

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Earth Month

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Learning from *Green Communities*

Communities that prioritize sustainability provide inspiration for integrating eco-conscious living into our daily routines. Best practices include:

- **Community Gardens:** Encourage local food production, promote healthy eating and build social connections.
- **Renewable Energy Projects:** Reduce reliance on fossil fuels while fostering energy independence.
- **Sustainable Building Practices:** Improve indoor air quality and energy efficiency with green building standards.
- **Comprehensive Recycling & Composting:** Reduce waste and create nutrient-rich soil for gardening.
- **Water Management Initiatives:** Conserve water with rainwater harvesting and drought-resistant landscaping.
- **Public Transportation Systems:** Improve air quality and reduce reliance on personal vehicles.
- **Green Spaces & Urban Forests:** Enhance community wellbeing through access to nature and recreational areas.
- **Educational Campaigns:** Promote sustainability literacy and empower people to take meaningful action.

Earth Month: A Movement for Long-term Wellbeing

Earth Month is more than just a celebration — it's an opportunity to align environmental stewardship with personal growth and wellbeing. Every small action, whether it's reducing waste, planting trees or advocating for sustainable policies, contributes to a healthier world and a more fulfilling life.

As we embrace Earth Month, let's recognize that caring for our planet is also an act of self-care.

*By protecting the environment,
we are creating a cleaner,
healthier and more vibrant
world for ourselves and
future generations.*



BUILD YOUR OWN BITES

Chicken Salad

Step 1: Consider Your Options

Chicken salad is an incredibly versatile dish with endless opportunities to customize based on your current cravings and overall preferences. A couple of things to keep in mind as you build your own favorite variation:

- **Type of chicken:** Canned chicken will contain some amount of sodium and preservatives, as will rotisserie chicken. They are both still great options for convenience, but if you have the time and budget to use a higher quality chicken that you can throw in the crockpot and shred, that will be the best option from a nutrition standpoint.
- **Chicken alternatives:** If you are vegetarian or simply looking for a non-meat alternative, try draining a can of chickpeas and giving them a quick mash with a fork to serve as your base instead of chicken.

Step 2: Build Your Base

Chicken Salad Base:

- ¾ lb. of shredded chicken (or 12.5 ounces of canned chicken, drained)
- ½ cup plain Greek yogurt
- ¼ cup mayonnaise
- ¼ cup chopped green onions (optional)
- Salt and pepper to taste



Chicken Salad

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Step 3: Venture into Variations

These variations make a great salad, sandwich or wrap using your favorite bread, tortilla or greens. Additional serving suggestions for each variation are provided below.

Harvest Apple



Mix in

- ½ cup diced apple
- ¼ cup dried cranberry
- ¼ cup diced pecans or slivered almonds

Topping Suggestions

- Goat cheese
- Sunflower seeds

Make it a bowl! Pile chicken salad and toppings on a bed of...

- Wild rice, farro or quinoa mixed with chopped arugula, spinach or kale

Southwest



Mix in

- ⅓ cup canned corn
- ⅓ cup black beans
- ¼ cup diced tomato
- ¼ cup colored pepper
- 1 ½ Tbsp. taco seasoning
- 1 ½ tsp. lime juice

Topping Suggestions

- Crushed tortilla chips
- Pepitas
- Cilantro

Make it a bowl! Pile chicken salad and toppings on a bed of...

- White or brown rice mixed with iceberg or romaine

Pina Colada



Mix in

- ⅓ cup drained crushed pineapple
- ⅓ cup chopped cashews
- ¼ cup diced colored pepper
- ¼ cup toasted coconut
- 1 tsp. poppy seed (optional)

Topping Suggestions

- Extra toasted coconut
- Swiss cheese

Make it a bowl! Pile chicken salad and toppings on a bed of...

- Jasmine rice mixed with shredded cabbage

Buffalo



Mix in

- 1 celery stalk, diced
- ¼ cup shredded carrot
- ¼ cup diced colored pepper
- 1 ½ Tbsp. buffalo seasoning, or ¼ cup buffalo sauce
- 1 tsp. ranch seasoning (optional)

Topping Suggestions

- Blue cheese crumbles

Make it a bowl! Pile chicken salad and toppings on a bed of...

- Quinoa mixed with kale and diced cucumber



FINANCIAL FOCUS

Spring Cleaning for Your Finances

Spring is the perfect time to refresh and reset different areas of life, and your finances should be no exception. Just as you declutter your home, organizing and reassessing your financial situation can help you gain better control over your money and set yourself up for success. Here are some ideas on how to do some "spring cleaning" for your financial life.

1 Tidy up your budget and spending habits.
The first step to tidying up your finances is to take a close look at your budget and spending habits. Review your income and expenses over the

past few months to identify any patterns. Are you overspending in certain categories? Are there subscriptions or memberships you no longer use? Cutting back on unnecessary expenses and reallocating funds toward savings or debt repayment can help improve your financial health. If you don't already have a budget, now is the time to create one that aligns with your financial goals. Check out apps such as YNAB, Goodbudget or EveryDollar to make budgeting convenient.

2 Organize and declutter financial documents.
Just as clutter in your home can cause stress, disorganized financial documents can lead to missed payments and unnecessary fees. Start by sorting through old paperwork and shredding documents you no longer need. Consider switching to paperless statements and setting up a digital filing system for bills, tax documents and investment statements. Keeping your financial records organized makes it easier to access important information when needed and reduces the risk of losing track of payments.



3 Assess and improve your credit score.
Your credit score plays a crucial role in your financial wellbeing, impacting everything from loan approvals to interest rates. Take some time to review your credit report for any errors or inaccuracies and dispute them if necessary. Paying down high-interest debt and setting up automatic payments for bills can help improve your credit score over time. If your score is lower than you'd like, consider strategies such as keeping your credit utilization low and avoiding unnecessary hard inquiries on your report. You

can receive a free annual credit report for each of the major credit agencies through <https://www.annualcreditreport.com>.

4 Refresh your savings and investment strategy.

Spring is a great time to freshen up your savings and investment plans. Evaluate your emergency fund and determine if you need to start one or increase the amount you've set aside for unplanned expenses. Review your retirement accounts

and investment portfolios to ensure they align with your risk tolerance and long-term goals. If you have multiple retirement accounts from previous employers, consider consolidating them to simplify management and potentially reduce fees. Check with your employer to see if there are financial wellbeing resources or benefits available that could help with organizing your finances.

Putting in a little effort now to spring clean your finances can lead to better habits and a more secure future.

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Finding Calm Through Creativity: The Stress-Relief Benefits of Self-Expression

April is Stress Awareness Month, a time to recognize the impact of stress on our wellbeing and explore effective ways to manage it. One powerful yet often overlooked method to cope with stress is through creative activities. Whether through painting, music, writing or movement, creativity offers an outlet to process emotions, relax the mind and bring joy.

Engaging in creative activities puts the brain in a state of flow where we become fully immersed in the task at hand, allowing us to temporarily disconnect from our worries. It also reduces cortisol, the body's primary stress hormone, while boosting dopamine, a neurotransmitter linked to pleasure and motivation.

Creative *Therapies* for Stress and Anxiety

There are many ways to tap into creativity, and no artistic experience is required. Here are some effective forms of creative expression for stress relief:

- **Art Therapy:** Drawing, painting, sculpting or even coloring can be a meditative process that allows emotions to surface and be expressed visually.
- **Music Therapy:** Playing an instrument, singing or listening to music can have a calming effect on the nervous system and help regulate emotions.
- **Writing Therapy:** Journaling or creative writing allows for self-reflection and emotional release. Expressive writing has been found to help process difficult emotions, reduce stress and improve mood.
- **Dance/Movement Therapy:** Movement-based expression, such as dancing, yoga, or simple free-form movement, can help release built-up energy and tension.
- **Crafting:** Activities such as knitting, pottery, sewing or other hands-on activities provide relaxation through repetitive, focused motion.

Getting Started with Creative *Expression*

If you're new to creative activities, start small and choose something that excites you. Here are a few simple ways to introduce creativity into your routine:

- **Start small.** Doodle for five minutes, journal a few sentences or try a simple craft like origami.
- **Explore different mediums.** Experiment with painting, photography, dancing, baking or even gardening to see what resonates with you.
- **Use creativity for self-expression.** Rather than focusing on skill, let creativity be an emotional outlet. Try abstract painting, free writing or improvisational dance.
- **Make it social.** Join an art class, music group or creative writing workshop for motivation and connection.
- **Create a relaxing environment.** Set up a cozy space with soft lighting, inspiring visuals and calming music to encourage creative flow.
- **Combine creativity with self-care.** Sketch while sipping tea, listen to music while stretching or write reflections after meditation.

Remember, creativity is about the process, not the outcome. You don't have to be a skilled artist or musician to benefit from creative expression. The key is to engage in activities that bring joy and allow you to express yourself freely.



PARENTING CORNER

Helping Hands: A Guide to Chores from Toddler to Teen

While household chores are not something most adults look forward to, we recognize that raising kids who regularly pitch in benefits everyone. But how early can we begin to lean on our kids to help, and how do we motivate them once that chore chart has been established?

Beginning at age 2, experts say that children can be expected to take on responsibility and may even feel empowered by this new role. Children want to feel useful, and having a task that is theirs alone can contribute to a sense of personal wellbeing. Understanding what's reasonable for a child, however, is key. If you set your child up for success by

having age-appropriate expectations and providing the tools to accomplish their goals, you're putting your child on the path of lifelong responsibility.

The following list provides a starting point for chores, but these should be adapted to suit your own child's maturity and abilities. Start small and slow, providing help until your child masters the task. As with any new behavior, try not to compare your child's abilities to others. Focus on helping your child take charge and support their learning with the understanding that, eventually, they'll be able to complete the chores on their own.

Ages 2 to 3

- Put toys away
- Fill pet's food dish
- Put clothes in the hamper
- Wipe up spills
- Dust
- Pile books and magazines

Ages 4 to 5

- Make their bed
- Empty wastebaskets
- Bring in the mail or newspaper
- Clear the table
- Pull weeds
- Use a hand-held vacuum to pick up crumbs
- Water flowers
- Unload utensils from the dishwasher
- Wash plastic dishes at the sink

Ages 6 to 7

- Sort laundry
- Sweep floors
- Set and clear the table
- Help make & pack lunch
- Weed and rake leaves
- Keep their bedroom tidy

Ages 8 to 9

- Load the dishwasher
- Put away groceries
- Vacuum & mop
- Help make dinner
- Prepare their own snacks
- Wash the table after meals
- Put away their own laundry
- Sew buttons
- Make their own breakfast
- Peel vegetables
- Cook simple foods, such as toast
- Take pet for a walk

Ages 10+

- Unload the dishwasher
- Wash, fold & iron laundry
- Clean the bathroom
- Wash windows
- Wash the car
- Cook a simple meal with supervision
- Clean the kitchen
- Change their bed sheets

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Helping Hands: A Guide to Chores from Toddler to Teen

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Once you've established a list of expected chores, you can help ensure they're accomplished by making it fun — and less of a, well, chore.

- **Progress, Not Perfection:** Praise the effort your child puts into the task, even if it's not perfect. Over time, your child will come to enjoy the satisfaction of a job well done and take pride in their work.
- **Kid Connection:** While children likely don't understand the value of household work, they enjoy spending time with you. Take it as an opportunity to bond, and don't forget to tell them how much it means that they're helping you and the rest of the family.
- **Choices, Choices:** Try to have a variety of chores from which to choose from; you'll hear fewer grumbles if the child feels somewhat in control.
- **Chart it Out:** A nominal incentive may also help motivate the behavior. For every chore a child completes, have them place a sticker on a chart. When the chart is full, treat your child to a trip to the park, a special meal or other small rewards.

Supporting your child's development by encouraging their help around the house can be an empowering and positive activity for them and you. They learn crucial daily life skills, how to be part of a team, values of respect and support, and more.

With a little patience, flexibility and grace, you'll see your child's growth, value their partnership in maintaining the household, and treasure the connectedness that even chores can bring.



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