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| **Simple Ways to Make Healthy Lifestyle Changes****Investing in your health can benefit you not only physically, but mentally and financially as well. Creating a healthy lifestyle doesn’t need to be complicated. Just start small and remember to be kind to yourself in the process.**It’s been said that if you don’t take time now to be healthy, you’ll take time (and money) later to be sick. We all know our physical health affects our stress levels—and finances. But changing your lifestyle can be intimidating and overwhelming. If you set realistic goals and give yourself some grace, you’ll find that a few simple steps can go a long way.**Create a balanced diet.**That word “balance” is key. Fad diets and extreme changes won’t be sustainable. The trick is to find the foods that nourish your body and are enjoyable to eat. Real foods like fresh fruits and vegetables, whole grains, and protein should be a staple in your pantry. Keep the junk food and sweets in moderation (but you don’t have to give them up entirely). You don’t need to be hungry or miserable to fuel your body with good food.**Get moving.** Just like your diet, your exercise regimen should consist of things you look forward to, not dread. Take a walk with your spouse. Go swimming or bike riding. Wind down with some yoga. Try a dance class. Play a sport you enjoy. You can also see if there are ways to move a little more in your everyday activities.**Remember your mental health.** Your mind and body are incredibly connected. Stress wears on your body as much as your emotions. In addition to improving your diet and exercise habits, you can reduce stress by taking time to care for yourself. Take a relaxing bath at the end of the day. Go have lunch with that friend you’ve been wanting to catch up with. Speak positively to yourself, and let others help you when you’re overwhelmed or struggling.**Sleep, sleep, sleep.** Scientists are constantly finding new reasons to prioritize sleep. Sleep is when our bodies heal, recharge, build immunity, and process memories. Inadequate sleep taxes our focus and energy in the short-term and can even shorten our lives in the long-term. Create a routine that prioritizes regular rest and remember to remove distractions like screens that can keep you awake at night.**An ounce of prevention...**Those annual check-ups, scans, and tests your doctor recommends are essential. You can never be too careful when your health is at stake. Some people find themselves skipping medical care because of the costs of co-pays and insurance premiums. If you’re burdened by medical expenses or struggling to afford quality healthcare, contact me to talk about solutions. Let’s find the financial confidence that you need to prepare for a long and healthy retirement.

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