



WELLNESS

PHYSICAL • MENTAL • SOCIAL

GEHA



DR. T'S MENTAL HEALTH MINUTE

Regardless of your job, where you are from, or the color of your skin...everyone's life is complex and full of challenges. If we are not intentional about managing our stressors, we can quickly find ourselves experiencing mild or severe mental health issues. Over the last few decades, our country has become highly competitive and focused on wealth. If we follow social media or watch television, we are overwhelmed by images of people who appear to be successful and living the "American Dream."

According to the American Psychological Association, money is the second leading cause of stress in the United States. Whether you are trying to save money for your kid's college fund or looking for ways to pay off your credit card debt, most people worry about finances. Like all other issues and challenges in our lives, money issues do not magically disappear. Creating a game plan for tackling your financial stressors will allow you to take control of your life and reduce your anxiety associated with money.

As mentioned above, financial wellness is a key ingredient to your overall health and happiness. This dimension of wellness centers on your willingness to set short-term and long-term financial goals, as well as finding and utilizing resources that will enable you to achieve your overall financial objectives. Another key component of financial wellness is learning to live within your means and making informed financial decisions and investments. Implementing smart and healthy financial habits can reduce your overall stress and help you to achieve your future goals.

Someone who is financially well is satisfied in their financial situation. Options for managing financial wellness include: having a household budget, starting a savings account and adding to it every month (even if it is just a small amount), having an emergency account, limiting unnecessary expenses, avoiding credit card debt, and cooking your own meals instead of dining out. Try tracking your spending for a month to see where your money is going and set goals based on what you find.

PLEASE TAKE A FEW MINUTES AND CONSIDER THE QUESTIONS BELOW, AS THEY CAN ASSIST YOU IN CREATING YOUR OPTIMAL FINANCIAL WELLNESS PLAN.

- Do you balance your "checkbook" often enough, ensuring that you don't overextend yourself?
- Are your savings in line with your financial goals, such as taking vacations, home ownership, or retirement?
- Do you have a weekly or monthly budget so you can plan for your expenses?
- Would it be helpful for you to figure out your total debt and make a plan to pay it down in a manageable way?
- Have you thought about getting help from a person who specializes in money management or personal finances?
- Have you opened a savings account or another kind of account that will help you save money and/or achieve your financial goals?



SHAUN TYRANCE, PH.D

Team Clinician Dr. Shaun Tyrance enters his second NFL season with the Chiefs in 2020. Dr. Shaun Tyrance joined the NFL as just the second full-time team clinician hired by an NFL team. As a licensed therapist who specializes in working with athletes, Tyrance joins the Chiefs with years of experience helping players and coaches perform at their highest levels personally and professionally. His athletic experience extends across the professional and collegiate ranks, covering a wide-ranging list of sports, including football, basketball, baseball, golf and motorsports. In addition to working with athletes and coaches, Tyrance has consulted with Fortune 500 companies to help them hire the best individuals and get the most out of their employees.