

ARE YOU PHYSICALLY AND FINANCIALLY INACTIVE?

According to a study released in January of 2020 by the Centers for Disease Control and Prevention, all 50 states and territories had more than 15% of adults who were physically inactive.

Here are a few scary highlights from the CDC:

- The South (28.0%) had the highest prevalence of physical inactivity, followed by the Northeast (25.6%), Midwest (25.0%), and the West (20.5%).
- In 7 states (Tennessee, Oklahoma, Louisiana, Alabama, Kentucky, Arkansas, and Mississippi), and 2 US territories (Puerto Rico, and Guam), 30% or more of adults were physically inactive.
- In 39 states, 20% to less than 30% of adults were physically inactive.



PHYSICAL HEALTH & FINANCIAL FITNESS

Like maintaining your physical health, finance fitness takes consistent effort and discipline.



MODERATION IS KEY

You hear it all the time: The secret to a healthy diet is moderation. Think about the 90% principle, which means that 90% of the time, you eat healthy (whole or minimally processed) food, and reserve the 10% for anything else your heart desires. Without moderation, people become more likely to give up because it is too difficult to resist all the goodies you love.

The same thing goes with your finances. How many times have you said “I’m going to stop eating out,” or “no more Starbucks for me,” only to find yourself giving in to the next invitation? You can allow yourself a little treat, but set a dollar limit to it. When you’re out of that money, you’re done. Keeping yourself within limits allows you to strategically plan for other purchases and savings for goals.



FOCUS ON YOUR WEAKNESS

The parts you avoid need the most work. When it comes to finances, tracking spending is most people’s least favorite chore. Check in on your spending on a weekly basis. Use a simple excel spreadsheet or a budgeting app to keep yourself accountable, and set automatic transfer from your paycheck into a savings account.



PREPARE YOURSELF MENTALLY

Mental preparation is as important. Besides physical training, athletes practice mental skills such as motivation, focus and self-confidence. Set defined goals to motivate you and celebrate wins along the way.

Before your workout, ask yourself, “Why am I doing this?” and then, “Why does this mean so much to me?” These same questions work in getting clear with your financial goals. Use this mantra to guide you throughout your workout or when you face tough financial roadblocks.

Financial and physical fitness takes time, moderation and discipline. But once you get on track, you’d be surprised to find how much stronger you become inside and out.