

A GUIDE TO MENTAL, PHYSICAL AND FINANCIAL WELLNESS



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THE BEGINNING OF LIVE EASY



If someone told you a year ago, that the entire world as you know it was going to change unexpectedly, in ways we would never imagine, affecting millions of people all at the same time, what would you do? Your first thought would probably be – “Ok, I need to live the best life I possibly can, right now, not another minute to waste”!

Millions around the world may say a collective “Yes!” to that. With the reality of all the changes that have been taking place, people are trying their best to recreate their best lives, to live in the ‘now’.



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How do you balance? How do you find a way to keep going when the world seems to be upside-down? How do you rediscover yourself financially, physically, and mentally; in a time where everything seems so uncertain? I had to ask myself these questions and realized that I wasn't alone in my pensiveness. So, I decided to seek out and provide the answers to these questions through this magazine. Read carefully and you should find the answers to the questions previously asked and have a little more guidance to break through this time of uncertainty. ”

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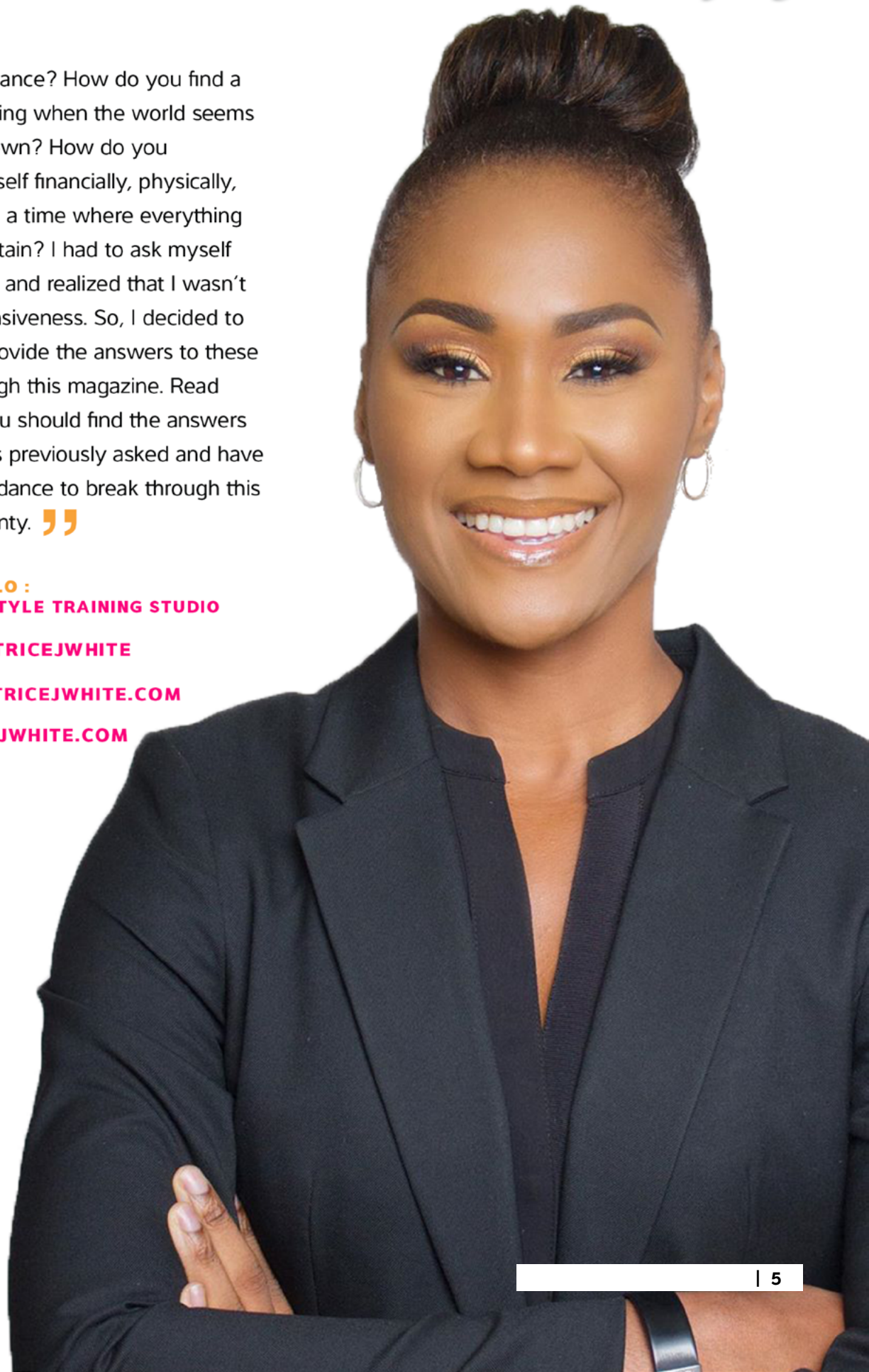


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WHY DIETS DON'T WORK



If you're reading this article, you probably:

- Have gone on a diet in the past.
- Are on a diet right now.

The truth is nearly every diet works in the short term.

However, nearly every diet fails in the long term. Yes, you lose weight, but about 95% of people who lose weight by dieting will regain it in 1 to 5 years. Since dieting, by definition, is a temporary food plan, it won't work in the long run. Moreover, the deprivation of restrictive diets may lead to a diet-overeat or diet-binge cycle.

Can you think back to the last time you went on a diet? Did the diet work?

Did you lose weight and then keep it off? Was it sustainable? Did you still feel satisfied, fulfilled, and free from continuous food and weight thoughts? My best bet is no.

It's become more and more known among individuals and professionals that diets (aka the use of diets in the pursuit of weight loss) won't work.

From popular ideas like the Paleo Diet to Keto, or Plant Based to Intermittent Fasting, to terrible ideas like the Juice Cleanses, or the Cabbage Soup Diet, we're all looking for that master key that unlocks effortless weight loss.

So why does every diet work in the short term?

Every diet you have ever tried has a clever way of restricting calories which leads to weight loss:

- Paleo Diet: Eliminate everything but veggies, meat, fruits, and nuts.
- Keto Diet: Remove an entire macronutrient from your diet (carbs).
- Plant Based Diet: Only eat food from plants.
- Carnivore Diet: Only eats meat!
- Intermittent Fasting: Skip an entire meal, or don't eat for 24 hours.

WHY DIETS DON'T WORK



Ninety-nine percent of the reason why these diets result in short term weight loss is that they get us to eat fewer calories.

The problems arise when we want this weight loss to become permanent.

Temporary changes create temporary results. If somebody “goes Keto” for 60 days, they’ll probably lose weight, and might even feel healthier.

HOWEVER

If they spend those 60 days dreaming of carbs, counting down the days until they can “go back to eating like normal,” they will put all of the weight back as soon as they stop their diet.

This is why I hate the term “diet” or “going on a diet”: In order for a diet to create permanent results, the diet needs to be adopted **PERMANENTLY!** Can you live this way permanently?

There’s only ONE RULE you need to follow when it comes to weight loss:

Eat fewer calories than you burn.

Every day, our body needs a certain number of calories to carry out its daily functions: making your heartbeat, your brain function, getting your body to move, among many other functions.

This is called your total daily energy expenditure.

- When you consume more calories than you burn, your body tends to store those extra calories as fat (weight gain).
- When you burn more calories than you consume, your body will pull from fat stores for energy (weight loss). So, in order for us to lose weight, we need to find a way to tip the energy balance in favor of “burn fat!”

WHY DIETS DON'T WORK

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Simplifying this really complex topic, we need to eat less and/or move more to get our bodies to start using our fat stores for energy.

Unfortunately, that's where the problems start. We are really good at :

- UNDERestimating how much we eat.
- OVERestimating how much we burn.

When we accidentally eat more calories than we realize and then burn fewer calories from exercise than we assume, we think we can't lose weight because of our metabolism or genetics.

The most important factor in nutrition is eating fewer calories than you burn regularly.

The best way to do that is to focus on the right kind of foods:

- Protein: meat and legumes.
- Fresh fruits and high fiber vegetables.
- Healthy carbohydrates: ground provisions, quinoa.

- Healthy fats like almonds and olive oil.
- Occasional cheese and dairy.

These foods tend to be lower in calories than processed foods that have been designed to be overeaten. They fill us up but aren't overly calorie-dense.

This means we feel full and yet consume fewer calories than we used to.

So here's how we're going to lose weight: eat fewer calories without realizing it and then burn extra calories without being miserable:

- Prioritize protein and vegetables on your plate: target 2 fist-sized servings of vegetables, and 1-2 palm-sized portions of protein on the plate.
- Learn portion sizes of fat and carbs: If you aren't losing weight, these are the culprits. Cut back on the ones you're eating more of.
- Exercise for weight loss: Strength Training is the most efficient way to lose fat. Strength train 3x per week, but make sure you are mixing in cardio (do this minimum 3x weekly also).



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BEATING THE WORKOUT PLATEAU



You're consistent with your workouts but stopped seeing results, you may have hit a workout plateau. If you do, don't let that stop you! Here's how you can overcome your exercise plateau and take your fitness to the next level!

Don't do the same workout every

Plateaus happen when the body begins to adjust to the demands your exercise routine requires of it. Depending on your fitness goals, you should switch up your exercise routine every two to five weeks to see maximum results and avoid an exercise plateau. Once your body adapts to a fitness routine, you're not likely to see many benefits until you make adjustments that force your body to move and work in new and exciting ways.

Make sure you are not over training.

Are you pushing yourself from beginning to end during every workout? If so, you might be experiencing a workout plateau because of overtraining. Signs of overtraining include constant muscle and joint pain, fatigue, and

energy, frequently catching a cold or flu, and headaches (different from what you might normally get). Why does this happen? Strenuous exercise causes your muscle tissue to break down. Your body must have adequate rest in order to rebuild and repair your muscles and achieve optimal results from your fitness program. To avoid overtraining, give your body a full week of rest after four to six weeks of intense exercise. Yes, sometimes less exercise (not more) is best to overcome a workout rut.

On the flip side, an activity that isn't challenging you probably isn't going to yield your desired results. To inject some energy into your workout, sweat sessions like high-intensity interval training (HIIT) or an ambitious strength circuit training session can be a valuable departure from your typical workout. You'll also keep your mind and body stimulated, and target different muscle groups.



BEATING THE WORKOUT PLATEAU



It's time to work with a trainer.

If you've tried everything to bust through your exercise plateau without success, consider enlisting the help of a personal trainer. Even if you can't afford a trainer on a consistent basis, periodically scheduling a session with an expert can give you fresh ideas, improve your form, help you strategize to achieve your fitness goals, and hold you accountable to your workout schedule.

You cannot use training to make up for a bad diet.

The kinds of foods you eat could be slowing your momentum. If you're on a tight budget, try using a food diary to record how you feel after eating certain meals. Keep in mind, a few sessions with a nutritionist can also help you find the right blend of protein, healthy fats, vegetables, fruits, and carbs to create energy-packed meals and snacks to support your fitness goals.

You are not getting enough sleep.

Sleep and fitness go hand-in-hand, so losing sleep can sabotage your diet. To keep the hormones that signal hunger in check, shoot for a recommended seven to eight hours of sleep per night. Poor sleep also means you're less likely to have the crucial energy to make it to the gym or the necessary rest needed for your muscles to adequately recover. Bottom line: Your sleep schedule should be as important for seeing workout results as your actual fitness plan.

Make realistic fitness goals. Before you push yourself too hard at a workout you've never tried before, start with a beginner's version and learn the basics. Don't hesitate to ask for help or modifications if something doesn't feel right to you. Your goal is to overcome a plateau and enhance your fitness, not injure yourself or reach a state of burnout.





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FINDING YOUR WAY FINANCIALLY

BY: ANNISA MORGAN



Many people are struggling with their finances, and it does not have to be that way. Learning how to handle money and manage it wisely are essential life skills. Unfortunately, many people were never taught. The two most important words in managing our money are “take control”; so I encourage you to take control of your life by securing financial well-being. It doesn’t matter how much money you make; if you don’t have the right tools, attitude, and knowledge about your finances, you will not be able to achieve them.

The first place to start is with your mindset as your thoughts toward money shape your financial future. Your mindset is powerful, so it is important to understand your money beliefs and values. Understanding your beliefs helps you set achievable financial goals.

Your values shape how you prioritize your time and energy including how you handle money. Therefore, your beliefs and values shape your financial outlook and play a critical role in determining the quality of your life.

Start with setting your financial goals. Write down your goals and keep them visible. Setting goals will help you measure and track your progress toward achieving your hopes and dreams. Short-term goals can take just a week, a month, or a few months to achieve. You may also have medium-term and longer-term goals that will take many months or even years to achieve. Set your financial goals using the

“S.M.A.R.T framework”:

- **Specific**
- **Measurable**
- **Action-oriented**
- **Reachable**
- **Time-bound**



FINDING YOUR WAY FINANCIALLY



versus your wants. Think about the items you purchase regularly. Where can you save some money and add it to your savings? Here are some things to consider.

- Do you buy prepared foods, or get take out from restaurants a lot?
- Are you paying for services you do not really need or don't use?
- Can you be more creative in your gift-giving?
- Does your supermarket have deal days?
- Are you taking advantage of the deals that your favorite companies are offering?
- Are you trying to negotiate more economical prices from the companies you purchase from?

Let's now look at 3 ways to save money.

1. Direct Deposit - Make your savings automatic. If you work for a company, ask your employer if they can send a part of your salary directly to your savings account.
2. Make it Automatic - Set up an automatic transfer from a savings account to another account, which you have created specifically for your savings. Automatic transfers on a set schedule can help you save money.

In order for you to start saving, you will need to make some adjustments to ensure that when you deduct your total expense from your total net income the result is a positive number. Saving is setting aside some of your money today for use in the future. Set aside some money every time you get income. Regularly saving money, even if only a small amount, can make a big difference over time. Also, spending less money is the same as saving money; if you save what you didn't spend. For example, if you bought a new handbag marked down from \$7,000 to \$5,500, it may seem like you saved \$1,500. But you aren't building your savings unless you put the \$1,500 you did not spend into your savings account.

You may be wondering "How do I start saving?". One way is to consider your needs



FINDING YOUR WAY FINANCIALLY



3. Save your coins - Use a savings jar or pan to put aside your loose change. After you have accumulated a certain amount of money (for example, a month), you can deposit it in your savings account.

Now that I have given you some tools for developing a spending and saving plan, let's start saving! By consistently saving small amounts every time you receive income, your savings account will grow. You will be motivated to save even more. Even those coins that you had accumulated and added to your savings account can add up faster than you think.

At first, achieving your financial goals may seem like an overwhelming task. But, as I've outlined, the path to your financial well-being starts with understanding a few basic concepts and implementing them in your life. So, cultivate healthy money beliefs and values, develop a Spending and Saving Plan, and make adjustments in your lifestyle to ensure that you are accumulating money that you can put aside as savings.

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