



Summer 2023 – Personal Wellness Guide

Congratulations on the end of another school year! You are appreciated; you are valuable; you are worthy of rest. Many educators may only have a rough idea of what the summer will hold for them. Allow us to make a few suggestions. We want you to feel rejuvenated and recharged in these summer months, and prepared and empowered to show up for your students when fall rolls back around.

Health and wellness are important for everyone—but especially for people in demanding, caring professions such as education. Take time this summer to check in with yourself and maintain (or improve) your health. This guide is organized into different categories detailed below and linked to their titles. Remember that wellness is holistic and there is a great deal of overlap within the resources.

Happy summer, friends!

CHAPTERS:

1. Professional Wellness: *the things you do to interact with your job in a balanced, healthy way*
2. Cognitive Wellness: *the things you do to exercise and expand your mind*
3. Mental/Emotional Wellness: *the things you do to care for and process your thoughts and feelings*
4. Environmental Wellness: *the things you do to cultivate a functional, enjoyable space around you*
5. Physical Wellness: *the things you do to take care of your body*
6. Social Wellness: *the things you do to interact with people and nurture your relationships*
7. Financial Wellness: *the things you do to spend, save, and invest responsibly*

**Website/article links are highlighted in [blue](#) text.*

**Video links are highlighted in [orange](#) text.*



Professional Wellness

-the things you do to interact with your job in a balanced, healthy way-

- Balance
 - Teachers tend to give all of themselves to their professions. While you may have work to do over the summer, we encourage you to set firm, reasonable boundaries when it comes to your job. When you are off the clock, stop working—that email can wait! Summer can be a wonderful opportunity for educators to recharge. You have earned a break.
 - Summer is also an ideal time to reflect on the previous school year and assess how your work-life balance has been going, establish boundaries for the coming year, and get a head start on lesson plans.
 - [Work Life Balance | Mental Health America \(mhanational.org\)](#)
 - [Summer Teacher Prep: Setting Your Work/Life Boundaries | Resilient Educator](#)
 - [Summer Teacher Prep: Summer Self-Reflection | Resilient Educator](#)

5 Tips for Restoring Work-Life Balance

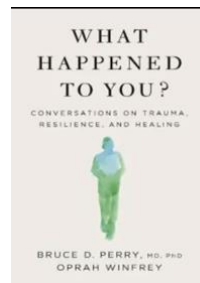
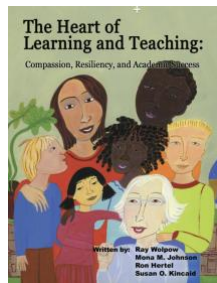
- WORK SMARTER, NOT HARDER.**
Identify and eliminate those nonessential tasks!
- MAKE FRIENDS.**
Close relationships at work increase your job satisfaction and engagement.
- GIVE YOURSELF A BREAK.**
Getting away from the classroom during the day increases your productivity.
- INVEST IN YOUR DEVELOPMENT.**
Don't skip on your professional growth because it pays off in your career satisfaction.
- CELEBRATE SUCCESS.**
Take time to savor your accomplishments in a way that's meaningful to you.

- DRAW A LINE BETWEEN WORK AND HOME.**
Set boundaries at home - both physical and mental.
- CULTIVATE A LIFE OUTSIDE THE CLASSROOM.**
Hobbies are a fun way to decompress from the day.
- SCHEDULE TIME TO DO NOTHING.**
Doing nothing when you have a lot to do may seem counterintuitive, but it works.
- GET YOUR ZZZZZS.**
Lack of sleep is detrimental to your health, well-being and productivity.
- PRACTICE REFLECTIVE WRITING.**
Reflective writing is a way to clarify your priorities, alleviate stress, and plan for the future.

Sources:
1. https://www.entrepreneur.com/blog/2014/08/10-ways-to-work-smarter-not-harder/10111441
2. https://www.entrepreneur.com/blog/2014/08/10-ways-to-work-smarter-not-harder/10111441
3. https://www.entrepreneur.com/blog/2014/08/10-ways-to-work-smarter-not-harder/10111441
4. https://www.entrepreneur.com/blog/2014/08/10-ways-to-work-smarter-not-harder/10111441
5. https://www.entrepreneur.com/blog/2014/08/10-ways-to-work-smarter-not-harder/10111441
6. https://www.entrepreneur.com/blog/2014/08/10-ways-to-work-smarter-not-harder/10111441
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10. https://www.entrepreneur.com/blog/2014/08/10-ways-to-work-smarter-not-harder/10111441



- Connect
 - Connect with your colleagues! Make plans on how you can support one another, reflect on what you need to be successful, and discern what supports you can begin putting into place. Connecting to colleagues can have a positive impact on workplace health and culture.
 - [5 Reasons Social Connections Can Enhance Your Employee Wellness Program \(forbes.com\)](#)
- EVERS Opportunities and Professional Development
 - Project EVERS has multiple options for school staff who want to develop their knowledge, skills, or fulfill continuing education/professional development requirements.
 - Take the Colby Community College trauma training courses! Project EVERS partnered with CCC to create college courses to teach educators about trauma, classroom management, and more.
 - [CLICK HERE](#) to learn more about the trauma training courses and learn how to register.
 - Participate in a Project EVERS book study! Book studies are held via zoom over the summer. Click the images below to find out more and register for summer book studies to learn and connect with fellow educators.



- Attend Strive to Thrive, an event hosted by Project EVERS at Northwest Kansas Educational Service Center. This year, the event will be held on July 19th with a focus on empowering educators to excel. Click the image below to learn more.





Cognitive Wellness

-the things you do to exercise and expand your mind-

- Reading

14 Ways READING IMPROVES Your Mind and Body

Strengthens the Brain

- 1 Reading brings existing neural pathways in the brain to life.
- 2 Reading complex poetry in particular helps the brain remain elastic and active.
- 3 Frequent brain exercises, like reading, decreases mental decline for the elderly by 32%.
- 4 When you read a book you have to remember a lot of things, including the different characters, and also the main plot and any subplots throughout the story. All of these points throughout the story are a new memory in your brain, which means new synapses being created and existing ones being strengthened. Therefore, your brain's short-term memory and recall capabilities improve.

Study Participants read thirty pages of a book the night before and then had an MRI of their brains the next morning. Results showed there was a heightened connectivity in the left temporal cortex. This is the area of the brain that's associated with language and intelligence.

The result Even though the participants weren't reading the novel in the MRI machine, their brains were still retaining a heightened connectivity as if they were. This means **the brain is like a muscle**, and by exercising this muscle, people can improve their brain power.

Improves Your Health

- 5 A study showed that depressed patients in the mental health ward showed positive improvement when they were read stories aloud. They reported feeling better and more positive about things.
- 6 In the case of depression, self-help books are the best type because people with severe depression benefit greater from a low-intensity intervention. Self-help books fit into this category, so not only does reading them help patients with depression, but the topic also adds a benefit.
- 7 Researchers have demonstrated that reading can reduce stress by around 68%.
- 8 Elderly patients who regularly played mentally challenging games or read books were two and a half times less likely to develop Alzheimer's.
- 9 Creating a bedtime ritual, like reading before bed, signals to your body that it's time to wind down and go to sleep. However, this only applies to real books as screens like e-readers and tablets can actually keep you awake longer and hurt your sleep.

Children's Brains

- 10 Children who read are better able to grasp abstract concepts, apply logic in various scenarios, recognize cause and effect, and utilize good judgment.
- 11 Numerous studies have shown that students who are exposed to reading before preschool are more likely to do well in all facets of formal education.
- 12 A children's book exposes your child to 50% more words than watching a television show.

Reading Helps in Real Life

- 13 Researchers have discovered that those who read about characters doing something are more likely actually to do that activity in real life. This means that you're more motivated to ask your employer for a raise, or complete that bucket list you've meant to get to.
- 14 Identifying with characters in a book also helps you experience the type of real-life relationship you would experience with a real person, which means you identify with people who are shy if you read about a shy character.

References
www.litreact.org/articles/liberty-for-10-benefits-reading-why-you-should-read-every-day.html
www.knowledge.org/insights/01-14-18-4-educationcommentary-blogpost-0096-2018-12-16-novel-book-40-how-classes-easy-change.html
www.long.com/content/246.html
www.childrenslibrary.com/releases/2014/07/140724042008.html
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www.kennedy.ku.edu/reading-research/2016/04/
www.oxford.com/health/wellness/benefits-of-reading

T H E E X P E R T EDITOR




- Read for fun! Working in education, you surely know the importance of reading... but when was the last time *you* read just for fun? Take time this summer to nurture your inner bookworm. Audiobooks and eBooks are wonderful substitutes for a paper version. Most libraries have audiobooks and eBooks to check out digitally!
 - [Your Brain on Books: 10 Ways Reading Affects Psyche \(oedb.org\)](#)
 - [Literature as a Lens to Understand Trauma | NAMI: National Alliance on Mental Illness](#)
 - [Rita Carter: Why Reading Matters | Rita Carter | TEDxCluj | TED Talk](#)
 - [Lisa Bu: How Books Can Open Your Mind | TED Talk](#)



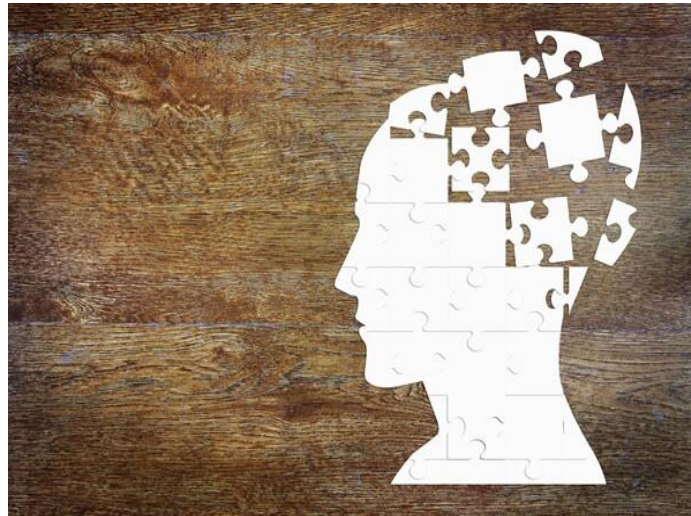
Read a book...

- you picked based on the cover
- that's been on your "to be read" list for a while
- from a banned book list
- you loved when you were a kid
- recommended by a friend
- with a movie/tv adaptation
- from a genre you don't normally read
- from your local library
- by an author you've never read
- by your favorite author





- Hobbies and Skills
 - Learn something new! The act of learning itself has profound impacts on your brain.
 - [Keep on Learning - Living Well](#)
 - There are countless tutorials on the internet for learning skills and hobbies. Try knitting, crocheting, or sewing. Learn a new language. Try cooking a new recipe. Complete a home renovation project yourself. Pick up an instrument you've always wanted to be able to play.
 - Remember, learning a new skill doesn't have to be "useful" to be valid. You are allowed to do things simply because you want to or because you enjoy them.
 - [28 Skills You Can Learn from Home – Reaching Self](#)
 - [Train Your Brain - Harvard Health](#)
 - [How Playing an Instrument Benefits Your Brain - Anita Collins](#)
 - [The Benefits of a Bilingual Brain - Mia Nacamulli](#)



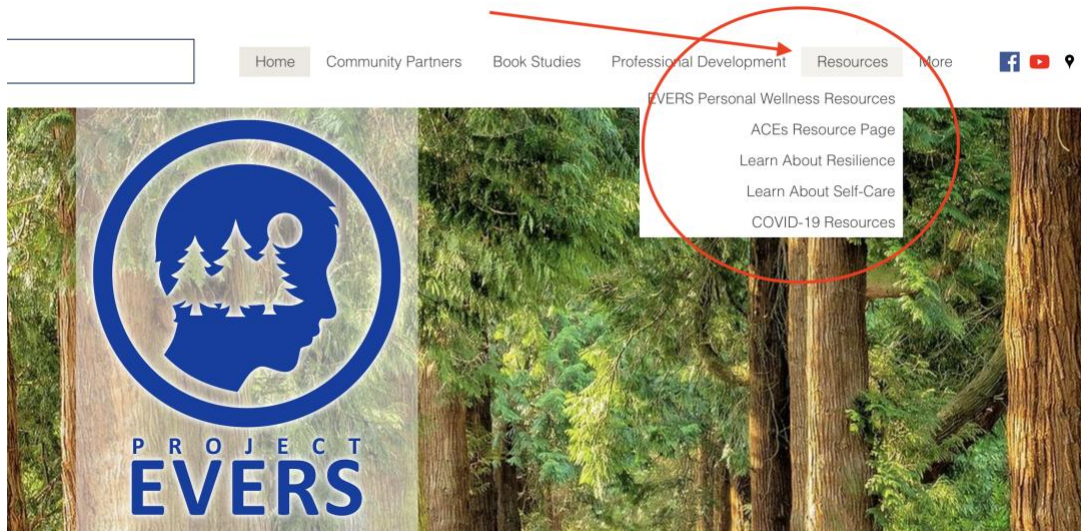
- Puzzles and games are another way to engage your brain. Do a crossword puzzle, a word search, sudoku, or a jigsaw puzzle. Play games that make you think. Games also provide an opportunity to connect with friends or family.
 - [6 Brain Exercises to Boost Cognition – Forbes Health](#)
 - [7 Surprising Ways Puzzles are Good for Your Brain - Goodnet](#)
 - [What Do Puzzles Do to Your Brain? A Neurology Expert Explains](#)
- Podcasts
 - Podcasts are another great way to learn about a new topic or increase your knowledge on an established interest. There are *millions* of different podcasts accessible for free across multiple apps and websites. You can listen to a podcast while doing dishes, going on walks, or taking long drives. There are many podcasts specifically for educators, but give yourself permission to listen to



whatever interests you. From mental health to history to true crime, podcast topics are limitless.

- EVERS Opportunities

- Engage your mind with one of the many opportunities Project EVERS provides. Take college-level trauma training, participate in a book study, or attend the July 19th Strive to Thrive event!
 - [CLICK HERE](#) for more details.
 - [CLICK HERE](#) to check out the Project EVERS website to learn more about trauma, adverse childhood experiences (ACEs), resilience, and more!





Mental/Emotional Wellness

-the things you do to care for and process your thoughts and feelings-

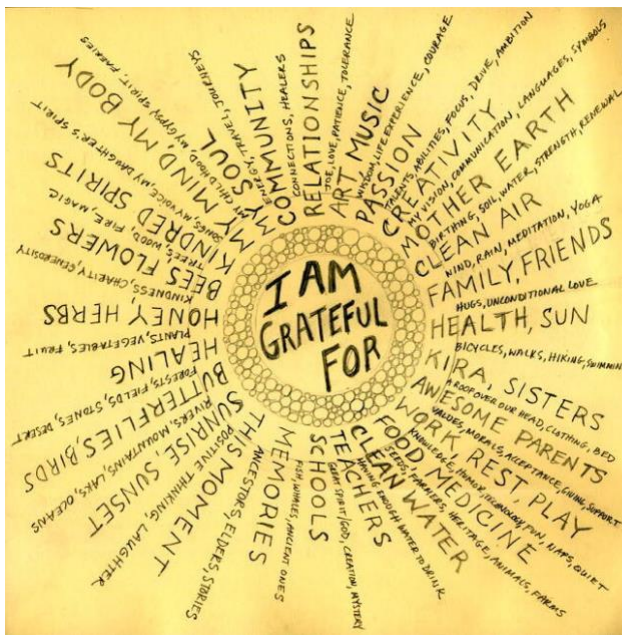
- Practice Mindfulness
 - Mindfulness is defined as intentionally focusing on the present moment without judgement or expectations. It is experiencing feelings, thoughts, and sensations as they come and giving them permission to exist. Mindfulness has been shown to have countless health benefits as it provides a space to think and feel authentically.
 - [What is Mindfulness? Dr. Jon Kabat-Zinn](#)
 - [How Mindfulness Changes the Emotional Life of Our Brains | Richard J. Davidson | TEDxSanFrancisco](#)
 - [Mindfulness Exercises – Mayo Clinic](#)
 - [Mindfulness for Your Health | NIH News in Health](#)
 - [Project EVERS Personal Wellness Resources](#)
 - [How to Practice Mindfulness - Mindful](#) (subscription fees may apply)
 - A prominent practice in mindfulness is meditation. If you aren't sure how to start or what exactly meditation is, search for a guided meditation video and look through the resource links below.
 - [Meditation: Take a Stress-Reduction Break Wherever You Are - Mayo Clinic](#)
 - [Debunking the 5 Most Common Meditation Myths | Light Watkins | TEDxVeniceBeach](#)
 - [Reaching Your Fullest Potential Through Meditation | Jenn Fairbank | TEDxGreatHillsWomen](#)
 - [How Meditation Can Reshape Our Brains: Sara Lazar at TEDxCambridge](#)



- Check in with your mind, body, and emotions daily. The more you practice these mindful “check ins,” the more natural they will become.



- Practice Gratitude
 - Practicing gratitude is another way to shift your perspective.
 - [Gratitude: The Benefits and How to Practice It - HelpGuide.org](https://www.helpguide.org/)
 - [Expressing Gratitude to Improve Health - Mayo Clinic Health System](https://www.mayoclinic.org/healthy-lifestyle/mental-health/in-depth/gratitude/art-20184656)
 - [7 Scientifically Proven Benefits of Gratitude | Psychology Today](https://www.psychologytoday.com/)
 - [Gratefulness = Happiness \(siyli.org\)](https://www.siyli.org/)



- Resources
 - It is impossible to include even a small fraction of resources on mental and emotional health. Mental health has received more attention in the past years and this uptick was intensified by the COVID-19 pandemic.
 - Revisit the EVERS book study on *What Happened to You?* to learn more about how trauma affects a person's mental health and ability to emotionally regulate.
 - Watch TED talks or other videos from reputable sources. Listen to podcasts on mental health and emotional wellness. Read or listen to books on mindfulness or mental health. There are videos, podcasts, and books that focus on specific hurdles such as mental illness, neurological disorders, and chronic emotional dysregulation. If there is a specific disorder or behavior you have a particular interest in or you see presenting itself in your life—personally or professionally—consider taking a closer look to grow your understanding and empathy.
 - [Emotional Health Lessons | TED-Ed](https://www.ted.com/ideas/emotional-health-lessons)
 - [Ideas about Mental Health \(ted.com\)](https://www.ted.com/ideas/ideas-about-mental-health)
- Find help
 - If you or someone you know are struggling with mental or emotional wellness, therapy may be a reasonable next step. Explore potential therapeutic services yourself or talk to your primary care provider for suggestions/referrals.



Environmental Wellness

-the things you do to cultivate a functional, enjoyable space around you-

- Practice gratitude
 - Take time to express gratitude for the space you occupy. A messy house is still a house that protects you from the elements. An unorganized fridge is a working fridge containing food for you to eat. Take time to appreciate your home and make it the best space it can be for you. The way you view and interact with your space has a profound impact on your health.
 - [Christina Costa: How gratitude rewires your brain | TED Talk](#)
- Clean and organize
 - Clear out the things in your living space that you no longer need or use. Clear out your closet of clothes that don't fit or that you never wear. "Kondo" your closet!
 - [Home Page – KonMari | The Official Website of Marie Kondo](#)
 - Organize your space. While fridge-stocking videos and Pinterest bathrooms are beautiful, work to find a sustainable system that works for YOU! Adopt a sustainable cleaning schedule or routine.
 - [How Does Your Physical Environment Affect You | Newport Institute](#)
 - [Environment and Mental Health: Understanding the Connection \(verywellmind.com\)](#)
 - KC Davis is a licensed therapist, author, and speaker who focuses on making your space serve you, not the reverse. Check out her website [strugglecare.com](#) to listen to her podcast, *Struggle Care*, and find other resources she provides.
 - [How to Do Laundry When You're Depressed | KC Davis | TEDx](#)
 - [#501. Messiness Is Not a Moral Failing | KC Davis — Ten Percent Happier](#)



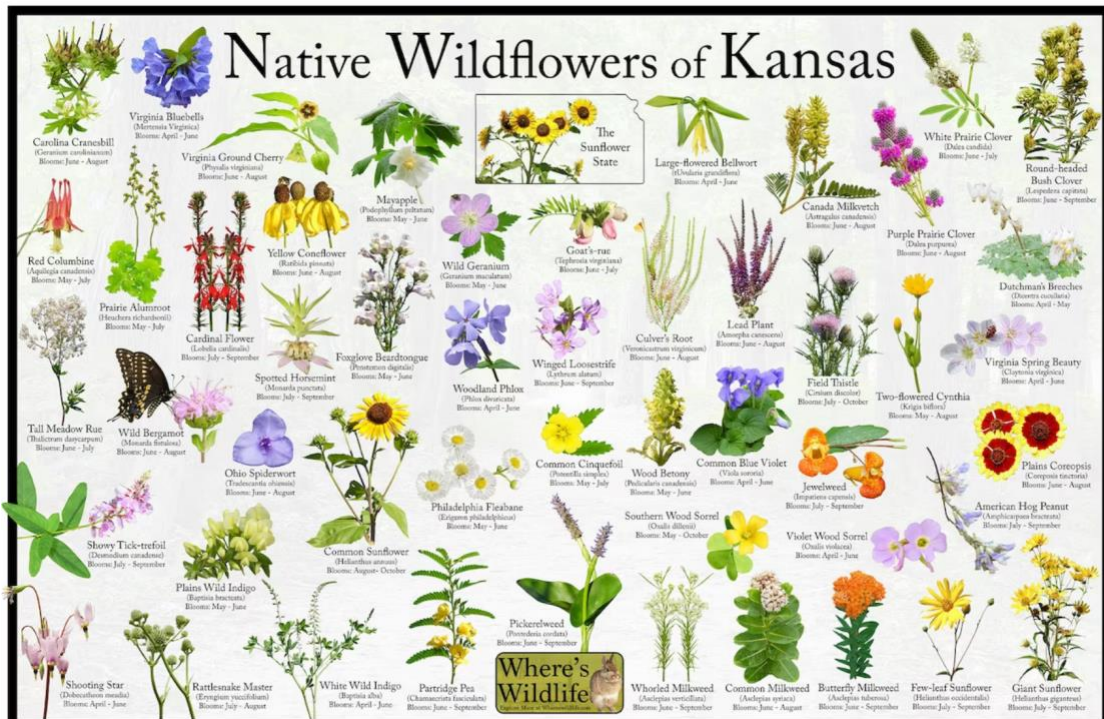
STRUGGLE CARE with KC Davis

A podcast about self-care by a host that hates the term self-care.





- Go outside
 - Grow flowers, vegetables, herbs... whatever makes you happy both indoors and outdoors. Try growing native plants that can thrive in the unpredictable northwest Kansas weather. As a bonus, growing your own food can cut down on your grocery bill and help increase the quantity of fruits and vegetables you consume. Flowers are great for pollinators, which are great for the overall ecosystem—especially crops and other vegetation in your area.
 - [Kansas Wildflowers and Grasses \(kswildflower.org\)](http://kswildflower.org)
 - [Drought Tolerant Plants – for Northwest Kansas.docx \(k-state.edu\)](http://k-state.edu)



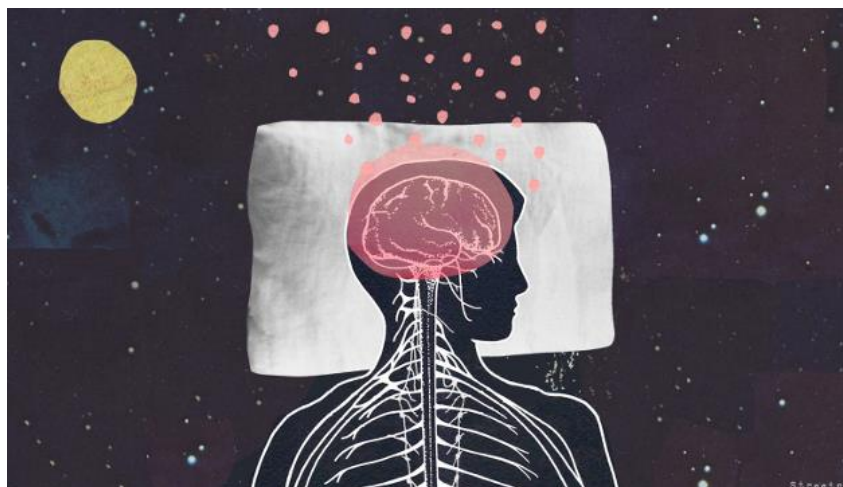
- Find hobbies that take you outside. Being outdoors has its own spectrum of health benefits! Go on walks with a friend, your dog, or with your favorite audiobook or podcast playing in your earphones. Take a day trip to the pool or a lake. Read a book on your porch or in a hammock. (Just make sure to wear sunscreen and use insect repellent.)
 - [The Wellness Benefits of the Great Outdoors | US Forest Service \(usda.gov\)](http://usda.gov)
 - [Benefits of Spending Time Outdoors in Nature - White Plains Hospital \(wphospital.org\)](http://wphospital.org)
 - [Sunscreen and Your Morning Routine | Johns Hopkins Medicine](http://Johns Hopkins Medicine)



Physical Wellness

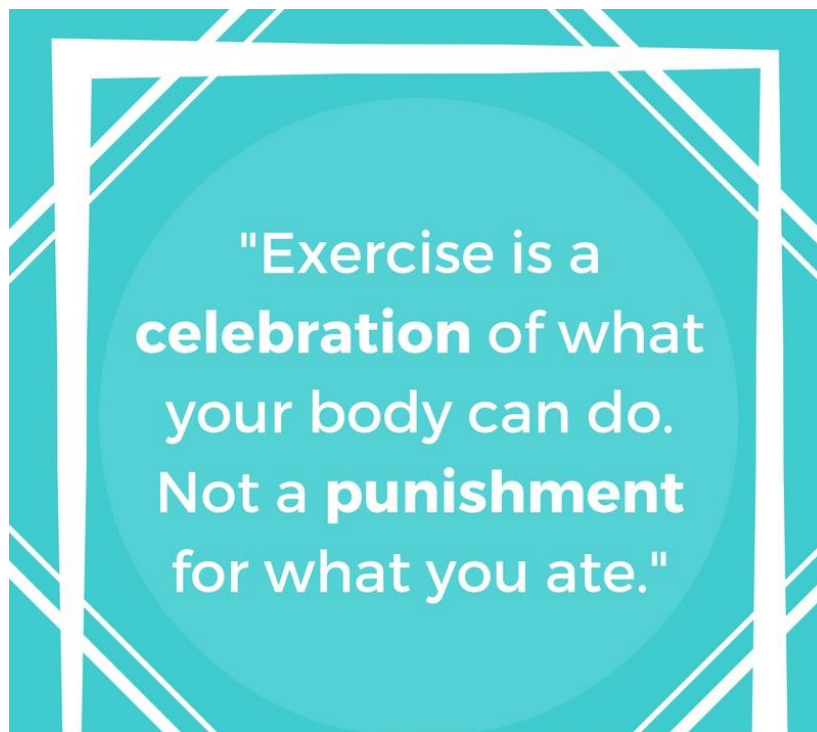
-the things you do to take care of your body-

- Nutrition
 - Drink water and eat nutritious foods. Set reminders, get an app, or try different water bottles to increase your water consumption. Diet impacts your holistic health, from fueling your body's movements to directly impacting your mood.
 - [Nutrition – World Health Organization \(who.int\)](https://www.who.int)
 - [Diet and Mental Health | Mental Health Foundation](#)
 - [Nutrition and Mental Health \(Food and Mood\) - Nutritionist Resource](#)
 - [The Power of Nutrition – How Food Determines Our Health](#)
 - [The Surprisingly Dramatic Role of Nutrition in Mental Health | Julia Rucklidge | TEDx ; Episode 46 Julia Rucklidge: Nutrition, Mental Health and TED](#)
- Sleep
 - Make sure you are getting quality sleep—and make sure you are getting enough of it. Try to stick to a sleep schedule. Establish a technology-free bedtime routine. If falling asleep is difficult for you, try downloading an app that helps you calm down, listen to ambient noises or relaxing music, or research different techniques to help you fall and stay asleep.
 - Sleep is absolutely vital to your health! Our bodies are hard at work when we sleep to help us heal, building up our immune systems and improving memory.
 - [Sleep and Health | Need Sleep \(harvard.edu\)](https://www.harvard.edu)
 - [How to Fall Asleep Fast in 10, 60, or 120 Seconds \(healthline.com\)](https://www.healthline.com)
 - [Science of Sleep. | Dr. Michelle Olathe | TEDxMandurah](#)
 - [The Science of Sleep \(and the Art of Productivity\) | Dr. Matthew Carter | TEDxNorthAdams](#)
 - [One More Reason to get a Good Night's Sleep | Jeff Iliff](#)
 - [How Sleep Affects Your Emotions | Sleeping with Science, a TED series](#)





- Physical Activity
 - Move your body! Joining a gym, taking a fitness class, or even going on walks with your dog can help. Physical activity has health benefits including improved mood, reduced risks of certain diseases, and even strengthening bones!
 - [Benefits of Exercise: MedlinePlus](#)
 - [Recommendations for Physical Activity in Adults and Kids | American Heart Association](#)
 - [The Mental Health Benefits of Physical Exercise on Anxiety \(verywellmind.com\)](#)
 - [The Exercise Happiness Paradox | Chris Wharton | TEDxSevenoaks](#)
 - [Wendy Suzuki: The Brain-Changing Benefits of Exercise | TED Talk](#)
 - Yoga is a great low-impact exercise. Search the internet for videos to follow along at home or download an app like Downward Dog to guide you.
 - [Yoga For Complete Beginners - 20 Minute Home Yoga Workout! - YouTube](#)
 - [Day 1 - Ease into It - 30 Days of Yoga - YouTube](#)
 - Find ways to incorporate physical activity into your daily routines. Do things you *like* to make long-term physical activity sustainable. Walk around your house or do jumping jacks during TV commercials. Stretch for five minutes before bed and as soon as you wake up. Do what you need to do to move your body.





- Motivate yourself with a game! Take this on as a personal challenge or invite friends to participate with you. Adapt the bingo squares/timeline to challenge yourself appropriately. Try to get a bingo blackout every other week, every month, or over the entire summer break.

bingo SUMMER 2023

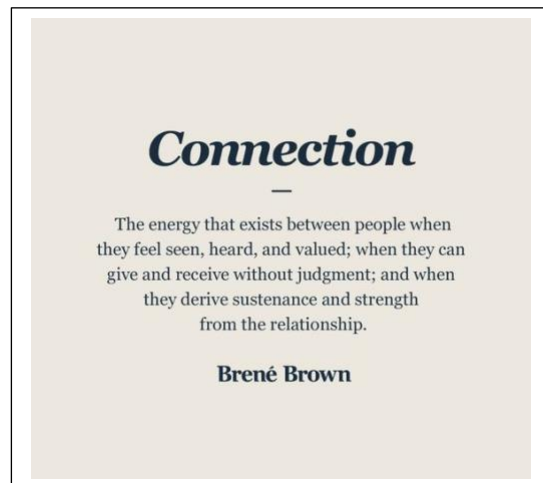
WALK 10,000 STEPS IN A DAY	EXCHANGE RECIPES WITH A FRIEND	GO ON A 20-MINUTE WALK OR RUN	HAVE A 5-MINUTE DANCE PARTY	COOK A MEAL THAT INCLUDES A FULL SERVING OF VEGGIES
STRETCH OR DO YOGA FOR 10 MINUTES	SPEND AT LEAST AN HOUR BEFORE BED "UNPLUGGED"	GO ON A WALK WITH A FRIEND	TRY A NEW FRUIT OR VEGETABLE	GO ON A 20-MINUTE WALK OR RUN
SPEND 2 HOURS OUTSIDE	COOK A MEAL THAT INCLUDES A FULL SERVING OF VEGGIES	FREE SPACE	STRETCH OR DO YOGA FOR 10 MINUTES	WALK 10,000 STEPS IN A DAY
GO ON A 20-MINUTE WALK OR RUN	HAVE A 5-MINUTE DANCE PARTY	DO A TOTAL OF 100 PUSH-UPS	COOK A MEAL THAT INCLUDES A FULL SERVING OF VEGGIES	SPEND AT LEAST AN HOUR BEFORE BED "UNPLUGGED"
DO A TOTAL OF 100 SIT-UPS	WALK 10,000 STEPS IN A DAY	AVOID SWEETENED BEVERAGES FOR 3 DAYS	SPEND 2 HOURS OUTSIDE	DRINK A GALLON OF WATER IN A DAY



Social Wellness

-the things you do to interact with people and nurture your relationships-

- Barriers
 - Social anxiety is at an all-time high. Social media gives us the illusion of connection without providing it authentically. Though we are more “connected” than ever before, we *feel* more disconnected than we’ve ever been. Authentic relationships require vulnerability. Take the first step in reconnecting with a friend you haven’t heard from in a while. Come alongside someone in a hard season from a place of empathy and support.
 - [Brené Brown on Empathy vs Sympathy](#)
 - [How to Connect in a Time of Disconnection | Psychology Today](#)
 - [Relationships in the 21st century: the Forgotten Foundation of Mental Health and Wellbeing | Mental Health Foundation](#)
 - Try including someone with you. Invite a friend to go on a walk. Talk on the phone with a relative who lives far away while you’re organizing your closet. Make connecting with people a natural part of your routine and you can avoid feeling like you have too many people and tasks demanding your time.
- Family and Friends
 - Take time this summer to connect with people who are important to you. Be fully present with your loved ones. Invest in the people around you and build upon your existing relationships.



- Did you know that studies have shown that isolation and lack of social connection can be as detrimental to a person’s health as smoking over half a pack of cigarettes a day?! Humans are designed on a biological level to connect and be in relationship with one another.
 - [Family Love & Mental Health: Know the Relationship Between Them | Psychologists Magazine](#)



- [Friendships: Enrich your life and improve your health - Mayo Clinic](#)
 - [More and More Research Shows Friends are Good for Your Health - The Washington Post](#)
 - [275 Best Rapid-Fire Questions: To Have More Fun Connecting \(healthyhappyimpactful.com\)](#)
 - [How to Make Friends as an Adult | Psyche Guides](#)
 - [Frientimacy: The 3 Requirements of All Healthy Friendships | Shasta Nelson | TEDxLaSierraUniversity](#)
- July 30th is International Friendship Day! Make plans to celebrate with your friends.
- [What is Friendship Day and How Is It Celebrated? | BetterHelp](#)



- Community
- Join a club or group in your area—a book club, fitness group/gym, fair board, etc. If there is no organization that matches your interests, start one yourself. Volunteering is a great way to connect with and serve your community. Get in touch with your city, county, religious organizations, and other service groups in your area to see how you can help.
 - [Volunteering and its Surprising Benefits - HelpGuide.org](#)



Financial Wellness

-the things you do to spend, save, and invest responsibly-

- Your Money and Your Health
 - No one is a stranger to money, but are you familiar with financial wellness? Financial security or lack thereof has a substantial impact on your mental health.
 - [The Link Between Money and Mental Health - Mind](#)
 - [Coping with Financial Stress - HelpGuide.org](#)
 - [Low-Income Communities | Anxiety and Depression Association of America, ADA](#)
 - [Your Money and Your Mind with Wendy De La Rosa | TED Series](#)



- Define Your Financial Goals
 - What are your financial goals? You may want to pay off debt, save for a vacation or a down payment for a large purchase, improve your credit score, or increase your financial literacy. Regardless of what your goals are, identifying them is one of the first steps to financial wellness.
 - [Financial Goals Examples | 7 Personal Finance Goals | credit.org](#)
 - [Ideas about Finance \(ted.com\)](#)
- Set a Budget
 - Track your spending with an app so you can see all your cash inflow and outflow in one place.
 - [Manage All Accounts in One Place | Mint \(intuit.com\)](#)
 - Setting a budget is an important part of financial wellness. Budgeting includes tracking your expenses, identifying your income, and making a conscious decision about your future monetary restrictions and spending habits.
 - [Free Budget Spreadsheets and Templates - NerdWallet](#)



- [Making a Budget | consumer.gov](#)
- [7 Steps on How to Create a Budget](#)
- Listen to a budgeting/personal finance podcast or read a book on finances. The sheer number of books, audiobooks, and podcasts available on the topic ensures that you will find a method or technique that works for you.
- Earn, Save, and Invest
 - If you need more disposable income, brainstorm ideas to supplement your paycheck. Sell things in your home you no longer need/use. Take advantage of buy/sell/trade groups in your area or have a garage sale. Try apps that give cash back for normal, everyday shopping (Rakuten, Ibotta, Upside, etc.) Plan shopping trips beforehand so you have time to check prices and look for coupons/sales.
 - [Guide to the Best Cash-Back Apps of 2023 - NerdWallet](#)
 - Take advantage of cash back offers on credit cards, though exercise caution with credit cards as they can have a massive impact on your credit score.
 - [Credit, Loans, and Debt | consumer.gov](#)
 - Research different ways to invest your money. Speak with a financial advisor if you are able.
 - If you don't yet have a retirement fund, start one up. If you do have one, check in to make sure you are taking advantage of it to the fullest.
 - If you receive KPERs, make sure you understand how KPERs works, especially if you are retiring soon.
 - [Kansas Public Employees Retirement System \(kpers.org\)](#)
 - An additional, unfortunate reality about money is the danger of scams and hackers. Check your accounts on a regular basis to check for fraudulent charges.
 - [Scams and Identity Theft | consumer.gov](#)





Thank you for checking out the Project EVERS Summer 2023 Personal Wellness Guide. We hope you found the information helpful.

Want more resources and suggestions on what to do with your summer? Check out our past Summer Guides by clicking on the images below and keep checking our Weekly Wednesday emails.



Please contact any members of Project EVERS' staff with questions or suggestions.

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