

# September Financial Wellness Toolkit

You help your members afford life – we'll help you do that. To aid with your public relations, media relations, and marketing workload, we'll provide you with personal finance content each month to use in your credit union's communication channels.

## Here's the story...

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*Our Financial Wellness Toolkit contains useful information and tips to share with your members in your longer-format communication tools, including newsletters, blogs, and/or website articles. Use this story however you'd like!*

Labor Day is not just a day off, it's also a way to recognize the American labor movement and the works of laborers who developed the United States. This Labor Day weekend is a great way to decompress and start making a plan for how you can achieve a healthy work/life balance.

Working long hours has proven to have negative effects on both the employee and the employer, but it can be difficult to break these unhealthy habits. A study from the [Harvard Business Review](#) found that people achieved a healthy work/life balance when they realized that there is no one-stop fix and that as our circumstances change, so must our priorities.

This cycle is made up of five distinct steps:

### **1. Pause and denormalize.**

Taking some time to think about how you're feeling in your professional life can be a good thing. Asking questions like, what am I prioritizing, what am I sacrificing, and how is my work affecting me, can be a beneficial first step in realizing that work may be prioritized above your personal life. Sometimes a major life event, like the birth of a child, marriage, or death of a loved one, can be the tipping point that makes you stop and reflect on what is important.

### **2. Pay attention to your emotions.**

Once you have analyzed your current situation, it's time to start thinking about how you feel. Really take the time to analyze if you feel energized, satisfied, or happy versus feeling angry, resentful, or sad. After you begin noting your emotions, you can start to recognize how a situation makes you feel. With this realization, you can determine how to make a change in your professional and personal life.

### **3. Reprioritize.**

After you realize how you are feeling while at work, you can put things into perspective to determine how to adjust your priorities. Set aside time to figure out what is important to you and if you have any regrets about the order of your list. Our priorities shift daily so it is important to adjust based on what items are at the top of your list.

#### 4. Consider your alternatives.

Before making a drastic decision, consider if there are aspects of your work and life that could be changed to better align with your priorities. This change will not happen overnight. You must experiment to see how much time should be spent with family, hobbies, or work. It may take years to come to a point where you are happy with your work/life balance, but the more you work on it, the easier it will become to prioritize what's important to you.

#### 5. Implement changes.

Now that you have collected your thoughts and analyzed if anything needs to change, it's time to implement those changes. For example, you could make a public change by taking a position that is less demanding so you can focus on your personal life. You could also make this change privately by changing your work patterns without changing what is expected of you. Set boundaries for yourself and stick to those decisions.

## For Social Media...

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*Here are a few timely messages in 280 characters or less for your credit union's social media presence.*

### #CreditUnions

Do you know the differences between a credit union and a bank? Find out more:

<https://yourmoneyfurther.com/>

Credit unions offer lower rates on car loans than banks! Learn more:

<https://yourmoneyfurther.com/>

CUs exist to serve their members, not make a profit for shareholders. Learn more:

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Get a jump on your finances by visiting your local credit union today. Learn more:

<https://yourmoneyfurther.com/>

### #WorkLifeBalance #PrioritizeYourself

Are you ready to adjust your life to better improve your #WorkLifeBalance? Click here to see how you can reorganize and prioritize what matters most to you: [Link to release/article](#)

Make the change to #PrioritizeYourself with a healthier work/life balance! Click here for more info: [Link to release/article](#)

Everybody's working for the weekend, but what if you shifted that perspective to achieve a better #WorkLifeBalance: [Link to release/article](#)