

THE ACCELWELL NEWSLETTER | AUGUST 2024



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AUGUST

VIRTUAL EDUCATION

CHECK OUT THIS MONTH'S VIRTUAL EDUCATION FROM ACCELWELL!

THIS MONTH'S TOPIC:
FINANCIALLY FIT
WITH COACH JENNY

[WATCH HERE!](#)



HI! MY NAME IS JENNY MASCI!



I am a Certified Personal Trainer, Yoga Instructor, and Certified Health Coach. I hold a bachelor's degree in Exercise Science from The Ohio State University as well as a master's degree in education from Ohio University. I began my career working in Collegiate Recreation at the University of Arizona in Tucson, Arizona. I then took a role with Ohio State University Recreational Sports which brought me back home to Ohio. I joined the AccelWELL team in 2022 as an admin and Health Coach which has allowed me to fulfill my passion for educating others in all aspects of health and wellness. In my free time, I love getting outdoors, spending time with family, and working on house projects. My idea of health and wellness centers on finding balance in my life and I hope to help others do the same!

CONTACT US

Email: coach@accelwell.com
Your Coaches are here for you!

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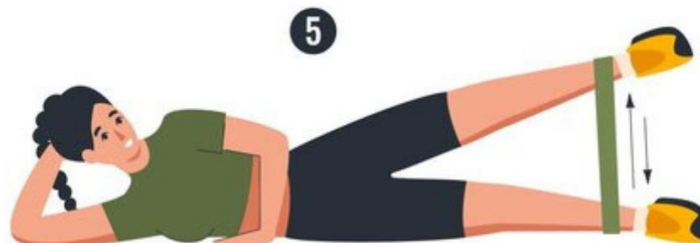
"Accelwell"



WORKOUT OF THE MONTH

August

Resistance Band Workout



1. Alternating Kick Backs

2. Donkey Kicks

3. Straight Arm Pull-Aparts

4. Single Arm Row

5. Side Leg Lifts

PERFORM 15 REPS OF EACH EXERCISE - 3 ROUNDS TOTAL

How to be... **FINANCIALLY FIT**

Financial wellness is your ability to live within your means and manage your money in a way that gives you peace of mind.

3 TYPES OF SAVINGS ACCOUNTS

1 High-yield

This type of account is typically only offered by online banks. High-yield accounts offer higher interest rates and a faster savings growth. However, you are unable to make cash deposits directly into this type of account.



2 Traditional

This is a deposit account offered by banks and credit unions, providing a secure place to store money while earning a modest interest rate. This is the most common type of savings account - allowing customers to connect it to a checking account and earn interest when needed.

3 Money Market

MMA's offer higher interest rates than a traditional savings account but also usually require a higher minimum balance. You have the ability to write checks or access money via ATM debit. This can be considered as a safe short-term investment option.

What's the Difference Between a Checking and Savings Account?

Checking

A checking account is for money you plan to use in the short term.



Savings

A savings account is for money you don't plan to spend soon.



Checking accounts include:

- A debit card for withdrawing money or making purchases
- Lower interest rate
- Direct deposit for paychecks

Savings accounts include:

- A limit on monthly withdrawals
- Higher interest rates
- Direct deposit for paychecks



WHY INVEST??



Investing has become increasingly popular and is crucial for many reasons...

- Generating future income
- Increasing value & equity
- Building wealth
- Achieving long term financial success
- Outpacing inflation



RETIREMENT

There are two categories of retirement plans: defined benefit plans and defined contribution plans.

- Defined benefit plans include pensions.
- Defined contribution plans include 401k, 403b, and profit-sharing plans.

It's never too early to start saving for retirement!

CREATING A BUDGET

- 1** KNOW YOUR INCOME
- 2** LIST YOUR EXPENSES
- 3** SUBTRACT EXPENSES FROM YOUR INCOME
- 4** TRACK SPENDING HABITS
- 5** MAKE A NEW BUDGET EVERY MONTH

TIP
Reduce expenses by cooking at home, checking up on subscription services, and cutting back on entertainment.

ACTIVITY OF THE MONTH



MONTHLY BUDGET PLANNER

MONTH: August



EXPENSES

FIXED EXPENSES

Rent/Mortgage _____

Insurances
Home/Renters, Health,
Car, etc. _____

Internet _____

Child Care _____

Phone _____

Debt Payment(s) _____

Subscriptions
Music/tv services, security
system, memberships,
data fees, etc. _____

VARIABLE EXPENSES

Electric _____

Water _____

Gas _____

Transportation
Gas, Ride Shares, etc. _____

Groceries _____

Misc. Shopping _____

Entertainment _____

Misc. Child Expenses _____

Pet Expenses _____

Giving/Charity _____

Other _____

Total Expenses

INCOME

Gross Pay _____

- Taxes _____

- Deductions
Retirement, HSA,
Supplemental insurance, etc. _____

=
Net Pay _____

SUMMARIZE

Net Pay _____

- _____

Expenses _____

= _____

Remaining Funds _____



HIGH PROTEIN OVERNIGHT OATS

Ingredients (Serves 2)

- 1 cup old-fashioned rolled oats
- 2 scoops protein powder (30g scoop)
- 1 tbsp chia seeds
- 1 cup milk
- ½ cup non-fat Greek yogurt
- 2 tsp maple syrup or honey

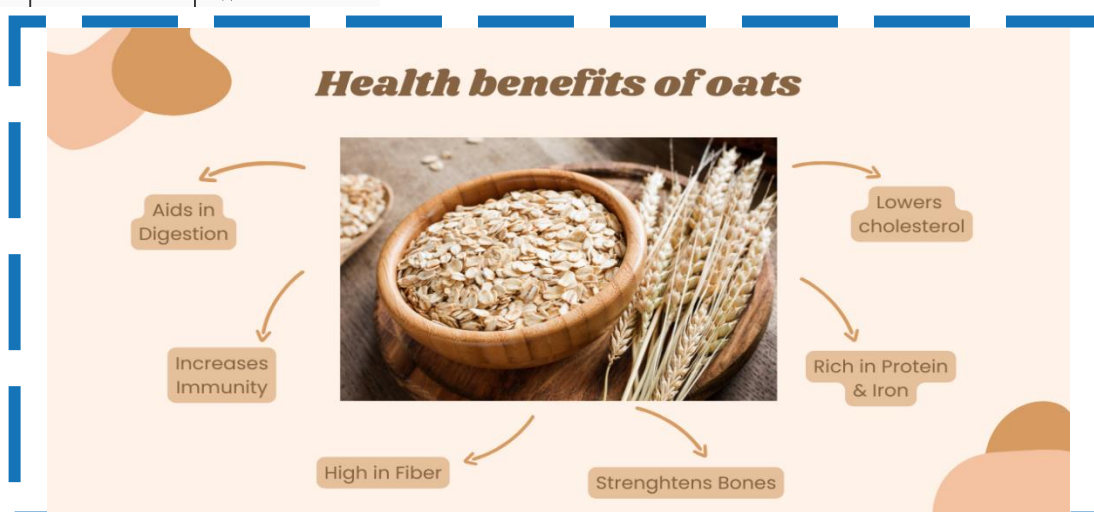
Instructions

1. Combine the oats, protein powder, and chia seeds in a container like a mason jar or Tupperware.
2. Pour in the milk, yogurt, and maple syrup. Mix until well combined.
3. Cover with a lid and place in the fridge overnight, or for at least 5 hours.

Flavors to try

- Strawberries & Cream- use vanilla protein powder, swap out honey for 1 tsp of vanilla extract. Dice up a few strawberries and top with whipped cream!
- Chocolate Peanut Butter Banana- use chocolate protein powder, add 1 tbsp of peanut butter and top with banana slices.
- Peanut Butter & Jelly- use vanilla protein powder, add in 1 tbsp of peanut butter, 1 tbsp of jam, and sprinkle the top with roasted peanuts for extra crunch!

<https://www.bakeandbacon.com/>





TURKEY BURGER

Ingredients (Serves 8)

- 2 pounds ground turkey
- 2/3 cup seasoned breadcrumbs
- 1/4 cup finely diced white onion
- 2 large eggs
- 2 tablespoons Dijon mustard
- 2 tablespoons ketchup
- 1/2 teaspoon garlic powder
- 1/2 teaspoon smoked paprika
- 1/2 teaspoon kosher salt
- 1/4 teaspoon ground black pepper

Instructions

1. Mix ground turkey, seasoned breadcrumbs, onion, eggs, mustard, ketchup, garlic powder, paprika, kosher salt, and pepper in a large bowl.
2. Form turkey mixture into 8 patties by shaping into a patty, then making a small indentation in the center of each patty.
3. Cook the patties on the grill or in a skillet until they reach an internal temperature of 165 °F, flipping halfway through cooking.
4. Plate with bun and toppings of choice.

<https://www.ihearteating.com/simple-turkey-burger-recipe/>

EASY SUMMER ROLLS

Ingredients (Serves 8)

- 8-16 sheets of rice paper (this makes 8 but you will need 16 if you want leaves per roll) to double up the wraps for each roll)
- 1 large carrot, peeled and julienned
- 1 mango, thinly sliced
- 1 cup of cabbage, shredded
- 1 small cucumber, julienned
- 1 small bell pepper, julienned
- Lettuce leaves (approx. 4 large leaves)
- handful of mint (about 4 medium sized leaves per roll)
- 1 avocado, thinly sliced
- Peanut sauce for serving

Instructions

1. Prepare rice paper wraps by running each wrap under water for 5 seconds each. Lay the first wrap down, lay the second wrap down on top of the first so that there's about an inch over hanging.
2. Lay the lettuce leaves down in the center of the rice paper. Stack up all of the veggies, mango, and mint so that you're using about 1/8 per roll. (*Eyeball it to try and make them all even*)
3. Start rolling the wrap from one end and tuck it gently but tightly over the top of the veggies. Fold over the sides and continue to roll.
4. Enjoy plain or by dipping into a bowl of peanut sauce!

