

# Take on two of the biggest financial stressors

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Financial health is crucial to our overall well-being because it influences our physical, mental and social health—as well as our daily life and future goals.

Two of the biggest financial stressors that Americans face are debt and identity theft. The average American owes \$104,215 in debt across auto, student and mortgage loans and credit card and other forms of debt<sup>1</sup>. Some of this debt can be contributed to identity theft, which the FBI reported 27,922 identity theft victims in 2022<sup>2</sup>.

Learning ways to protect your identity and pay down debt can help you take care of yourself and your loved ones.

## Ways to pay off debt

- **Start budgeting** and adopt the 50-30-20 rule for your income:
    - **50%** goes to needs
    - **30%** to wants
    - **20%** to savings
  - **Focus on paying down debt** that has an interest rate of 8% or higher first.
  - **Consider consolidating and/or refinancing** loans if you are able to lock in a lower interest rate.
  - **Track your expenses and income** through a spreadsheet or a financial app.
  - **Make payments on time.**
  - **Pay off your credit card** balance in full each month.
- **Start investing** (if your interest rates on your debts are lower than 8%)
    - You can and should invest even if you have debt.
    - The best way to make money in the stock market is through time. The less time you have in the market, the more money you miss out on in the long run.



# The importance of sleep health

## Are you getting enough z's?

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### Nutrition for sleep

What you eat may help or hinder your sleep.

#### Foods and drink that can help with sleep

- **Tryptophan**
  - Dairy, nuts, seeds, turkey, honey, bananas and eggs are rich sources of this amino acid
- **Carbohydrates**
  - Dairy, produce and whole grains are carbohydrate rich and may help you fall asleep
- **Magnesium**
  - Milk, bread, nuts, legumes, tofu, seeds, salmon, cherries, prunes, leafy greens and whole grains help make you sleepy
- **Foods that help us make the sleep hormone melatonin**
  - Tart cherries, eggs, milk, fish, nuts and goji berries may help you make more natural melatonin

#### Foods and drink that can hinder sleep

- **Alcohol intake**
  - Daily or excessive intake can impact sleep habits.
  - Drinking alcohol too close to bedtime (4-6 hours before) may also impact sleep.

- **Caffeine, especially past noon, can impact your ability to fall asleep**

- If you are caffeine sensitive, reduce your intake of coffee, tea, energy drinks, chocolate and pre-workout supplements in the afternoon and evening.
- You can also try lower caffeine teas like green or white tea, decaf coffee, and caffeine free teas (herbal teas) to see if these help or hinder your sleep.

#### When to talk with your doctor about sleep

If you notice any changes in your sleep or experience an increase in fatigue, it can be a sign of vitamin D, iron, or B12 deficiency, sleep apnea, anxiety, depression, and many other conditions. Be sure to talk with your doctor about any changes you notice in your energy levels.

**Looking for sleep support?** Connect with a Baylor Scott & White wellness coach. [Schedule your appointment today.](#)