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LEARNING TO PAY YOURSELF FIRST



Submit your requests

Do you have any ideas for a monthly outing?

Have you read any articles recently that relate to finances, relationships, energy, spirituality, and health that you would like to see in the upcoming newsletters?

Do you have any photos that you would like to share?

Please send all requests to Rebecca Peck at dsfit2runbp@gmail.com

According to Forbes Magazine, you should aim to save approximately ten percent of your income. Some people strive to save up to twenty percent, but let's be real: that is most likely not possible for majority of people.

Instead of focusing on how much we "should" be saving, let's start by focusing on what we "could" save.

Here are some simple steps to get you on the right track to saving more.

Treat your savings account like it's a bill that needs to be paid every month. Treat it as your car payment, your mortgage, or your utilities. You need to learn to **PAY YOURSELF FIRST**. Even if it is just ten dollars or one hundred dollars from each check – put something away.

Fix the common order of spending. A finance blogger J.D. Roth noted that so many people spend their money in this order: "bills, fun, saving." You need to flip-flop that order and treat

both bills and savings the same.

Calculate how much you can actually and realistically afford. You can do this by taking a closer look at what you habitually spend your money on. Print off a copy of your checking account statement and notice what all of those little withdrawals from your account add up to and what they are spent on. If you need to cut out your Venti latte from Starbucks to save an extra \$20 a week– **DO IT**.

Find a number you don't want your checking account to go below. Say you set that number at \$500 and at the end of the month you have \$700. Put that \$200 difference away.

Everyone starts somewhere and there is no better time to start than right now.

MENDING BROKEN RELATIONSHIPS

Relationships of all types can be messy. Family relationships can be the most diabolical and sometimes there are branches that have completely snapped off of our trees. But that doesn't mean they can't grow back.

We don't get to choose our families but we can choose how we write our history. You cannot choose to rebuild a relationship while still holding a grudge from the past. Although your mom, dad, sister, brother, cousin may have wronged you in an unthinkable way, it is important that you let go of the anger first. Closure happens when you finally accept that letting go and moving on is better than wondering what that relationship **COULD** have been.

No matter what type of relationship, or lack thereof, has you hurt, upset, or feeling terrible, take note that you will indeed learn from it. Just try to remember that in most cases it will be more rewarding to attempt to restore a relationship than it will be to run from it. Even if it doesn't work out, at least you will know you gave it a chance; Dalai Lama states, "not getting what you want is sometimes a wonderful stroke of luck," and sometimes that might just come true.





MEDIATION TIPS, TRICKS, AND BENEFITS

Spirituality is the process of transformation deep within oneself. It is your way of loving, accepting, and relating to the world and people around you with an open heart and mind. What better way to become more spiritual than to meditate and clear your mind. Try to set aside just a few minutes, even just ten, every day. Silence your phone, shut off the television, and just sit. Before you start to get caught up in whether or not you're doing it right, know this: there is no right or wrong way. Be like Nike and just do it. Get comfortable by just sitting on the floor, your couch, or bed. Even if it is just for two minutes, really focus on getting your mind to quiet down for once and focus on the simplicity of sitting still and shutting out the world.

While you start to get the hang of meditating, start to notice how you are feeling. Use this time to really pay attention to how your mind works and where the quiet and stillness takes you. Count your breaths and try to pay attention to them. Follow the breaths through your nose all the way down to your lungs. When you notice your mind starting to wander don't just quit, it's okay. Simply shake that sneaky thought out of your head and re-focus on your breathing.

Practicing meditation will boost your spiritual wellness and aid in relieving stress, anxiety, and depression. Start your day off right by setting aside five to ten minutes each morning. Our minds need exercise too.

If you find that yourself interested in making meditation part of your routine and have access to a smartphone - try downloading the app "Headspace". It is an app for guided mediation and will get you on the path to a spiritual lifestyle.

UPCOMING EVENTS

Women Run the Cities

September 25th in Minnesota

Fall Fitness Fiesta with Coach Robin Renee

September 30th at 7:30 PM

3825 S. Vincennes

Chicago, IL 60621

Hot Chocolate 15k/5k Chicago

October 30th

2nd Annual F.R.E.S.H. Conference

January 14th, 2017

9AM-5PM

Hilton Chicago/Oak Lawn

**Do you or your business want to
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2017 conference?

**Please reach out to Rebecca Peck
at dsfit2runbp@gmail.com**

LET HEALTHY BE THE NEW YOU

If there is one piece of advice that every person should receive when they are first starting out on their new fitness journey it should be this— Cut yourself some slack. It is not going to happen over night. It will not be easy to change old habits. Living a healthy lifestyle is not a crash diet or a juice cleanse. The meaning is in the word itself: **LIFESTYLE**.

You need to change multiple aspects throughout your day to day life. What often gets people off to the wrong start is trying to do it all at once. To make it easier to accomplish, we have broken down just twelve changes that you can make over the course of a single year. Pick one a month or pick a few a month. The key is to pick what works for YOU.

ONE: Focus on the positive: Focusing on what you don't like about your body can actually make you more stressed and susceptible to illness. Find those things you love and put more emphasis on those.

TWO: Keep a food diary. Tracking your meals can make you more conscious about what you're really eating and where you can make smarter choices.

Three: Cut out added sugar. High consumption of sugar causes weight gain and can increase risk of heart disease. If you're having cravings—reach for some fruit!

Four: Learn to meal prep. It's easier to eat clean when everything is already set to go in your fridge. Pick one day of the week and just crunch it all out. It is time consuming but worth it!

Five: Start a new workout program. It is important to change up your routine to avoid a weight-loss or fitness plateau. YouTube has thousands of online videos you can do from the comfort of your own home. Continue to challenge your body and this will keep you in the best shape possible.

Six: **DRINK MORE WATER.** This one is important! You automatically wake up in the morning dehydrated— start your day off by drinking 8 oz. of water. More water keeps you more full, keeps your skin healthy and glowing, and also flushes out toxins. Don't know where to start? Switch out one can of pop a day to a bottle of water.

Seven: Aim for 10,000 steps per day. Walking helps you burn extra calories and combats the risks that come with a sedentary job or lifestyle. If you don't have a FitBit or formal pedometer there are a handful of **FREE** apps on your phone that can help you track your steps.

Eight: Go junk food free for as long as you can. Processed foods are loaded with sugar, salt, chemicals, and trans fats will lead you to a host of healthy issues ranging from obesity to diabetes to cardiovascular issues. Do your best to switch up that bagel for a banana and egg whites.

Nine: Add Meditation. As stated in the Spirituality section of this newsletter, meditation is a great way to relieve stress and reduce the impact of daily hassles and psychological issues up to 44 percent! Try to set aside 5-10 minutes a day.

Ten: Try substituting some of your favorite ingredients for the healthy option. They make sugar free coffee creamer that tastes almost the same. There are

Eleven: Train for a new race. Majority of you reading this participate in the Saturday walks. You are already a step ahead of the game. Take it one step further. If you can't participate in upcoming Hot Chocolate Run or the Women Run the Cities, try signing up for one that you are able to do and want to do. Having a goal will give you motivation to push yourself past your boundaries.

Twelve: Get more sleep. Poor sleep can lead to weight gain, higher stress levels, and manipulate your metabolism. Besides— who doesn't love a little more beauty sleep?

These twelve steps may seem overwhelming—but like stairs— it is important to take **ONE STEP AT A TIME**. You don't need to overwhelm yourself by trying to tackle all twelve of these tips at once. Pick what one —and start there. Let Healthy be the new YOU.





Some pictures from August's outing. Being happy and healthy can also just mean surrounding yourself by other positive people and letting loose.



**Thank you for Supporting DSFIT2RUN!
Spread the word to family and friends!**