

### April Fool's Day

As with many of our celebrations, the origin of April Fool's Day is a bit of a mystery. One idea<sup>1</sup> is that it comes from the switch to the Gregorian calendar in 1582. People who were slow to adopt the change continued to celebrate the start of the new year in April instead of on the new date of January 1. They became known as April Fools.



While we were researching April Fool's Day, we came across an ancient Greco-Roman holiday called *Hilaria* where people played pranks on each other.<sup>2</sup> We will never trick you in the pages of WoW, but we do wish you make time for joy and hilarity during this month!

### Financial Wellness

April brings many of us face-to-face with our finances, since tax returns must be filed on the 15<sup>th</sup>. *Financial Wellness* includes the ability to have enough money to meet practical needs, and a sense of control over and knowledge about personal finances. Many people dread Tax Day, as it challenges their sense of control and financial knowledge.

Tax Day started when the US government implemented a federal income tax after the Civil War. It was supposed to be a temporary tax but, in 1913, the 16th Amendment made it possible for the

government to tax individual incomes. In 1955, Tax Day was moved to April 15th and it remained there ever since.<sup>3</sup>

### Don't be an April Fool on Tax Day!

Tax Day is a reminder that we should focus on our financial wellness all year long.

Do you have a good handle on your financial situation? Do you make educated spending decisions? It's good to stay on top of your finances.

Creating and following a budget throughout the years is a great habit. Tracking what you spend and organizing receipts and tax papers doesn't need to be a huge burden if you do a little bit every month. Consider using a computer program to keep track of your spending and to stay within your budget. If you use an online tool, be sure it is secure.

Pay attention to situations where you spend more than you planned. Were you hungry or upset? Were you tempted by a sale or a coupon? Did you just go along with someone else's suggestion to spend?

Use the Financial Wellness Self-Assessment on the next page to help you decide if you're on top of things financially.



## Rate your Financial Wellness

Financial wellness is having an understanding of your financial situation and taking care of it in such a way that you are prepared for changes. Maintaining that balance consists of being comfortable with where your money comes from and where it is going.

Rate each item using this scale:

- 4 If the item is **Always True** for you
- 3 If the item is **Sometimes True** for you
- 2 If the item is **Rarely True** for you
- 1 If the item is **Never True** for you

- \_\_\_ I have a good handle on my financial situation.
- \_\_\_ I have money to meet my current expenses.
- \_\_\_ I can comfortably manage within my budget.
- \_\_\_ I balance my bank account.
- \_\_\_ I check my credit reports<sup>4</sup> at least once a year.
- \_\_\_ My savings are on track with my life goals.
- \_\_\_ I do not worry about money.
- \_\_\_ I resist impulse spending when my funds are limited.
- \_\_\_ I have funds or available credit (\$100-\$1000) to deal with moderate unexpected life expenses.
- \_\_\_ I make educated spending decisions by comparison shopping and researching products before purchasing.

Add your scores for each item to get your total score (out of a possible 40) and write it here ↓

Use the self-assessment scoring key on this page to see how you're doing!

## Financial Self-Assessment Scoring Key:

- § If you scored from 29 to 40 points, that's excellent! You are doing a lot for your financial wellness.
- § If you scored from 14 to 28 points, you're doing great. You can look over the items again and see where you may want to strengthen.
- § If you scored from 0 to 13 points, review your responses, to see if there is one area you may want to strengthen. Consider making one small adjustment in how you manage your money. Build on what you already do.

## Financial Education

Want to learn more about managing your money? You can find many tips and tricks online. Your local state cooperative extension service may offer a free money management course.

### *Money Smarts for Adults*

You can find this 14-module curriculum at [https://www.fdic.gov/consumers/consumer/money\\_smart/adult.html](https://www.fdic.gov/consumers/consumer/money_smart/adult.html)

### *NerdWallet.com*

This site has lots of information under the "money" tab and offers tools to help you compare checking accounts and credit cards so you can find what works best for you.

### *Mint.com*

This online budgeting software is free and includes a cell phone app. However, if you are not comfortable storing your personal data online, you may prefer to use a paper-based system or software that you use on your personal computer.

### *Building Financial Wellness*

This new curriculum is for a 6-week class and is designed for people who use behavioral health services. It's at [www.center4healthandsdc.org](http://www.center4healthandsdc.org) in the Solutions Suite self-directed recovery tools.

## April Showers

Some readers may remember the old song, “Though April showers may come your way, they bring the flowers that bloom in May. So if it’s raining, have no regrets! It isn’t raining rain you know, it’s raining violets!”

April is often a month many people start working in their gardens. Gardening is a great hobby and many people start off the spring by planting new flowers, vegetables, and herbs.

Growing your own produce can be quite personal, rewarding, and tasty. For some people, it can be cheaper to grow your own produce and it often tastes better. It gives you something to do and keeps you physically active. It also encourages you to eat healthier.

There is even evidence that gardening can have a positive impact on your mental health.<sup>5</sup> Gardening can help with our mental health because it gives us a sense of responsibility, it gives us something to nurture, and it can be very relaxing.

Many people find a sense of spiritual connectedness in the garden. Looking at your garden can bring peace, appreciation for the beauty and wonder of each plant, and a sense of accomplishment.



## Earth Day

Environmental Wellness involves being and feeling safe, in safe and clean surroundings and being able to access clean air food and water. Your environments include where you live, like your neighborhood, and other places where you spend time, like your community or workplace, as well as your larger environment—the country and our shared planet.

Earth Day, which started in 1970, is a perfect day to reflect on your environmental wellness. On Earth Day (April 22, 2019), we have the opportunity to reflect on what we can do to create a healthier planet. Communities around the country use this day to mobilize citizens to appreciate and be kind to Mother Earth.

We each can do our part to make more of an effort to reduce, reuse, and recycle, as a way of conserving our natural resources.



We are reminded that we should be mindful of driving and consider walking or riding a bike. Recycling, composting, walking, and cycling not only helps protect our planet but can contribute to our physical wellness as well.

Another way to play your role in caring for the earth is planning to carpool to work, on the way to visiting family or friends, or when taking your children to school or afterschool activities. It cuts back on pollution and provides other great benefits as well. Carpooling reduces your carbon footprint,<sup>6</sup> it saves you time by allowing you to use the carpool and it saves you money on gas and tolls. By carpooling you are reducing the amount of pollution and helping to save the planet.

## Rate Your Environmental Wellness

Use this scale:

- 4 If the item is **Always True** for you
- 3 If the item is **Sometimes True** for you
- 2 If the item is **Rarely True** for you
- 1 If the item is **Never True** for you

Put your total score here  
(out of a possible 40)

- I regularly clean my living environment.
- I make use of sunlight, fresh air, and/or live plants.
- I discard garbage regularly and clean spoiled foods out of the refrigerator.
- I keep my work/home space clean and /or organized.
- I conserve energy (such as heating, electricity, water, and fuel).
- I recycle (including glass, paper, plastic, metal, clothing, and furniture).
- I do not litter.
- I set aside time to enjoy nature.
- I set aside time to reflect quietly.
- I participate in community garden activities, cleaning events, and other activities, such as neighborhood watches.

## Environmental Wellness Self-Assessment Scoring Key:

- ☼ If you scored from 29 to 40 points, that's excellent! Your environment and habits are contributing to your wellness.
- ☼ If you scored from 14 to 28 points, you're doing great though you can look over the items again and see if there are areas you want to strengthen.
- ☼ If you scored from 0 to 13 points, review your responses, to see if there is one area you may want to strengthen, read over some of the tips in this issue of Words of Wellness. What is one things you may want to do? Build on what you are already doing well.

## References and Resources

Thanks to William Latin for contributing to the articles on *Financial Wellness*, *April Showers and Earth Day*. Illustrations are listed online as free for reuse without attribution, and are from various sources, including Microsoft Word® icons, openclipart.org, and pixabay.com

The following notes refer to newsletter text marked with a small number.

<sup>1</sup> For more on the origins of April Fool's Day, see <https://www.history.com/topics/holidays/april-fools-day>.

<sup>2</sup> Hilaria is described on <https://www.britannica.com/topic/Hilaria-Greco-Roman-festival>

<sup>3</sup> You can learn more about the history of Tax Day at <http://time.com/3772455/april-15-history-tax-day/>

<sup>4</sup> For information on credit reports, see <https://www.usa.gov/credit-reports>

<sup>5</sup> <https://www.psychologytoday.com/us/blog/worry-and-panic/201505/petal-power-why-is-gardening-so-good-our-mental-health>

<sup>6</sup> <https://planetsave.com/2012/11/08/five-unexpected-benefits-of-carpooling-how-to-reduce-your-carbon-footprint/>

