

Lancer Wellness is dedicated to helping Lancers understand the importance of wholesome wellness.

Check out more helpful information at [calbaptist.edu/lancerwellness](http://calbaptist.edu/lancerwellness) and follow us on Instagram @cbu\_lancerwellness

# LANCER

## WELLNESS



January 2017

## Financial Wellness:

Successful guide to spending wise

### Career Wellness:

Career Center Events

#### GRAD SCHOOL 101

5:30-6:30pm  
1/24/2017

#### SUMMER MINISTRY & JOB FAIR

10:30AM-2:30pm  
2/9/2017

#### LINKEDIN SEMINAR

5:30-7:00pm  
2/9/2017

#### BUSINESS, ENGINEERING & COMM. STUDIES FAIR

1:00-4:00pm  
2/22/2017

#### TEACHER FAIR

3:00-5:00pm  
3/9/2017

#### NURSING FAIR

11:30AM-1:30pm  
04/07/2017



According to U.S. News Money, here are some simple tips you can use to help keep you financially well as a student.

1. **Create a budget.** This is incredibly important. List monthly income sources, including savings, wages and parental allowances, and then write down estimated expenses for the month.
2. **Separate wants from needs.** After a few months on campus and tracking expenses, it becomes easier to distinguish wants from needs and put a plan into action.
3. **Set up a checking account.** Banks usually cater to college students by offering free checking and saving accounts, which allows students to avoid fees on withdrawals or fund transfers.
4. **Use, don't abuse, credit cards.** It's important to understand the difference between credit building and overextending.

If you don't know, visit a business professor during office hours and ask!

#### 5. **Do your homework on loans and financial aid.**

Understand what the exact size of your student loan debt will be upon graduation, and come up with a plan for how you will pay it back.

*U.S News Money (2013, October 3). Six Must-Follow Money Tips for College Students.*

<http://money.usnews.com/money/blogs/my-money/2013/10/03/6-must-follow-money-tips-for-college-students>



**Total Wellness:**  
Doing 2017 the S.M.A.R.T way

**S M A R T**

January is all about #goals. S.M.A.R.T goals are a way to keep you on track and make the process of achieving your goals clear and precise. A goal without a plan is a wish; therefore, including S.M.A.R.T goals in your plan gives you the ability to complete your goals and strive for success. Here is how you start:

**Specific:** create specific goals that answer the following: who, what, where, when and why. Example: I will complete all homework assignments a week before they are due in the library twice a week.

**Measurable:** measuring your progress helps you to stay on track. Measurable goals are defined as how much or how many.

**Attainable:** make your goals achievable

**Realistic:** make your goals realistic. Consider your time, resources, finances, and family.

**Time-bound:** set up a time frame with a start and end. date.



**Nutritional Wellness**



**PROVIDED BY: NUTRITION STRIPPED**

**TURMERIC MILK**

**INGREDIENTS**

- 2 cups of almond milk
- 1 tablespoon local honey, optional
- 1 tablespoon coconut oil, optional
- 1 teaspoon ground turmeric
- 1 cinnamon stick or 1 teaspoon ground cinnamon
- small pinch of black pepper and grated ginger (fresh is best)

**INSTRUCTIONS**

1. Simply pour all ingredients into a small saucepan and bring to a light boil. Whisk to combine ingredients. Reduce heat to low and simmer for up to 10 minutes.
2. Strain the milk if you have large pieces of ginger, cinnamon, peppercorns, etc. To serve, add honey or a dash of cinnamon.
3. Enjoy warm is best!



**SPOTLIGHT MEMBER**

Elizabeth Brosman

Why should students care about their health?

“College students have a hectic schedule and so it is likely that they let their health come second to their school work and / or social lives. Pulling all-nighters and eating junk food seems fine every once in a while, but after a while it really takes a toll on one’s health, which can cause future problems.”

To learn more about Elizabeth’s journey visit [www.calbaptist.edu/lancerwellness](http://www.calbaptist.edu/lancerwellness)

**LANCER WELLNESS**

