



Eat Healthy For Cheap

This Pride Month, eat the rainbow and take a few minutes to learn about the connection between nutrition and your wallet.

You don't have to break the bank to eat healthy. There are many ways to eat nutrient-rich foods, even on a very tight budget.

These include planning your meals, cooking at home, and making smart choices at the grocery store. Also, keep in mind that highly processed foods such as soda, hotdogs, and frozen dinners can cost you double the price of healthier options.

Eating foods high in salt or sugar can lead to undesired health conditions like high blood pressure and diabetes. These health conditions may require many visits to the doctor and also medication, which can impact your budget in a big way.

Although sometimes healthy foods can be pricy, there are always healthier options that won't break your budget. Shop around for better pricing on healthy foods and read those nutrition labels, your health will thank you for it.

Do you ever wonder what gives your favorite healthy foods their color? Read below to gain some insight.

RED (Lycopene)

- Keeps our heart healthy and decreases risk of stroke
- Prevents and even fights cancer, especially prostate and breast
- Good for urinary tract health and for memory

ORANGE/YELLOW (Carotenoids)

- Decreases inflammation in the body and helps prevent cancer
- Keeps our immune system strong and our skin healthy
- Good for our vision – helps us see at night

GREEN (Lutein)

- Protects our eyes by preventing cataracts and slowing age-related macular degeneration (natural worsening of eyesight as we get older)
- Also contains Folic Acid, an important nutrient for having healthy babies (prevents neural tube defects)
- Keeps our bones, teeth and nails strong and also prevents blood clots

BLUE/PURPLE (Anthocyanins)

- Helps us age gracefully by improving our memory and keeping our skin looking young
- Reduces blood pressure and lowers the risk of stroke and heart disease
- Helps fight cancers, especially those in the GI tract (mouth, esophagus, colon)

WHITE/TAN (Allicin)

- Lowers cholesterol and blood pressure
- Keeps our bones strong and healthy
- Helps fight cancers, especially stomach cancer

DATES TO REMEMBER

June is National Credit Education Month

- June 5th: National Cancer Survivors Day
- June 14th: World Blood Donor Day
- June 19th: Father's Day
- June 20th: Juneteenth
- June 27th: National PTSD Awareness Day
- June 28th: National Insurance Awareness Day

How are credit scores calculated?

Many people ask about what factors credit bureaus consider when they calculate credit scores. According to National Consumer Law Center (NCLC), credit scores are calculated by proprietary formulas that take different areas of your financial history into account. The table below shows you an estimate of how much certain parts of your financial history weigh into your score.

Approximate Percentage	Rationale
≈35%	Payment history. Late payments, accounts referred to collections or bankruptcies will lower your score
≈30%	Amounts owed on credit card accounts compared to available credit. High balances compared to credit limit may indicate the consumer is over-extended
≈15%	Length of credit history. In general, a longer credit history increases credit score. Too-short credit history may have an effect on a score, but that can be offset by other factors, such as timely payments and low balances
≈10%	New credit. Opening several accounts in a short period of time can indicate greater risk.
≈10%	Types of credit. FICO scoring systems look for a mix of different types of credit .

Dear Financial Coach...

Q: Does having a high credit card balance affect me?

Dear Reader: A high credit card balance affects your credit score. If you have a high credit card balance which leads to having a high credit card utilization percentage this lowers your credit score. Your credit card utilization, is the percent of your total purchasing power that is being used over your total spending approved. A credit score allows you to be approved to rent an apartment, to buy a car, to buy a home and even to get a job. It has been recommended to use 30% or less of your credit cards so that your balance doesn't impact your credit negatively. A tip to positively impact your credit score is to use less than 10% of your buying power and pay your payments on time. So yes, a high credit card balance can affect your ability to be approved for additional purchases.

What is the Healthy Money Habits Program all about?

Healthy Money Habits is a program available to Northern Nevada HOPES patients, free of charge.

We are here to help you reach financial wellness by providing financial education, financial coaching, and additional services that help you set and achieve financial goals.

We are not financial advisors or counselors, but we are dedicated to improving your financial health, empowering our community, improving financial literacy, and decreasing stress due to financial issues.

Remember that financial health is part of your overall health! To find out more, contact the Financial Coach

