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HEALTH OBSERVANCE

Age-Related Macular Degeneration

Kim Farrell – Wellworks For You

February marks an important time dedicated to raising awareness about Age-Related Macular Degeneration (AMD), a leading cause of vision loss among older adults. Recognizing February as Age-Related Macular Degeneration Awareness Month serves as a critical initiative to inform the public about the impact of AMD, promote early detection, and encourage preventive measures.

Age-Related Macular Degeneration is a degenerative condition impacting the macula, the central part of the retina responsible for sharp, central vision required for activities like reading and driving. As AMD progresses, it can lead to significant visual impairment and even blindness. There are two types of AMD: dry and wet, with dry being the most common. Despite its prevalence, many people are unaware of the risk factors and early warning signs, which include blurred vision and difficulty seeing in low light.

Recognizing AMD Awareness Month is vital for several reasons. First and foremost, it educates individuals about the importance of regular eye examinations, especially for those over 50. Early detection can significantly reduce the risk of severe vision loss. It also highlights the impact of lifestyle on eye health, promoting smoking cessation, nutritional supplements, and diet changes as preventive strategies.

This month, individuals are encouraged to share information and resources on social media, participate in community events, or even advocate for policies supporting research and affordable treatments. Health professionals can offer free screenings or educational workshops to increase community engagement.

For those seeking more information or ways to get involved, several resources are available. The National Eye Institute (NEI), part of the National Institutes of Health, provides comprehensive information about AMD, including the latest research and treatment options. Organizations like the American Macular Degeneration Foundation (AMDF) and BrightFocus Foundation offer resources for patients and families, as well as opportunities to contribute to ongoing research and community support initiatives.

By participating in Age-Related Macular Degeneration Awareness Month, individuals can help spread critical information, support affected communities, and contribute to the global effort in combating this vision-threatening condition. Through education, advocacy, and research, we can hope for a future with better outcomes for those impacted by AMD.

Source: [Complementary, Alternative, or Integrative Health: What's In a Name? | NCCIH \(nih.gov\)](#)



Financial Wellness: Student Loan Repayment Options

Understanding your options is crucial to managing debt and reducing long-term financial burden.

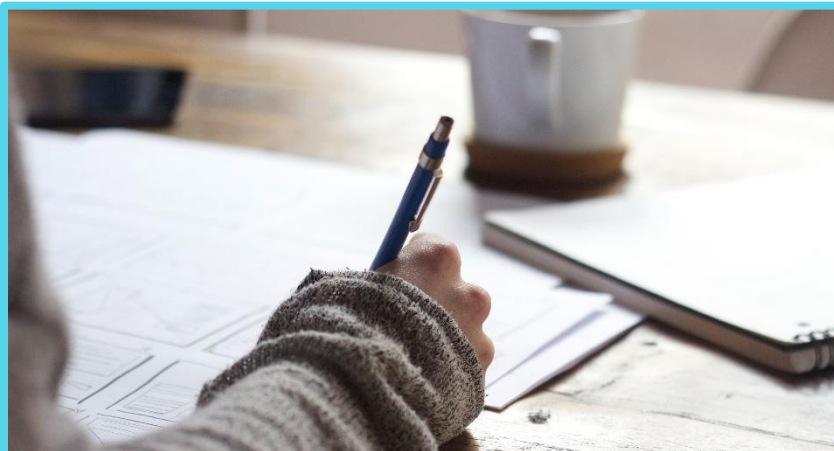
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What is Hygge? Enjoying the Good Things in Life

It's not just a practice but a way of life, emphasizing warmth, relaxation, and togetherness.

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WelBalance

HEALTH TIP CORNER

Wellness Pillar: Financial

Student Loan Repayment Options

Kim Farrell – Wellworks For You

As 2024 begins, it's crucial that borrowers be aware of the complex and changing landscape of student loan repayment. As educational costs rise, more individuals are seeking out loans for their education, and understanding the options available is crucial to managing debt effectively and reducing the long-term financial burden. Student loans typically come in two forms: federal and private. Federal loans, offered by the government, usually have more flexible repayment options and lower interest rates compared to private loans issued by banks, credit unions, and other financial institutions. The repayment plan you choose can significantly affect your monthly payments, total payment amount, and the length of time it takes to pay back your loan.

Current repayment options for federal student loans include:

Standard Repayment Plan: This plan involves fixed payments over 10 years. It's a fast and cost-effective method if you can manage the monthly amounts.

Graduated Repayment Plan: Payments start lower and increase every two years, designed to match expected income growth over time.

Extended Repayment Plan: This extends the loan term to 25 years, offering lower monthly payments but resulting in more interest over the life of the loan.

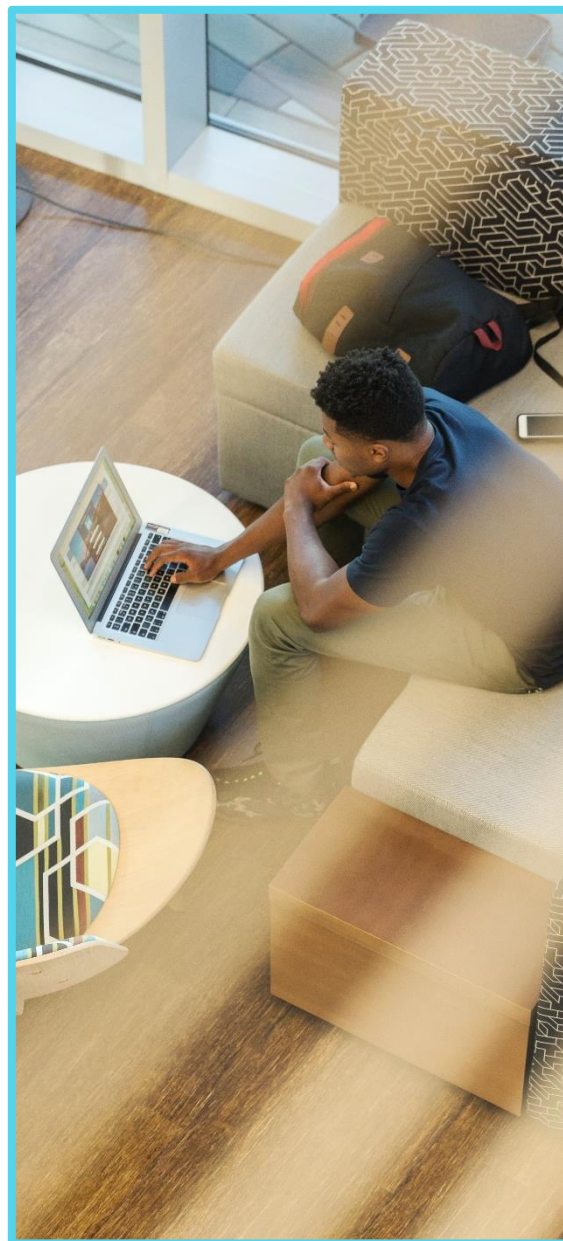
Income-Driven Repayment Plans: These plans adjust your monthly payments based on your income and family size. Examples include Revised Pay As You Earn (REPAYE), Pay As You Earn (PAYE), Income-Based Repayment (IBR), and Income-Contingent Repayment (ICR) plans.

Public Service Loan Forgiveness (PSLF): Designed specifically for those in government or nonprofit jobs, PSLF forgives the remaining balance on your direct loans after you have made 120 qualifying monthly payments under a qualifying repayment plan.

The new income-driven repayment plan, SAVE, also aims to significantly reduce payments for many. For detailed guidance, use resources like the Federal Student Aid's loan simulator and consult your loan servicer for tailored advice. Stay informed to manage your loans effectively in these changing times.

For more information or assistance, borrowers should first contact their loan servicer. The U.S. Department of Education's Federal Student Aid website is an authoritative resource for understanding federal loans, offering detailed guides and tools for planning repayment. Nonprofit organizations like The Institute of Student Loan Advisors provide free counseling and can help navigate both federal and private loan repayment options. Being informed and proactive about repayment strategies is key to effectively managing student loans and achieving financial stability.

Source: <https://www.nerdwallet.com/article/loans/student-loans/student-loan-checklist-2023-payment-restart-step-by-step-guide>



What is Hygge?

Enjoying the Good Things in Life



Kim Farrell – Wellworks For You

Hygge, pronounced "hoo-ga," is a term that originates from a Norwegian word meaning "wellbeing," and it has caught the attention of the world for its embodiment of coziness, contentment, and simple joys. Originating in Denmark, a country often ranked among the happiest in the world, hygge is a cultural staple in Scandinavian living. It's not just a practice but a way of life, emphasizing warmth, relaxation, and togetherness to increase happiness, reduce stress, and foster a deeper sense of community.

The essence of hygge lies in creating a warm atmosphere and enjoying the good things in life with good people. The warm glow of candlelight is hygge. Friends and family gathered around the table sharing a meal is hygge. Even the solo act of curling up with a good book and a cup of tea is considered hygge.

The benefits of incorporating hygge into one's life are profound. In a world that's always connected and sometimes overwhelmingly fast-paced, hygge offers a way to slow down, be present, and nurture feelings of wellbeing and contentment. Studies suggest that this emphasis on comfort and community can lead to happier, more balanced lives.

So, how does one hygge? It's simple. Start by focusing on the atmosphere of your home—soft lighting, comfortable furniture, and personal touches that make you feel at peace. Engage in activities that feel good and bring relaxation, whether that's cooking, knitting, or spending quality time with loved ones. Hygge is about being kind to yourself and savoring the moment, whatever that might look like for you.

For those looking to dive deeper into the world of hygge, a wealth of resources is available. Books like "The Little Book of Hygge" by Meik Wiking or "Hygge: The Danish Art of Happiness" by Marie Tourell Søderberg explore the concept in depth. Many blogs and websites also offer tips on bringing more hygge into your daily routine.

In embracing hygge, you're not just adopting a trend; you're making a lifestyle choice that centers on acknowledging and savoring the simple, most comforting aspects of everyday life. You're transforming ordinary moments into extraordinary ones, fostering a warm and inviting atmosphere in your daily life. So, light some candles, wrap yourself in a cozy blanket, and enjoy the hygge life.

Source: <https://www.scandinaviastandard.com/what-is-hygge/>

FEATURED RECIPE

Lemony Chicken Soup

6 Servings | Total Time: 20 Minutes

Nut-Free, Dairy-Free, High-Protein, Soy-Free



INGREDIENTS:

- 1 tablespoon olive oil
- ¾ cup cubed carrots
- ½ cup chopped yellow onion
- 2 teaspoons minced fresh garlic
- ¾ teaspoon crushed red pepper
- 6 cups unsalted chicken stock
- ½ cup uncooked whole-wheat orzo
- 3 large eggs
- ¼ cup fresh lemon juice
- 3 cups shredded rotisserie chicken
- 3 cups chopped baby spinach
- 1 ¼ teaspoons kosher salt
- ½ teaspoon black pepper
- 3 tablespoons chopped fresh dill

DIRECTIONS:

1. Heat oil in a Dutch oven over medium-high. Add carrot and onion; cook, stirring often, until vegetables are softened, 3 to 4 minutes. Add garlic and crushed red pepper; cook, stirring constantly, until fragrant, about 1 minute.
2. Add stock to Dutch oven; increase heat to high and bring stock to a boil. Add orzo, and cook, uncovered, until orzo is al dente, about 6 minutes.
3. Meanwhile, whisk together eggs and lemon juice in a medium bowl until frothy. Once orzo has cooked 6 minutes, carefully remove 1 cup boiling stock from Dutch oven. Gradually add hot stock to egg-lemon juice mixture, whisking constantly to temper the eggs, about 1 minute. Pour egg mixture back into Dutch oven and stir to combine.
4. Reduce heat to medium-low; stir in chicken, spinach, salt and pepper. Cook, stirring constantly, until spinach wilts, about 1 minute. Divide soup among 6 bowls; sprinkle servings evenly with dill.

NUTRITION

Per Serving: 1 ¼ cups

Calories: 261

Carbohydrates: 16g

Fat: 8g

Sugar: 3g

Protein: 32g

Dietary Fiber: 3g

Saturated Fat: 2g

Sodium: 641mg

Source: [Quick Lemony Chicken Soup Recipe \(eatingwell.com\)](http://eatingwell.com)