

Achieving Balance

Tips To Improve Your Fiscal Fitness

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At first glance, the fitness industry and the world of finance might seem like an unusual pairing of subjects. However, as both the director of Marketing for CCNB, Coastal Carolina National Bank, and a fitness professional with over thirty years experience, I found these two indus-



Maura Utley, VP/Director of Marketing for CCNB - Coastal Carolina National Bank, has been teaching fitness classes throughout the East Coast for over thirty years, and currently teaches on the Grand Strand. She is an RYT200 yoga instructor actively pursuing completion of a 500-hour teaching accreditation through Yoga Alliance with a concentration in yoga therapy.

Photo By Carl Kerridge Photography

CLIP & SAVE

TIPS FOR IMPROVING YOUR PHYSICAL AND FISCAL FITNESS

ESTABLISH A BUDGET
Rather than thinking of it as a restriction, recognize that a budget (like a healthy diet) helps you stay on track so you can improve your quality of life. Keeping a close eye on expenses lets you see where your money is being spent. To simplify this process, CCNB offers a free home-budgeting tool to our customers through our online banking services.

COOK AT HOME
Preparing foods at home is healthier, and typically costs less than eating out. Grocery shopping with a list helps curtail the impulse to buy something you don't need.

BURN CALORIES INSTEAD OF FUEL
Running errands? Consider using an alternate method of transportation like biking or walking for quick trips around town. It's a healthier option for you and the environment.


KEEP YOUR HABITS IN CHECK
Did you know that smoking a pack a day equates to spending over \$5000 on cigarettes each year? Quitting saves money, but more importantly, quitting saves lives.

KNOW WHAT TRIGGERS OVER-INDULGENCE
Does going to the mall lead to overspending? If so, use cash and leave the credit cards at home. If you have a tendency to overeat due to boredom, establish a healthier hobby instead.


EXERCISE TOGETHER
A family gym membership typically costs less than purchasing an individual membership. Exercising together sets a good example, and helps children foster healthier futures.

PREVENT INJURIES THROUGH EXERCISE
How would your cashflow be impacted if you experienced downtime at work due to an injury? A consistent Yoga practice keeps your connective tissue healthy, and your body more flexible which reduces the risk of injury. If an injury does occur, someone who exercises regularly typically has a faster recovery time than someone who doesn't.

INVEST IN YOUR FUTURE HEALTH
Pay close attention to the quality of your food. Fresh and organic foods might cost a bit more and take longer time to prepare than processed foods, but a healthful diet now could mean less medical expenses later in life. Recognize that establishing a consistent fitness regime and healthful eating habits now is an investment in your future health, and that it's never too late to start.

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tries are not as disparate as one might think.

A typical American family lists financial worries as one of the top causes of anxiety. Debt, cost of living, world economies in flux, and more demands on our finances can increase stress levels.

If left unmanaged, stress can often manifest in the body as pain, and even trigger other serious illnesses.

According to a report by the Institute Of Medicine published in 2011, more than 100 million Americans suffer from chronic pain, resulting in \$600 billion annually in medical treatments and lost productivity. The most pervasive complaints focus on back pain. 80% of all Americans claim to have suffered from back pain at some point in their lives. Increasing costs of healthcare, and a desire to avoid invasive surgery, are both valid reasons to pursue alternative treatments. Increasingly, Americans are seeking more holistic remedies, such as Yoga or complementary therapies like deep tissue massage to alleviate back pain.

When it comes to your spinal health, an ounce of preven-

tion really is worth a pound of cure. In 2012, there were approximately 15 million Americans practicing Yoga and other forms of physical exercise as a healthy way to manage pain, reduce stress, and prevent injuries. However, if the underpinning of what's really causing one's pain is not fully addressed, any exercise-induced euphoria gained through exercise will be short lived. Budgeting your finances and maintaining a regular exercise regime takes both discipline and focus, but when both are achieved, the payoffs are great!

Having a healthy spine is vital to maintaining our mobility, but did you know that it could also relate to supporting yourself financially? Doctors often identify anxiety as the 'real' source of chronic pain after a physical injury or genetic disorder has been ruled out. According to Eastern philosophies, there's a mind-body connection between spinal health and financial health. Eastern medicine draws parallels between your back — the body's physical support system, and finances — our external support system. When financial challenges or insecurities arise concerning one's ability to support him/herself (or business), emotions often manifest in the body as back pain. When a person's financial situation improves, pain typically vanishes. A good way to thwart spinal episodes is by addressing monetary situations as soon as they arise. Avoiding pain could be just the incentive you need to establish a savings account for life's unexpected moments.

If financial situations are imminent, one of the best things you can do is talk to your banker before problems become unmanageable. Banking with a local, community bank like Coastal Carolina National Bank is important because CCNB understands the ebb and flow of our local market, and we can provide you with solutions to help you succeed financially. Whether you have your mortgage with us, or you have a personal or commercial bank account with CCNB, we establish lasting relationships with our customers, and look for ways to keep you more fiscally fit. In many ways, we've got your back!

Whether you are aspiring to join a gym as a family, cultivating a daily Yoga practice, or taking steps towards living a happier, debt-free life, spend more time living, and less time worrying about money. If you have the discipline to go the distance, this is truly an attainable goal. For now, having a healthier attitude about money will bring you one step closer to achieving balance — even if your checkbook doesn't — and that's a great place to start.

Coastal Carolina National Bank is a five-star rated community bank that combines local market experience with a "We Can Do That" attitude. CCNB serves Horry, Georgetown and Brunswick Counties, with its branches in Myrtle Beach, Garden City and North Myrtle Beach.

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