



Physical Spiritual Social Emotional Financial Intellectual

Shellie Haun  
Wellness & Personal Development

[wpd@uswomenoftoday.org](mailto:wpd@uswomenoftoday.org)

[www.uswomenoftoday.org](http://www.uswomenoftoday.org)

State Information Packet  
3rd Trimester January 2025

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## 3<sup>rd</sup> Trimester Challenge

### Financial

(January-February)

-  Review Finances after the holidays / end-of-year.
-  Create a budget or financial plan.
-  Follow budget or financial plan for 2 months.


Send me your name and that you completed the  
Financial Challenge by February 28th.

*All submissions will be entered into a drawing  
for a prize at Annual Convention.*

## 3<sup>rd</sup> Trimester Challenge

### Intellectual

(March-April)

-  Chair or co-chair at least one event or project for your chapter this trimester

Send me what project you chaired/planned by April 30th.

*All submissions will be entered into a drawing for a prize at Annual Convention.*

## ❖ YEAR END CERTIFICATION CHALLENGE ❖

I have a super challenge for WPD Certifications! The state with the highest percentage of certifications by April 1<sup>st</sup> will receive a gift from me at Annual Convention. Program Managers take note and work with your state chapters to help get as many members certified as possible. Can your state step up to the challenge?

## 3rd Trimester Dimensions of Wellness: Financial & Intellectual



### Financial

#### **FOCUS ON FINANCIAL GOALS:**

We all know holiday spending can sometimes get out of hand, or we just didn't budget enough for what we needed to spend. It's normal really. But that doesn't mean you can't recover from overspending. In fact there's several steps you can take to get back on track.

“Financial wellness is a relative measure of how well a person manages their financial life. Improving financial wellness is about practicing better money habits, setting goals and taking steps to achieve them—all with the aim of improving your overall quality of life.”

#### **DAILY CHALLENGE:**

Create a budget or financial plan, and take daily steps to follow it.

#### **RESOURCES:**

Understanding Financial Wellness

<https://www.forbes.com/advisor/investing/financial-wellness/#:~:text=Financial%20wellness%20is%20a%20relative%20measure%20of%20how,aim%20of%20improving%20your%20overall%20quality%20of%20life.>

Financial Wellness: How It Affects Your Health

<https://www.everydayhealth.com/wellness/united-states-of-stress/what-financial-wellness/>

How to Create a Budget

<https://www.nerdwallet.com/article/finance/how-to-budget>

3rd Trimester Dimensions of Wellness:  
**Financial & Intellectual**



## Intellectual

### **FOCUS ON CONSISTENTLY GROWING AND IMPROVING YOURSELF:**

“Almost all wellness activities are proactive, not reactive. Instead of fixing a problem when it arises, the idea of wellness promotes continually working to improve yourself. It’s not about achieving your own ideas of perfection or meeting an unattainable benchmark. ***Rather, it’s more about taking care of your whole self and continually expanding your potential.***”

### **CHALLENGE:**

Step outside your comfort zone, and take a lead in an event or project for your chapter, or chair a project you’ve never lead before.

Being in charge of an event, whether social or volunteer related, will keep you active in the project, and require you to communicate with and lead others in your chapter.

### **RESOURCES:**

What is Intellectual Wellness

<https://www.goalcast.com/intellectual-wellness/>

Benefits of Intellectual Wellness

<https://bioneurix.com/blogs/blog/intellectual-wellness-and-how-to-benefit-from-it>



# United States Women of Today

## *Wellness and Personal Development Program Manager Manual*

# Wellness and Personal Development Certification

Name \_\_\_\_\_ Date Joined \_\_\_\_\_ Date Certified \_\_\_\_\_

Chapter/State \_\_\_\_\_ Email \_\_\_\_\_

Is designed to assist individuals to be aware of their physical, and mental well-being, along with personal growth, careers and citizenship. This form may be completed once each USWT year. Complete a minimum of 15 of the following items and submit online at [www.uswomenoftoday.org](http://www.uswomenoftoday.org). You may also mail to your state contact postmarked no later than May 1

- Have a physical exam
- Know your numbers (cholesterol, blood pressure, glucose, and body mass index)
- Have a dental exam
- Be a registered organ donor
- Have an eye exam
- Donate blood/plasma
- Certify in CPR or First Aid
- Check your medication, spice or food cabinet for outdated items and dispose of them properly
- Exercise a minimum of 3 times per week for one month
- Attend a seminar, health fair, or read an article on a health topic
- Keep a journal for 30 days logging your diet, time management, mood or exercise
- Visit a nursing home, hospital or shut in
- Complete a Speaking competition or Impromptu competition
- Present a 4 – 6 minutes speech
- Enter a writing competition
- Write an article for a chapter, district, state or national newsletter
- Write an essay or short story with 300 or more words, but less than 500 words
- Chair a project
- Participate in a leadership exercise
- Participate in a team-building exercise
- Participate in a chapter project
- Attend a state or United States Women of Today meeting
- Learn a new craft
- Learn a new recipe
- Read a book or listen to an audio book
- Update your will or review your financials
- Volunteer in another organization
- Interview a member of a different generation about changes they have seen in their lifespan
- Interview someone from a different culture or nation.
- Hold local, state or national office
- Other: \_\_\_\_\_