

Teap.

Everyone deserves a little couch-time.



Monthly Wellness Seminar

**Money Matters:
Reducing Financial Stress for a Healthier You**

October 2025



Delia Weaver

About your Presenter

- Managing Associate and Financial Professional.
- Former educator and administrator.
- Passionate about mentoring and empowering others.
- Provides strategic, holistic financial guidance.
- Committed to lasting impact and legacy building.

WHY ARE WE HERE



Understand the connection between financial stress and brain health

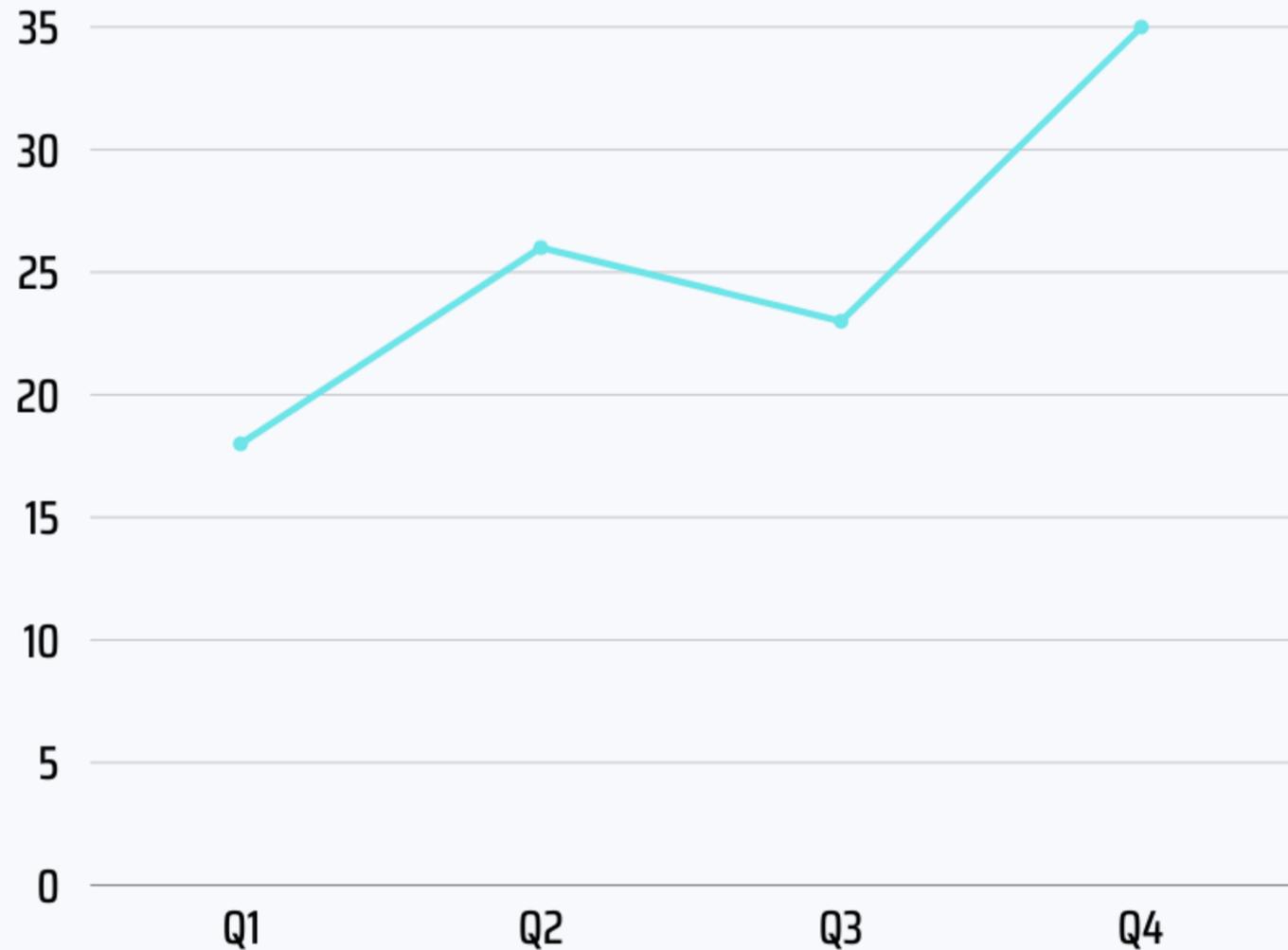


Explore strategies for reducing financial stress during difficult times



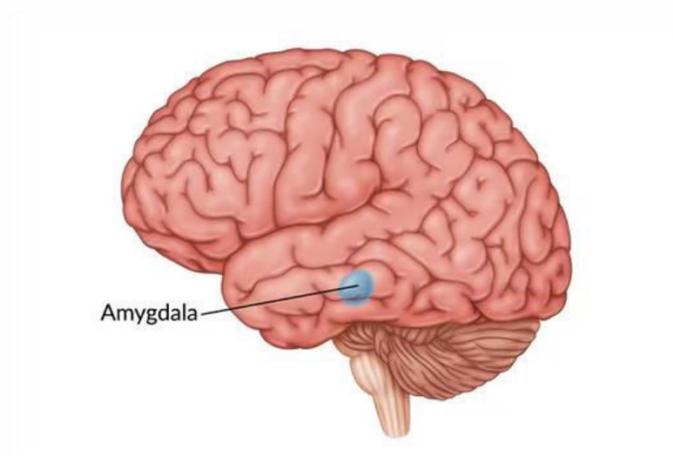
Build a healthier relationship with money and stress management

THE IMPACT OF FINANCIAL STRESS



- **Money is the #1 source of stress for many adults**
- **Stress linked to headaches, sleep problems, anxiety**
- **Chronic financial stress harms long-term health**

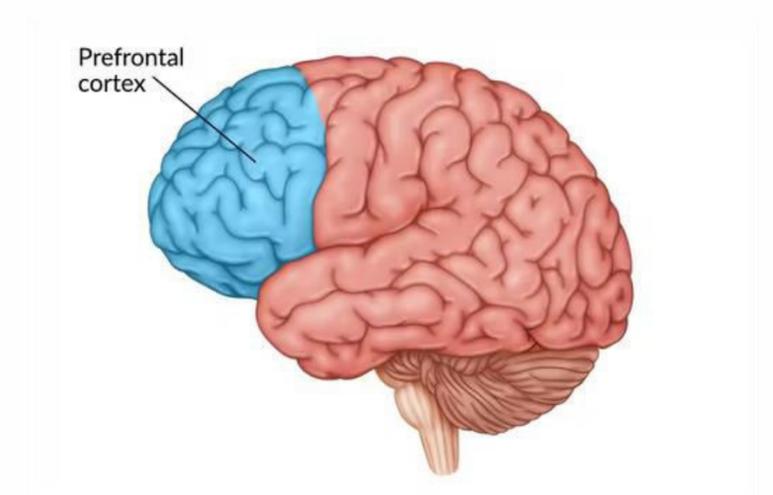
THE NEUROSCIENCE OF STRESS



Amygdala triggers 'fight or flight' response



Cortisol release keeps body in survival mode



Prefrontal cortex (logic/decision-making) is impaired

POLL #1

HOW DO YOU FEEL ABOUT MONEY TODAY?

- **Anxious**
- **Neutral**
- **Confident**
- **Other**



HOW STRESS SHOWS UP IN DAILY LIFE



**POOR SLEEP OR
CONSTANT FATIGUE**



**IRRITABILITY OR MOOD
SWINGS**



**PROCRASTINATION OR
AVOIDANCE**



**UNHEALTHY COPING
BEHAVIORS**

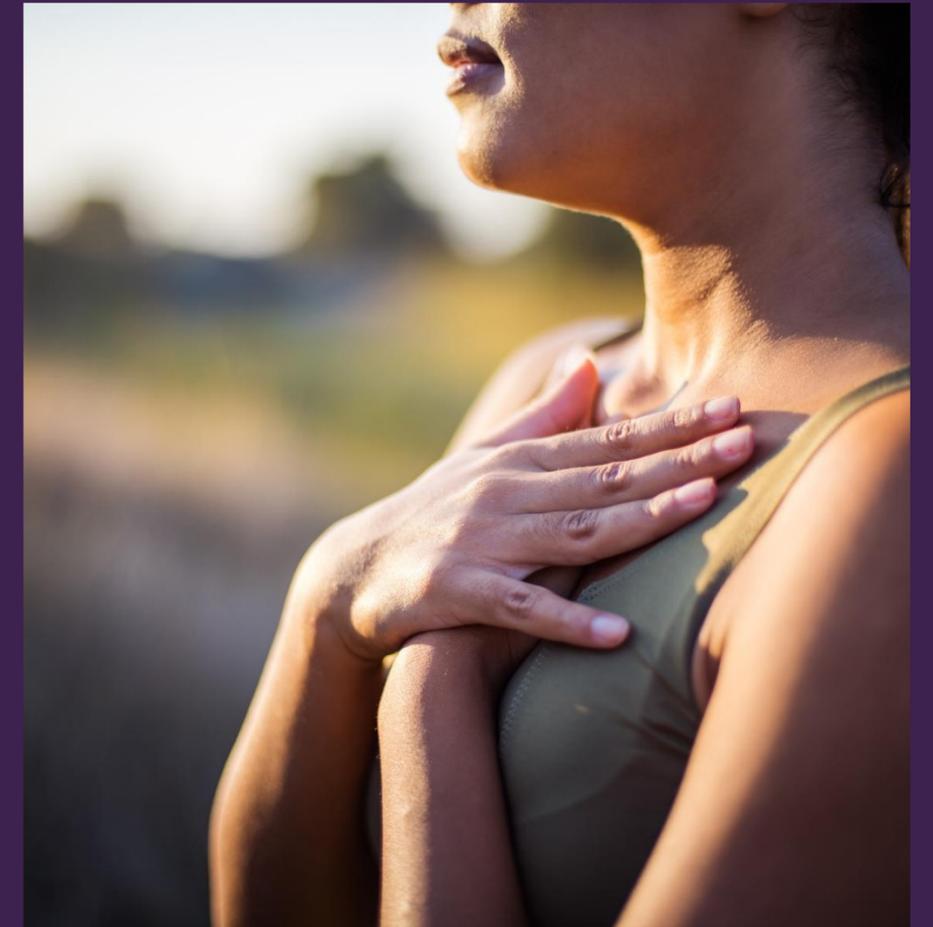
POLL #2:

BIGGEST FINANCIAL STRESSOR?

- **Debt**
- **Lack of savings**
- **Unexpected expenses**
- **Other**

STRATEGIES FOR MANAGING STRESS

- **Financial Mindfulness**
- **Creating a written plan or budget**
- **Use support systems / resources**
- **Small, consistent financial steps**



CASE STUDY: MARIA'S CHALLENGE



**SINGLE PARENT WITH
UNEXPECTED EXPENSES**



**STRESS AFFECTED FOCUS
AND SLEEP**



**FELT OVERWHELMED AND
OUT OF CONTROL**

CASE STUDY: MARIA'S SOLUTION



Created a simple budget



Mindful Habits



Consultation with
Financial Professional



Reduced anxiety and
regained control

POLL #3:

WHAT AREA WOULD IMPROVE MOST IF STRESS WAS REDUCED?

- Health
- Relationships
- Productivity
- Happiness
- Other

THE BENEFITS OF FINANCIAL COMFORT

- **Reduces survival response**
- **Improves confidence and decision-making**
- **Frees brain for creativity and problem-solving**



PUTTING IT INTO PRACTICE



- **Start small, pick one habit or change**
- **Track stress triggers and responses**
- **Celebrate progress, not perfection**

KEY TAKEAWAYS

Financial stress affects both brain and body

Strategies exist to reduce stress and build clarity

Healthier money outlook supports resilience and well-being

THANK YOU FOR JOINING



Delia.Weaver@glic.com



210-548-0075



www.linkedin.com/in/delia-weaver

BUILDING WEALTH | PROTECTING FAMILIES | EMPOWERING FUTURES



Delia Weaver

Financial Services Professional

Providing tailored financial consulting services that empower you to make informed decisions, optimize your wealth, and achieve long-term financial stability

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- Individual Disability Insurance
- Long Term Care Planning
- Investment Strategies
- Retirement Planning
- College Savings Plans
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210-548-0075 | Delia.Weaver@glic.com



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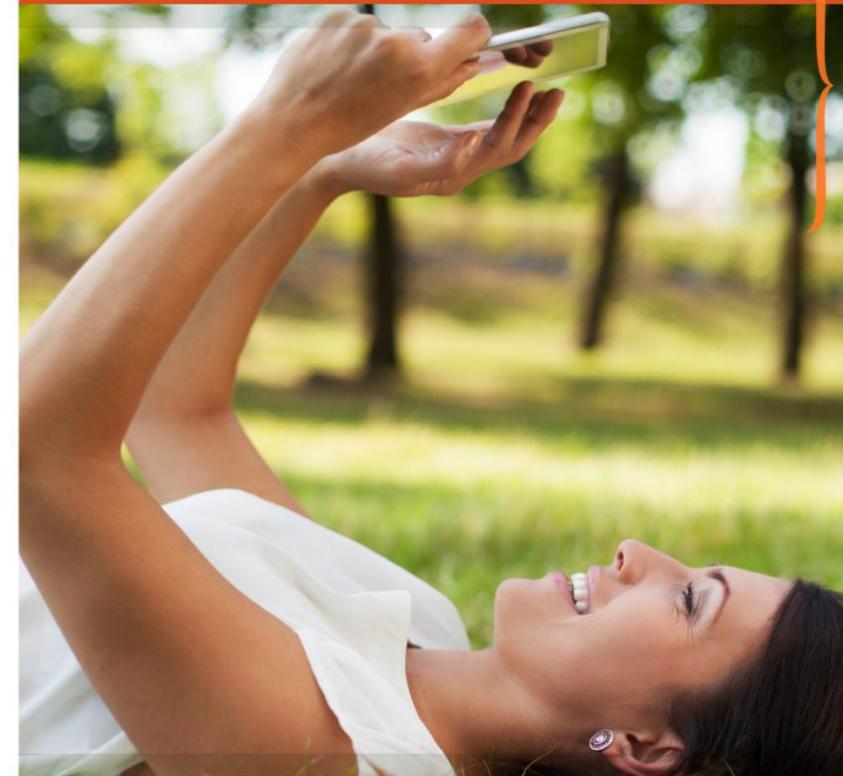
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- Seven Content Divisions: Parenting, Aging, **Balancing**, Thriving, Working, Living, International

Connect to resources and experts online

Resources and support are right at your fingertips with your employee support program's website. The site offers options to instant message with or email our experts or browse a robust library of articles and resources to support your wellbeing at every stage of life.

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MONEY MATTERS

REDUCING FINANCIAL STRESS FOR A HEALTHIER YOU

Common Challenges

PHYSICAL

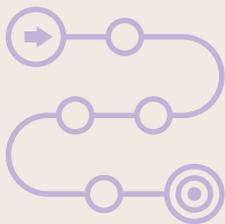
- Issues With Sleep
- Heightened Cortisol Levels
- Impaired Decision Making

EMOTIONAL

- Stress
- Anxiety
- Mood Swings

Simple Solutions You Can Start Today

Have A Plan



- Plan for emergency situations (car break down, medical emergencies, etc).
- Create a simple budget plan whether it be weekly, bi-weekly, or monthly.
- Set up a Savings Account then develop a savings plan.
- Celebrate your progress, not perfection.

Manage Debt



- Recognize unhelpful thought patterns (avoidance).
- Pick a method to break it down into manageable chunks.

Stay Interactive



- Small consistent steps.
- Set realistic achievable goals.
- Meet with a Financial Professional.

“When you feel organized, supported, and informed your body can take a break from fight-or-flight. Clarity brings calm.”

– **Delia Weaver**

