

Wellbeing Insights



In This Issue

- 01 [Step Outside: How Nature Supports Mental Wellbeing During Earth Month](#)
- 03 [On the Menu: Super Seeds](#)
- 05 [Conscious Spending: Combatting Hyper-Consumerism in the Modern World](#)
- 07 [Financial Focus: Retirement Accounts From Previous Jobs: What to Know](#)

Looking for ways to boost your self-care routine? [Click here](#) for your daily inspiration!

Step Outside: How Nature Supports Mental Wellbeing During Earth Month

As Earth Month reminds us to care for the planet, it also offers a timely reminder to care for ourselves. One of the simplest and most effective ways to support mental wellbeing is also one of the most accessible: spending time in nature. Whether it's a walk outside, tending to a plant, or simply noticing the sky, connecting with the natural world can have a positive impact on mood and overall wellbeing.

Continued on page 2



Step Outside: How Nature Supports Mental Wellbeing During Earth Month

Continued from page 1

Research consistently shows that spending time in nature can help reduce stress, anxiety, and symptoms of depression. Being in natural environments is associated with lower levels of cortisol, the body's primary stress hormone, and higher levels of positive emotions, such as calmness, joy, and mental clarity. Even a brief time outdoors can help reset the nervous system and offer a much-needed break from constant stimulation.

Nature offers a counterbalance to our technology-driven lifestyles. Natural settings encourage mindfulness, gently drawing our attention to the present moment through sights, sounds, and sensations. This can help quiet racing thoughts and create space for emotional regulation.

Connecting with nature does not require long hikes or hours outdoors. Small, intentional moments can make a meaningful difference. Research suggests that spending just 10 to 20 minutes outside can lead to noticeable improvements in mood, focus, and stress levels. The greatest benefits come from being consistent and present, not from how long or how intensely you spend your time.

Earth Month is a great opportunity to reflect on how caring for the environment and caring for our mental health are interconnected. When we slow down and engage with the natural world, we often feel more grounded and connected, both to ourselves and to something larger than our daily to-do lists.



Here are a few easy, realistic ways to bring more nature into your routine, even on busy days:

- **Take meetings or breaks outside.** If possible, step outdoors for a phone call or a short break. Fresh air and natural light can boost energy and focus.
- **Step outside for a daily "nature pause."** Spend five to ten minutes outside noticing what's around you. Pay attention to colors, sounds, or the feeling of the air.
- **Add greenery to your space.** Houseplants or flowers can improve mood and create a calming environment, even if you're indoors.
- **Move your body outdoors.** A short walk, gentle stretching, or a few minutes of movement outside can improve both mental and physical wellbeing.
- **Unplug intentionally.** While spending time outside, reduce screen time by silencing notifications or avoiding scrolling. Being more present can help you get the full mental health benefits of nature.
- **Engage your senses.** Listen to birds, feel the sun or breeze, notice the scent of grass or flowers. Sensory awareness deepens the calming effect of nature. Placing your bare feet on the ground for a few minutes each day has a particularly calming and grounding effect.
- **Watch the sunrise or sunset.** Exposure to natural light, especially earlier in the day, supports circadian rhythms, which are closely tied to mood regulation, sleep quality, and overall mental health. Try to catch the colors of the sky once a day, whether that's first thing in the morning, or an evening sunset.
- **Spend time near water or "blue spaces."** Research suggests that being near water such as lakes, rivers, or oceans is associated with greater feelings of calm and improved mood compared to urban environments without natural features.
- **Pair social connection with nature.** Spending time outdoors with a friend or loved one can amplify mental health benefits by combining social support with restorative environments.

Reconnecting with nature does not require big changes. Small, intentional moments outdoors can help clear your mind, reduce stress, and restore your energy. Sometimes, the simplest step outside can make the biggest difference.

Super Seeds



When many people think of seeds, they think of crops and planting for farming. But before modern farming practices, foraging for seeds was common. This practice dates back thousands of years. The Aztecs recorded chia as early as 3500 B.C. While how we gather and use seeds has changed, they remain a dietary staple for good reason.

Seeds such as chia, pumpkin, and hemp may be some of the smallest power-packed foods available. They can be ground, roasted, or sprinkled to deliver impressive health benefits. Seeds are excellent sources of plant-based healthy fats, fiber, and minerals. For such a tiny package, their impact on the body is significant.

Seeds are nutrient-dense and loaded with:

- **Iron** – Helps your body make proteins that carry oxygen-rich blood
- **Calcium** – Vital for bone strength and health
- **Magnesium** – Supports hydration, digestion, and brain health
- **Phosphorus** – Needed for growth, maintenance, and repair of cells and tissues

In addition, seeds may support a healthy weight, regulate blood sugar, and fight inflammation. So what exactly is a seed, and how does it differ from a nut? Nuts have an outer shell that contains a dry fruit and one or two seeds, and the shell must be removed. Seeds have a nutrient-rich seed coat and are usually eaten with it intact.

Continued on page 4

On the Menu: Super Seeds

Continued from page 3

Interested in adding more of these superfoods to your diet? Here's a comparison of six popular seeds.

Seed	Key Nutrients	How to Incorporate	Notes
Chia	Fiber, omega-3 essential fatty acids, calcium, magnesium	Chia pudding, chia topping, salads, smoothies	Soak before eating or consume with adequate fluids
Flax	Omega-3 fats, fiber	Muffins, breads, egg substitute, smoothie	Use ground flax to allow absorption of healthy fats
Hemp	Complete plant protein, iron, phosphorus, magnesium, manganese, omega-3 and omega-6 fatty acids	Salads, oatmeal, yogurt	Very mild flavor, so they easily incorporate with a lot of dishes
Pepita or Pumpkin	Protein, heart-healthy fats, magnesium, zinc, phosphorus	Topping for soups and salads, energy bars, granola	Shell-less pumpkin seeds
Sesame	Copper, manganese, calcium, magnesium	Stir-fry dishes, bagel topping, burger buns, salads, breadsticks	Tahini is made from ground sesame seeds
Sunflower	Vitamin E, selenium, polyunsaturated fats	Sunflower butter, salads, muffins, breads	Great alternative for those with a peanut allergy

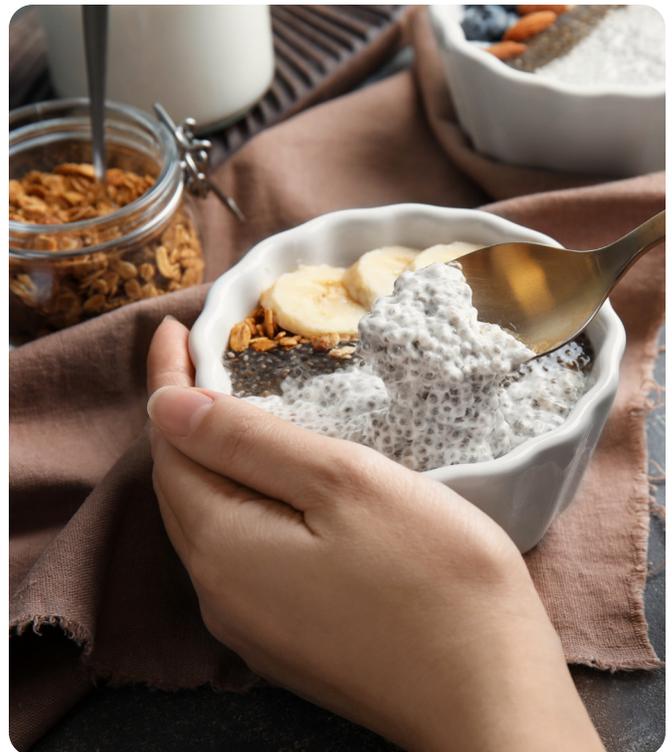
Simple Chia Seed Pudding

Ingredients

- 3 tablespoons chia seeds
- 1 cup milk (dairy or unsweetened almond, oat, etc.)
- 1–2 teaspoons honey or maple syrup (optional)
- ½ teaspoon vanilla extract (optional)

Instructions

- Add chia seeds, milk, sweetener and vanilla to a jar or bowl.
- Stir well to combine. Let sit 5 minutes, then stir again to prevent clumping.
- Cover and refrigerate at least 2 hours, or overnight.
- Stir before serving and add toppings like berries, nuts, or granola.





Conscious Spending: Combatting Hyper-Consumerism in the Modern World

In today's fast-paced, digitally connected society, the pursuit of "more" has become deeply ingrained in our daily lives. Hyper-consumerism — an environment where constant buying and material accumulation are the norm — permeates social media feeds, influences our self-worth, and challenges the very notion of what it means to live well. In response, a growing movement is shifting focus from mindless consumption to conscious spending: a thoughtful, values-driven approach to money that promises not just financial freedom but also a richer, more meaningful life.

Understanding Hyper-Consumerism

Hyper-consumerism is defined by excessive and often impulsive purchasing, encouraged by sophisticated marketing, endless product launches, and societal pressure to "keep up." Modern life offers unmatched convenience: one-click shopping, fast fashion, and targeted online ads. However, beneath the veneer of abundance lies a less visible cost: debt, stress, environmental degradation, and a disconnect from what truly brings happiness.

Many people experience the fleeting satisfaction of new purchases, soon replaced by the urge for the next "must-have" item. This cycle is reinforced by social comparison and FOMO (fear of missing out), leading many to conflate their identities and happiness with possessions. Over time, these habits undermine financial wellbeing and obscure the non-material aspects of life that genuinely contribute to satisfaction.

The Philosophy of Conscious Spending

Conscious spending isn't about restriction or deprivation; it's about aligning your financial choices with your values. It means understanding why you buy, being intentional about your purchases, and channeling resources towards things that genuinely enhance your life. Conscious spenders don't shun all consumption; rather, they prioritize quality over quantity and seek meaning in how they use their resources.

Key principles of conscious spending include:

- **Awareness:** Recognizing emotional and situational triggers for spending.
- **Intention:** Making purchases that support personal values, needs, and long-term goals.
- **Sustainability:** Considering the environmental and social impact of consumption.
- **Gratitude:** Appreciating what you already have and reducing the drive for more.

Continued on page 6

Conscious Spending: Combatting Hyper-Consumerism in the Modern World

Continued from page 5

Practical Strategies for Conscious Spending

Adopting a conscious approach to money can feel daunting in a world designed to trigger spending. Here are tangible strategies to break the cycle and foster mindful consumption:

1. Identify Your Values

Take time to reflect on what truly matters most to you — whether it's family, health, travel, learning, or creativity. Use these core values as a compass for financial decisions. For example, if adventure and relationships rank highly, prioritize spending on experiences with loved ones over accumulating objects.

2. Analyze Your Spending Patterns

Review your bank statements and monthly expenses. Notice where your money goes and how much, if any, aligns with your values. Are there recurring purchases that no longer serve you or purchases driven by stress, boredom, or social pressure? Awareness is the foundation for change.

3. Create a “Joy-Based” Budget

Traditional budgeting often feels restrictive. Instead, allocate resources toward what brings you genuine joy or fulfillment, whether that's gourmet coffee, fitness classes, or books. Cut back on low-value areas to make space for what matters most.

4. Practice Mindful Shopping

Pause before making purchases, especially those inspired by ads or emotional triggers. Ask yourself:

- Do I need this, or do I just want it?
- How often will I use or value it?
- Could I borrow, rent, or repurpose something instead?
- Does this purchase align with my bigger goals?

Delaying non-essential purchases (e.g., a 24-hour rule) often reveals when a desire is fleeting.

5. Choose Quality Over Quantity

Opt for well-made, durable products, even if they cost more upfront. Quality goods often save money over time, create less waste, and foster a greater appreciation for what you own.

6. Embrace Minimalism

Consider simplifying your environment. Decluttering brings clarity and reveals the abundance you already have, reducing the urge to accumulate. Minimalism isn't about having nothing, but about making room for what matters.

7. Practice Gratitude

Cultivate gratitude for your current resources. Simple practices like journaling or regular reflection shift focus from scarcity to abundance, lessening the compulsion to fill emotional gaps with material things.

8. Support Ethical Businesses

Direct spending to companies with responsible sourcing, fair labor practices, or sustainable missions. Every dollar is a vote for the kind of world you want to support.

The Benefits of Conscious Spending

Moving from hyper-consumption to conscious spending delivers powerful benefits:

- **Financial wellbeing:** Reduced debt, increased savings, and greater capacity to invest in meaningful goals or experiences.
- **Mental health:** Less stress and guilt, more satisfaction and autonomy.
- **Environmental impact:** Lower waste and resource use, support for ethical business practices.
- **Personal growth:** Stronger self-awareness, deeper alignment between actions and values.

The shift from hyper-consumerism to conscious spending doesn't mean sacrificing pleasure. Rather, it's a journey toward reconnecting with true sources of happiness; relationships, growth, purpose, and experiences—while using money as a tool to support those priorities. In embracing conscious spending, we reclaim our agency, foster sustainable wellbeing, and push back against the relentless message that “more is better.”

By cultivating awareness, gratitude, and intention in our buying habits, we can break free from the default consumer mindset and chart a path toward genuine fulfillment in the modern world.

Retirement Accounts From Previous Jobs: *What to Know*

Changing jobs is common, and with each move, you may leave behind a retirement account in a previous employer's plan (such as a 401(k), 403(b), or 457 plan). Maybe the login is long forgotten, and statements are piling up in your inbox. You're not alone in wondering: "Now what?"

Why Old Accounts Matter

Retirement accounts from previous employers can be easy to lose track of over time. Also, without regular attention, you might overlook differences in investment options, fees, or beneficiary designations. Taking a little time now can help you stay organized and make informed decisions that support your long-term goals.

Your Main Options

Leave It Where It Is

If your former employer's plan allows it, you may be able to leave your account where it is. This is often the easiest short-term option. However, you can't contribute anymore, and fees or investment choices may differ from other options. Be sure your contact information stays up to date.

Roll It Into Your New Employer's Plan

If your new employer offers a qualified retirement plan, moving your old account into your new employer's plan can simplify things - one account, one login. You can add contributions through the new plan and tax-deferred status is maintained. Just keep in mind: some plans have limited investment options, waiting periods, or different fee structures.

Rollover To An IRA

Rolling your account into an IRA gives you access to a broader range of investment choices and flexibility to combine multiple old accounts. However, IRAs are typically more hands-on and don't offer features like plan loans. Costs and services can vary by provider.

Cash Out (Usually a Last Resort)

Cashing out may be tempting, but it often comes with trade-offs. You'll likely owe income taxes and possibly a 10% early withdrawal penalty if you're under age 59½. You'll also reduce the savings you're building to support your future retirement needs. Consider this option only in true emergencies.



Continued on page 8

Financial Focus: Retirement Accounts From Previous Jobs: What to Know

Continued from page 7

Factors to Weigh

As you review your options, it can be helpful to compare fees and available investment choices, as these can vary across plans and providers. You may also want to consider the level of support offered, such as access to guidance tools or professional advice. Think about how and when you might need to access your money in the future, including any differences in withdrawal flexibility. Finally, be aware of potential tax implications, as rollovers and withdrawals can affect your taxable income depending on how they're handled.

Simple Next Steps

- Gather account details (balances, tax status, beneficiaries)
- Compare your options carefully
- Contact your plan provider to understand the process
- Use a direct rollover to help avoid taxes and penalties
- Work with a financial or tax professional for questions about your specific situation



A Reassuring Takeaway

Taking control of retirement accounts from previous jobs doesn't have to be complicated. A few thoughtful steps today can help you stay organized, simplify your finances, and keep your savings aligned with your goals.

Investment advisory services provided through CBIZ Investment Advisory Services, LLC, a registered investment adviser and a wholly owned subsidiary of CBIZ, Inc.

Visit us at cbiz.com/wellbeing.

Contributing Writers

Kerry Ely
Sr. Manager, Education
Consulting

Tammie McCoy
Sr. Wellbeing Solutions
Account Manager

Bridgette O'Connor
Lead Wellbeing
Solutions Consultant

Abby Stevenson
Sr. Wellbeing
Solutions Consultant

Copyright CBIZ, Inc. All rights reserved. Use of the material contained herein without the express written consent of the firms is prohibited by law. This publication is distributed with the understanding that CBIZ is not rendering legal, accounting or other professional advice. The reader is advised to contact a tax professional prior to taking any action based upon this information. CBIZ assumes no liability whatsoever in connection with the use of this information and assumes no obligation to inform the reader of any changes in tax laws or other factors that could affect the information contained herein. Material contained in this publication is informational and promotional in nature and not intended to be specific financial, tax or consulting advice. Readers are advised to seek professional consultation regarding circumstances affecting their organization.