



# Wellbeing Insights



## Happiness is in Your Habits: Small Shifts for a More Fulfilling Life

We hear a lot about happiness — how to chase it, how to hold onto it, and what might be standing in its way. For working adults navigating demanding jobs, side hustles, family responsibilities, and the relentless pace of modern life, happiness can feel like a luxury — something reserved for weekends or vacations. But here's a truth that might surprise you: happiness isn't a final goal to reach when everything else is perfect. It's something we can create, little by little, every day.

Let's stop thinking of happiness as a distant mountaintop and start seeing it more like a muscle we can train. You don't need a perfect life. You need intention, consistency, and a few practical tools that can boost your happiness in real, tangible ways.

Continued on page 2

### In This Issue

- 01 [Happiness is in Your Habits: Small Shifts for a More Fulfilling Life](#)
- 04 [Build Your Own Bites: Skewers](#)
- 06 [Financial Focus: Understanding Good Debt vs Bad Debt](#)
- 07 [Health Literacy Highlight: Which Vaccines Do I Need? A Simple Guide to Staying Protected](#)

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



# Happiness is in Your Habits: Small Shifts for a More Fulfilling Life

Continued from page 1

## 1. Start Noticing the Good Stuff

It sounds simple, but tuning into the small pleasures in your daily life is one of the fastest ways to shift your mindset. Take in the smell of fresh coffee, a compliment from a colleague, or the way sunlight hits your desk in the morning. These aren't life-changing events, but string enough of them together, and you start building a life that feels pretty good.

### *Try this:*

Once a day, pause and mentally name three things that made you smile or feel grateful. It might feel forced at first, but give it time — your brain will start scanning for the good on its own.

## 2. Move Your Body, Boost Your Mood

You don't need to become a marathoner or even love the gym, but you do need to move. Physical activity releases feel-good chemicals in your brain and helps regulate stress and anxiety. Movement doesn't just improve your health — it improves your mood, focus, and sleep, too.

### *Try this:*

Choose something low-pressure — dancing around your kitchen, taking a walk during lunch, or stretching for five minutes while your coffee brews. The key is consistency, not perfection.

## 3. Do Something Kind

Acts of kindness aren't just good for the recipient — they're powerful for the giver, too. Whether it's holding a door, complimenting a coworker, or sending a check-in text to a friend, these moments light up the reward centers in our brain. Kindness connects us, makes us feel valuable, and reminds us that we can make a difference.

### *Try this:*

Set a small kindness goal each day — just one thoughtful action to improve the life of someone you interact with. Or, set a goal to really notice the people around you (in traffic, at the store, etc.) and to extend a small act of kindness to someone who passes through your life today.

## 4. Strengthen Your Relationships

It's hard to feel happy in a vacuum. We are wired for connection, and while adult friendships can be tricky to maintain (hello, packed schedules), strong relationships are one of the most reliable predictors of happiness and longevity.

### *Try this:*

Reach out to someone you care about just to say hi. No agenda, just connection. Or, take five minutes to truly listen to someone without multitasking.

## 5. Learn Something New

There's something invigorating about trying something new or learning a skill. It gets you out of autopilot and reminds you that you're capable of growth, even in small ways. Whether it's baking bread, learning guitar chords, or taking a short online course, these moments inject curiosity and joy into your routine.

### *Try this:*

Think about something you've always wanted to learn but never made time for. Commit to 15 minutes a week — it's more doable than you think.

Continued on page 3

# Happiness is in Your Habits: Small Shifts for a More Fulfilling Life

Continued from page 2

## 6. Set Goals You Actually Care About

It's easy to get swept up in other people's definitions of success. But goals that align with your values — goals that mean something to you — are energizing and fulfilling, even when they're hard. Working toward something you care about gives your days a sense of direction and momentum.

### *Try this:*

Pick one personal goal and break it down into tiny steps. Whether it's writing a book, saving for a trip, or learning to meditate, take one small action this week. Progress feels good.

## 7. Build Emotional Resilience

Let's face it: life isn't all sunshine and affirmations. Stress, setbacks, and loss are inevitable. But resilient people aren't immune to these challenges — they're just better at bouncing back. The good news? Resilience is a skill you can build.

### *Try this:*

When something hard happens, give yourself permission to feel it fully. Then ask, "What can I control right now?" Shifting your focus from what's out of your hands to what's in your control gives you back a sense of power.

## 8. Accept Yourself as You Are

This one might be the hardest, but it's crucial. Self-acceptance doesn't mean giving up on growth; it means recognizing your worth isn't tied to productivity, appearance, or perfection. Beating yourself up isn't a motivator — it's a drain.

### *Try this:*

Next time you catch your inner critic spiraling, talk to yourself the way you'd talk to a friend. Sounds cheesy? Maybe, but self-kindness is a superpower.

## 9. Create Meaning in the Everyday

You don't have to be solving global problems to live a meaningful life. Meaning comes from feeling connected to something bigger than yourself — your family, your community, your faith, or your work. When your daily actions reflect your values, you feel more aligned and at peace.

### *Try this:*

Ask yourself, "What matters most to me right now?" Then, look for small ways to live that out today, even if it's just helping a coworker or being more present at home.

You don't need a better job, a bigger paycheck, or a perfect relationship to feel happy. Sure, those things might help temporarily, but sustainable happiness comes from how you live now, how you treat others, and how you treat yourself. It's all about what you choose to focus on.

So, instead of chasing happiness like a moving target, start planting it in your everyday life. The path to happiness isn't in the distance. It's right here, right now — with you.







## BUILD YOUR OWN BITES

# Skewers

When it comes to summer meals, skewers are a fun and nutritious option that can be easily customized to suit your taste. Also known as kabobs, they can be grilled, baked, or served chilled, making them a convenient choice for warm-weather cooking. Skewers are a great way to combine protein with colorful produce in a simple, portable format that is ideal for casual gatherings or quick weeknight meals.

## Choosing the Right Skewer Sticks

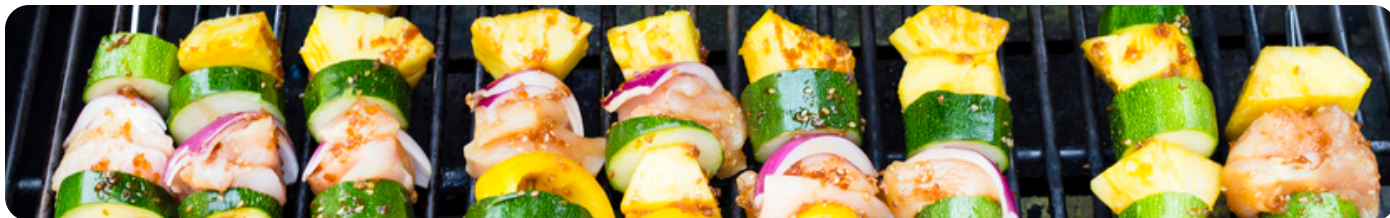
Before you dive into recipes, start with the right tools. Skewers come in bamboo or metal varieties. Bamboo sticks are inexpensive and disposable but should be soaked in water for at least 30 minutes before grilling to prevent burning. Metal skewers are reusable and conduct heat well, helping food cook from the inside out. Look for skewers with a flat design to prevent ingredients from spinning when you flip them. Shorter skewers (6–8 inches) are ideal for appetizers or kids, while longer ones (10–12 inches) are great for full meals.

## Tips for Skewer Success:

- **Cut ingredients uniformly** to ensure even cooking.
- **Alternate colors and textures** to make each skewer visually appealing and nutritionally balanced.
- **Don't overcrowd the stick** — leave a bit of space between pieces for better heat circulation.
- **Consider cooking times** — denser foods like chicken or potatoes may need pre-cooking or smaller cuts to finish at the same time as softer items.

Now for the fun part — creating delicious skewer combos that are easy to prep and perfect for summer.

Continued on page 5



## No-Cook Skewers

### Caprese Skewers



#### **Ingredients**

- Fresh mozzarella balls
- Cherry tomatoes
- Fresh basil leaves
- Balsamic glaze drizzle

Skewer ingredients, alternating between tomato and mozzarella with a folded basil leaf between each. Drizzle with balsamic glaze before serving.

### Apple Cheddar Skewers



#### **Ingredients**

- Apples, cut into cubes
- Block of white cheddar cheese, cut into cubes
- Arugula or spinach
- Prosciutto or deli turkey

Skewer ingredients in any order you prefer. For the greens and meat, be sure to fold or roll them into a size similar to your apple and cheddar chunks for a uniform look to the skewer. Optional: pairs well served with a jam such as fig, blackberry, or caramelized onion.

## Grilled Skewers

### Mediterranean Chicken Skewers



#### **Ingredients**

- Cubed chicken breast
- Cherry tomatoes
- Zucchini slices (thick cut)
- Kalamata olives
- Red onion chunks
- **Optional Marinade:** Olive oil, lemon juice, garlic, oregano, and a pinch of salt
- **Serve with:** Tzatziki or hummus

Skewer ingredients and season or marinate. When you're ready to cook, pop them onto a preheated grill and use a meat thermometer to gauge when the chicken is cooked through. Don't forget to turn them after a few minutes to get those grill marks on both sides.

### Teriyaki Steak and Veggie Skewers



#### **Ingredients**

- Cubed steak (sirloin, ribeye, or strip work well)
- Carrot cut into thin rings (use the thick end of the carrot only for rings large enough to skewer)
- Red onion chunks
- Bell pepper chunks
- Pineapple chunks
- **Marinade:** 1/4 cup soy sauce, 1/4 cup honey, 1 Tbsp rice vinegar, 1 tsp ginger, 1 tsp sesame oil (or your favorite pre-made teriyaki marinade)

Marinate steak for at least 30 minutes, then drain and discard marinade. Assemble alternating ingredients onto skewers and pop onto preheated grill. Flip after a couple of minutes to get grill marks on both sides. Cook steak to your preferred level.



## FINANCIAL FOCUS

# Understanding Good Debt vs Bad Debt

When Maria decided to furnish her new apartment, she didn't want to wait and save for it, so she charged a \$3,000 living room set to her credit card. By paying just the \$75 minimum payment each month at a 21% interest rate, it would take her nearly 20 years to pay it off and cost her over \$6,500 in total. What felt like a quick solution turned into a lasting financial burden. Maria's story shows how unaffordable purchases can quietly derail your financial future.

*But not all debt is bad. In fact, some debt can help you build a more secure future. The key is understanding the difference between good debt and bad debt.*

Good debt is typically an investment in your future, such as student loans, a mortgage, or a small business loan. These types of debt can increase your earning potential or help you build equity and often come with lower interest rates.

Bad debt, on the other hand, usually involves borrowing for non-essentials or items that decrease in value over time — like Maria's furniture. Credit card debt, high-interest personal loans, and payday loans fall into this category. Those debts don't build wealth and often carry high interest rates that can spiral out of control if left unmanaged.

Regardless of the type, all debt affects your financial health. It can reduce your ability to save, invest, and handle emergencies. Debt also impacts your credit score, which influences everything from loan approvals to insurance rates and rental applications. Even good debt can become harmful if payments exceed your budget or your income unexpectedly changes.

The good news? Debt can be managed and even eliminated over time. Start with these steps:

- **Track your debt:** List all balances, interest rates, and minimum payments.
- **Create a realistic budget:** Look for areas to cut back and apply the savings to your debt.
- **Consider a repayment strategy:**
  - » The *avalanche method* pays off the highest interest rate debt first, saving you more money over time.
  - » The *snowball method* tackles the smallest balance for quick wins and motivation.
- **Avoid unnecessary new debt:** Be thoughtful about taking on "good debt" and avoid the temptation to borrow for non-essentials. In addition, building an emergency fund can reduce reliance on credit during tough times.

Not all debt is bad, but all debt deserves your attention. By understanding its role and committing to a long-term plan, you can reduce financial stress and build a healthier financial future.

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





## HEALTH LITERACY HIGHLIGHT

# Which Vaccines Do I Need? A Simple Guide to Staying Protected

Vaccines are one of the easiest ways to protect your health and prevent the spread of disease, but it's not always clear which ones you need. Your vaccine recommendations can vary based on your age, health, job, and travel plans. Here's a quick guide to help you stay protected:

### Everyone

***Recommended for nearly all adults***

- Flu (Annual)
- Tdap (every 10 years)
- MMR
- Varicella (Chickenpox)

### Age-based

***For prevention of serious illnesses***

- Shingles (50+)
- RSV (60+)
- HPV (teens)
- Meningitis (teens)

### Health-based

***For those with chronic conditions or compromised immune systems***

- Pneumococcal (chronic)
- Extra boosters

### Lifestyle/Job

***For people in public-facing roles such as healthcare, education, or caregiving***

- Hep B (healthcare)
- Meningococcal (dorms)
- Rabies (vet, travel)

### Travel

***Foreign travelers often have required or recommended vaccines***

- Yellow fever
- Typhoid
- Hepatitis A (Destination-specific)

Continued on page 8

# Which Vaccines Do I Need? A Simple Guide to Staying Protected

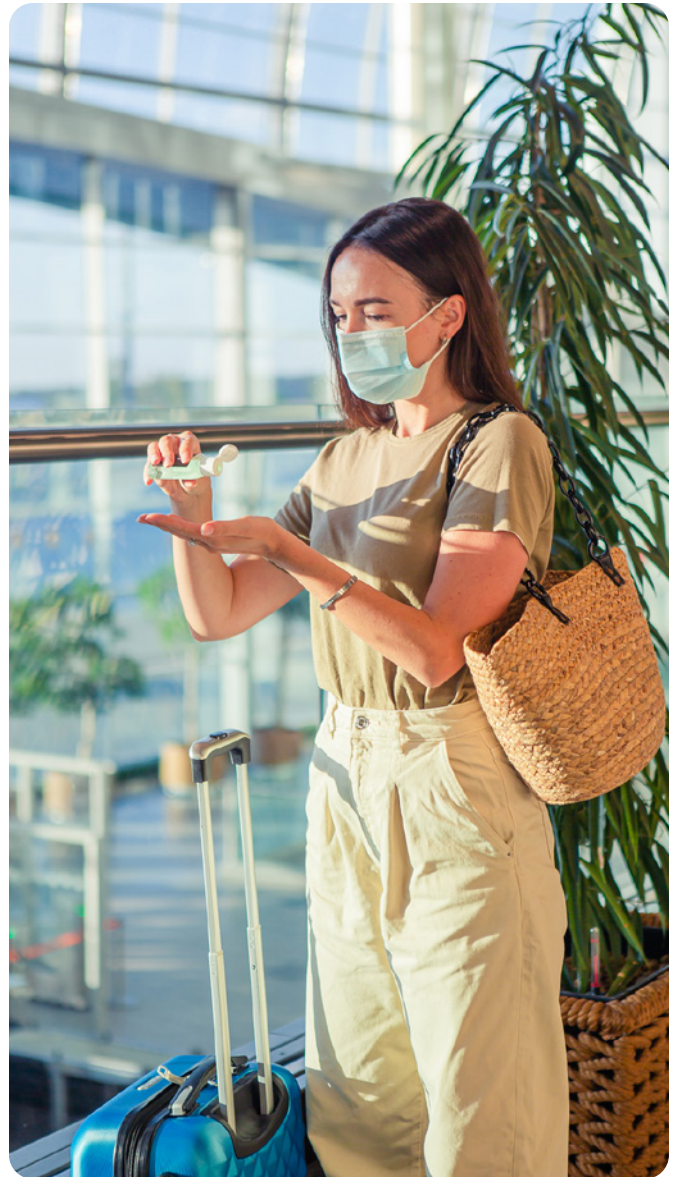
Continued from page 9

Always consult your doctor or pharmacist to receive personalized vaccine recommendations based on your health history.

The CDC website outlines [recommended vaccine schedules](#) for you and your family. For guidance on required and recommended vaccines by travel destination, visit [CDC Travel Health & Vaccines](#) (Traveler's Health). Be sure to check travel requirements well in advance since some vaccines must be given weeks ahead.

## How to Keep Track of Your Vaccines

- Ask your doctor for an official immunization record. Many clinics and health systems keep records electronically and can provide a printout or access through a patient portal.
- Use your state's immunization registry. Most states have a database where vaccine providers log immunizations. You can often request your record directly from the registry.
- Keep a personal vaccine card or app. Whether it's a paper record in a safe place or a secure app like MyChart, having easy access helps you avoid unnecessary repeat shots.
- Update your records regularly. After any new vaccine or booster, jot it down while it's fresh — including the date, vaccine name, and where you received it.



Visit us at [cbiz.com/wellbeing](https://cbiz.com/wellbeing).

### Contributing Writers

**Kerry Ely**  
Sr. Manager,  
Education Consulting

**Jessica Francisco**  
Engagement &  
Wellbeing Consultant

**Julie Fulton**  
Director of Population  
Health & Wellbeing

**Abby Stevenson**  
Sr. Engagement &  
Wellbeing 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.