

Emergency Mode: How Stress Drains Your Health and Wealth - Fitness & Finance Radio Podcast

Fitness & Finance Radio, a podcast teaching real people how to align their health and wealth goals, looks at the role stress plays in both.

FREDERICKSBURG, VA, UNITED STATES, August 14, 2025 /EINPresswire.com/ -- Occasional stress is a normal part of life for the majority of people. We experience it from time-to-time, depending on what we have going on in our lives. It becomes a concerning issue, however, when it's ongoing and taking up too much time in one's life. Chronic stress can lead to people becoming unhealthier and less financially stable. Many people make poor health and financial decisions when stressed, making it crucial that they keep stress to a minimum and learn how to reduce it.

"Without a doubt, stress gets in the way of people reaching their health and wealth goals," said Jeff Smith, a financial planner and owner of The Retirement Smith. "It weakens the body and often your bank account. Learning about what you can do to avoid and manage it should be a high priority for everyone."

According to the National Institutes of Health, stress is a physical and emotional reaction that people experience as they encounter changes in life. When people are feeling stress their body goes into a "fight-or-flight" mode, due to hormones that are being released. While this happening occasionally is normal, when it becomes frequent or chronic it can contribute to worsening of health problems, including asthma, depression, anxiety, and other mental illnesses. It can also contribute to worsening such digestive issues, sleep disorders, headaches, etc.

Ongoing stress can take a toll on our daily lives in numerous ways. The Centers for Disease Control and Prevention (CDC) reports that stress can lead to changes in appetite, energy, desires,



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and interests, as well as lead to trouble concentrating and making decisions. For some people, this may lead to things like overeating, emotional eating, using drugs or alcohol, retail therapy, and making financial decisions that may be regretted later.

Stress reduction and management should be a top priority for everyone. While most people realize this, they may not always know what steps to take to make it happen. Here are some tips to help keep stress under control:

- Get mentally healthy. Protecting mental health is a must for those who want manage the stress in their lives. To do this, the CDC recommends taking breaks from the news, practice daily gratitude, connect with others, and do things that will help reduce stress, such as meditate, spend time outdoors, or find other ways to relax.

- Get physically healthier. Taking care of your body is important to managing stress. This can be done by getting enough sleep, staying physically active, eating healthy, limiting alcohol, and avoiding smoking. Being physically active helps to reduce stress and keep the body healthier, as well as improves one's emotional well-being.



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- Become financially secure. One of the top things that people stress over is finances. Having financial security helps to alleviate the stress risks from the issue. Focus on having an emergency fund and a plan for navigating the future financially.

- Get help when needed. There are times when people need to work with someone to achieve the goals they desire. Whether you need to team up with a financial planner to address money matters, a dietician to learn to eat healthier, or a personal trainer to improve health, the return on investment will be solid.

- Have patience and self-compassion. Living a life with less

stress and worry doesn't happen overnight. It's something we work at and practice, so it's imperative that people be patient with the process and have self-compassion to help keep them going.

"We can do things to help address the stress, so it's best to stay ahead of it," said Jennifer Scherer, a registered dietitian nutritionist, medical exercise specialist, certified personal trainer, and owner of Fredericksburg Fitness Studio. "Now is the best time to make it a priority to address the stress in your life, which ends up impacting everything else."

Financial stress is something that many people are familiar with, and according to a study published in the Journal of Family and Economic Issues, it leads to psychological distress. They report that a substantial number of U.S. families face financial strains, which negatively influences their finances, health behaviors and outcomes, and overall well-being. They report that it also plays a significant role in mental health.

Jeff Smith and his wife, Jennifer Scherer, have a podcast focusing on holistic wellness and financial planning for retirement. The [Fitness & Finance Radio](#) podcast offers a look at essential topics to know about keeping healthy and how it can impact their overall finances in retirement. The two bring passion and experience to the table, with Smith being a financial planner and owning The Retirement Smith and Scherer being a health and fitness expert and owning The Fredericksburg Fitness Studio. Both businesses are located in Fredericksburg and have a long-standing following of people whose services they have helped.

The Fitness & Finance Radio podcast can be accessed on YouTube for free. The Retirement Smith serves those in the Fredericksburg, Va. area and beyond with individualized financial planning. Fredericksburg Fitness Studio provides private, customized fitness programs available by appointment. Their reformer Pilates fitness training program is a fun and unique exercise method with many benefits. The reformer program helps with strength, flexibility, balance and coordination, core control, and more. To learn more about Fredericksburg Fitness Studio, visit the site: <https://www.fburgfitness.com>. To get more information, visit the site at: <https://www.theretirementsmith.com/>.

About Fitness & Finance Radio

Fitness & Finance Radio is a podcast produced by the married couple Jeff Smith and Jennifer Scherer. Both own businesses in Fredericksburg, Va., with Smith as a financial planning expert and owner of The Retirement Smith and Scherer as a fitness and nutrition expert and owner of the Fredericksburg Fitness Studio. To learn more about Fredericksburg Fitness Studio, visit the



Jennifer Scherer, a registered dietitian nutritionist, medical exercise specialist, certified personal trainer, and owner of Fredericksburg Fitness Studio

site: <https://www.fburgfitness.com>. To get more information, visit the site at: <https://www.theretirementsmith.com/> .

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