Fitness & Finance Podcast Explores the Link Between Family Wellness, Stress, and Money During Back-to-School Season

Fitness & Finance Radio podcast takes on an issue plaguing many households, offering sensible solutions.

FREDERICKSBURG , VA, UNITED STATES, September 30, 2025 /EINPresswire.com/ -- This month is a time when many families experience an increase in stress with the return of school. While it may seem that having kids back in school should reduce tension, parents often face the challenge of juggling work, extracurricular activities, homework, meals, and more. The pressure strains family wellness and can even trigger financial issues. The good news: steps can be taken to ease these challenges, laying the foundation for a healthier, less stressful school year.

> Stress from juggling so much in the family can take a toll. We realize this is an issue and want to help families restore harmony and maintain it all year long."
>
> *Jeff Smith, a financial planner and owner of The Retirement Smith*

"Stress from juggling so much in the family can take a toll," said Jeff Smith, financial planner and owner of Fredericksburg, Va.-based The Retirement Smith. "We want families to restore harmony and maintain it all year long. They should feel good, have less stress, and not have to worry about finances, too."

For many households, money lies at the root of stress. A research study in the January 2025 issue of Frontiers in Public Health reports that financial stress during young adulthood may have lasting effects on economic security, physical health, and overall well-being. One in six young adults in the U.S. experiences financial stress, placing them at high risk for psychological distress.

Money worries ripple through the household, straining relationships and creating tension that affects every family member. The burden makes it more difficult to focus on essential areas such as academics, healthy meals, and physical activity—each of which is crucial to maintaining wellness. Ignoring physical and mental health can, in turn, affect finances and earning ability. The issues are interconnected and must be addressed together.

Here are some tips to support healthier family outcomes:

• Be realistic. Families often face a gap between their financial reality and what they would like it to be. Realism helps determine what can truly be afforded and what can be sacrificed. Prioritizing health and wellness is always a smart investment, while other expenses—like multiple streaming subscriptions—may not offer long-term value.

• Get professional help. Many households lack financial guidance, making it worthwhile to invest in the services of a financial planner. Professional advice can lead to greater financial freedom, less stress, and family stability. Likewise, consulting with a health expert can address physical limitations or habits that increase stress.

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• Stay committed. A plan only works when the whole family participates. Open discussions and shared goals help reduce stress while promoting health—physically, mentally, and financially.

• Learn coping skills. Long-term stress can harm health, leading to higher financial burdens. According to the Centers for Disease Control and Prevention, it's critical to find healthy coping strategies. Families should prioritize physical activity, gratitude practices, meditation or breathwork, sleep, and balanced eating.

"Having a home filled with harmony is going to require keeping stress reduced," said Jennifer Scherer, registered dietitian nutritionist, medical exercise specialist, certified personal trainer, and owner of Fredericksburg Fitness Studio. "We love to help people with their financial and fitness needs so they can reduce stress and increase wellness in the home."

Smith and Scherer, a married couple, created a podcast dedicated to these interconnected challenges. Fitness & Finance Radio focuses on holistic wellness and retirement financial planning, offering practical advice to help listeners improve both their health and their financial futures. Their goal is to show how wellness and money are tied together—decisions in one area inevitably affect the other. Listeners can tune in to hear the duo share insights and actionable strategies, rooted in their expertise and passion. Smith, as a financial planner, helps clients navigate retirement income planning and long-term stability. Scherer, as a fitness and nutrition professional, guides people in achieving strength, mobility, and healthy lifestyles. Both are respected local business owners in Fredericksburg, committed to serving their community with personalized support.

About Fitness & Finance Radio
Fitness & Finance Radio is produced by husband-and-wife team Jeff Smith and Jennifer Scherer. Smith, a financial planning expert, owns The Retirement Smith, while Scherer, a fitness and nutrition expert, owns Fredericksburg Fitness Studio. Together, they provide listeners with essential insights into balancing wellness and financial planning. To learn more about Fredericksburg Fitness Studio, visit: https://www.fburgfitness.com. To learn more about The Retirement Smith, visit: https://www.theretirementsmith.com.

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