

FINANCIAL WELLNESS: MORE THAN A RETIREMENT PLAN

People with high financial wellbeing have figured out how to manage their personal finances well and spend their money wisely. According to Tom Rath and Jim Harter with Gallup, it means things like spending within your means, having access to information and tools necessary to make good financial decisions, being financially prepared for emergencies and having a plan for the future.

Take Action

- Buy experiences such as vacations and outings with friends or family because experiences last while material purchases fade.
- Establish systems that will reduce your daily worries about money. Consider tools like automated payments and transfers to savings.
- Work on new habits that are cost-effective and promote saving money. Determine how these new approaches will improve your wellbeing.
- Consider bringing lunch (or coffee) from home instead of eating out.
- Eliminate mindless spending by cancelling subscriptions that are automatically renewing.
- Take the time to establish your financial goals. Seek out resources available through your workplace.
- Manage personal debt and use credit responsibility when it is needed. Review your credit reports.

**Paying for yesterday –
Enjoying today -
Planning for tomorrow**

