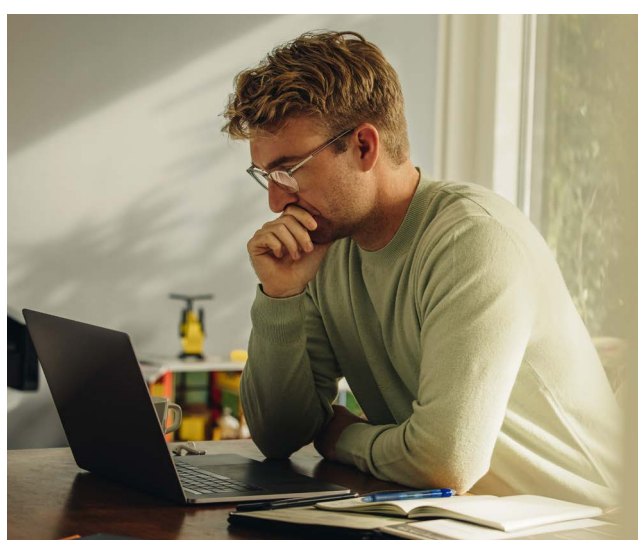


MONTHLY WELL-BEING NEWSLETTER: MONEY ON YOUR MIND? YOU'RE NOT ALONE.

We talk a lot about physical and mental health, but financial well-being is just as important to how you feel day to day.

When money stress is running in the background, it's hard to focus, hard to sleep, and hard to feel like you're moving forward.

The good news? You likely have more resources available to you than you realize. This month, we're spotlighting tools that can help you feel more confident about your finances.



Resources That Might Already Be at Your Fingertips

Check with your HR team to see which of these your organization offers:

- + **Employee Assistance Program (EAP):** If your company has an EAP, it's not just for counseling. Many programs include financial coaching, legal support, budgeting help, and educational resources. All at no cost to you.
- + **Health Savings Account (HSA) or Flexible Spending Account (FSA):** These accounts let you use pre-tax money for medical expenses, which means real savings on everything from prescriptions to doctor visits. Not sure which one you have or how they differ? [Watch this short explainer video.](#)
- + **Retirement Accounts:** If your employer offers a retirement plan, make sure you're taking advantage of it, especially if there's a company match. That's free money. Learn more about:
 - [401\(k\) Retirement Accounts](#)
 - [403\(b\) Retirement Accounts](#) (for employees in healthcare, education, and other tax-exempt organizations)



IMA is Hosting a Financial Well-being Webinar:

Learn practical information from IMA Retirement expert Ben Stein including topics like:

- + Preparing for retirement
- + The Importance of a Credit Score
- + How to Prepare for a Medical Expense
- + The Importance of Having a Budget

WHEN

July 30, 12:00 PM CT

WHERE

Online. [Register here.](#)

Additional Resources Worth Exploring

Saving for College:

- + [Student Loan Assistance](#) – Options for managing existing student debt
- + [529 College Savings Accounts](#) – A tax-advantaged way to save for future education costs

Protecting What You've Built:

- + [ID Protection Resources](#) – With identity theft on the rise, knowing how to safeguard your information matters more than ever
- + [Term Life Insurance](#) – Understanding your options for protecting your family

Building a Stronger Foundation:

- + [Why an Emergency Fund Matters](#) – Even small, consistent contributions add up
- + [How to Build Your Credit Score](#) – Practical steps that can open doors over time

Small Steps, Real Progress

Financial wellness isn't about having everything figured out. It's about taking one step at a time; whether that's finally setting up your HSA, increasing your retirement contribution by 1%, or just understanding what resources are available to you.

Pick one thing from this list and explore it this month. That's enough to get started.

