

MONTHLY WELL-BEING NEWSLETTER: FINANCIAL WELL-BEING

Many people deal with financial stress, regardless of their income level. We cannot remove financial hurdles from our lives, but we can reduce the stress we have by fully understanding our goals and developing a strategic roadmap on how to get there.

One way to reduce financial stress is to track what you are earning and spending. **Budgeting** is ensuring your expenses are less than your income to avoid going into debt.



- + There are a variety of **low-cost or no-cost budgeting apps** that can help you stay on track.

LEARN MORE:

CREDIT SCORE

- + Having a good credit score can make a big difference in your ability to get a loan and can impact the interest rate. Learn more about **credit scores** to make sure you are ready for when you take out a loan.

BENEFITS PROGRAMS

- + Review your organization's benefits programs. There are a wide variety of benefits programs that companies offer, but it is up to you to take advantage. These programs includes tax benefits such as **401(k) retirement programs, Health Savings Accounts & Flexible Spending Accounts.**