

## FINANCIAL WELLNESS

Financial wellness is about feeling confident in your ability to manage day-to-day expenses, prepare for the unexpected, and plan for the future. Just like physical safety, financial wellness reduces stress and helps you stay focused, productive, and healthy.



• JANUARY IS •

### FINANCIAL WELLNESS MONTH

#### WHY FINANCIAL WELLNESS MATTERS

Financial stress can affect your sleep, mental health, focus, decision-making, relationships, and your overall well-being. Small financial improvements can lower stress and increase peace of mind.

#### SIMPLE STEPS TO IMPROVE FINANCIAL WELLNESS

- Know where your money goes: track spending for a week to identify habits
- Build an emergency buffer: Even small, regular savings add up.
- Pay yourself first: Set aside savings before discretionary spending.
- Avoid unnecessary debt: Be cautious with credit cards and high-interest loans.
- Protect your finances: Watch for scams, phishing, and identity theft.

#### HEALTHY FINANCIAL HABITS

- Review bank and credit card statements regularly
- Use automatic payments to avoid late fees
- Set realistic financial goals (short-term and long-term)
- Ask questions and seek reliable financial resources when needed.



Financial wellness isn't about perfection - it's about progress. One small step today can lead to greater stability and less stress tomorrow. *What is one small financial habit you could start or improve this week?*

Life Can Be Hard. Let **ULLIANCE** Help! **800-448-8326**  
<https://lifeadvisorwellness.com/>

*Employees & their dependents have access to ULLIANCE at NO cost to them.*