

MAKE MONEY WORK FOR YOUR WELL-BEING



Money issues are a top stressor for Americans. Yet, with a little planning, finances can be a source of optimism and contribute to your holistic well-being.

5 PILLARS OF FINANCIAL WELL-BEING

- 1 Make money a source of optimism, not stress.** Instead of being a burden, your finances should be a way to reach your goals. Start small, like saving a few hundred dollars over a couple months. Then work your way up.
- 2 Your income lets you live comfortably.** Each of us has our own lifestyle. Being financially well means having enough disposable income to carry on, plus have some left over to save and invest.
- 3 You have low or no debt.** Taking out loans is OK, especially if you have a plan for quick repayment. Still, be careful not to borrow more than you need and don't forget about interest rates and fees.
- 4 You are ready for emergencies.** We never know when life might take an unexpected turn. Emergency funds can keep you afloat for three to six months—enough time to find new jobs, new places to live or make new budgets.
- 5 You make smart financial choices.** Vacations, weddings, new cars, homes, having children and retirement all come with significant costs. Being prepared to reach your goals can be as simple as setting aside \$100-\$200 a month or contributing to your 401(k) through work.



Nine in 10 adults are happier

when their finances are in order.



YOUR JOURNEY IS YOUR OWN

It can be easy to measure your own finances against friends, neighbors or coworkers. However, you don't always know what's going on behind the scenes. Make decisions based on your own finances and what's best for you.

TALK WITH AN ADVISOR

Just as a doctor checks your well-being, so can a financial advisor at your bank. In fact, 7 in 10 Americans who see a financial advisor say they have clarity on spending versus saving. Advisors can offer budgeting and investment guidance or connect you with help if you're facing a financial setback.

Sources: My Secure Advantage, University of the People, Northwestern Mutual, Gallup, Virgin Pulse



The monthly wellness topics are part of BlueElements—a health and wellness platform that encompasses six areas—physical, social, emotional, financial, professional and environmental.



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