

FINANCIAL WELLNESS



Stretching your income often is challenging given the high cost of living and health care, plus unexpected money needs. Financial wellness helps you manage stress, weather change and spend wisely.

Save More, Spend Less



Distinguish between your wants and needs.

Track spending in a diary that records all your purchases for one month. Stick to your needs, designate a small amount for your wants and then apply what's left towards one financial goal at a time.

Reduce spending in one area first.

Perhaps its groceries, eating out or entertainment, Use an envelope cash spending system to rein in purchases-that's budgeting. **Tips:** [Plan more meals at home.](#) [Watch](#)

[electricity and phone use.](#) Use the savings wisely and celebrate your success.

Eliminate unnecessary fees.



ATM fees, service charges and late fees add up. Choose a financial institution with free checking and overdraft protection, balance your checkbook and mark your calendar with due dates.

www.personalbest.com