

# Tips for financial well-being

For many people, financial stress can be a top concern. And it can have an impact on many aspects of your life, including your physical health, emotional well-being and even your relationships. Having control of your money can help relieve some of that worry.

One way to get started on a path to better financial health is to look at your spending habits and find ways to save. Start by asking yourself a few simple questions such as:

- Do I comparison shop?
- Do I buy what I need or what I want?
- · Are there ways I can cut back?

Track your spending for a month or two and look for ways you can make changes to save.

The sooner you start, the sooner your savings will add up, so don't wait.



# 10 tips to save money

Spending smarter and saving money can go a long way toward lowering your stress and boosting your overall well-being. Here are a handful of places you can start:



#### **Borrow instead of buy**

You can borrow books, e-books, video games, movies and more at many libraries.



#### Shop around

Comparison shop for clothes and household items. Try mobile apps that offer discount codes or rebates.



# Brew coffee and brown bag lunch

Skip the coffee lines and make your own at home. Bring your lunch to work. Eat out only as a special treat.



#### Find free or low-cost activities

Get outdoors and visit your favorite trail or outdoor spot. Find free or low-cost events in your community.



#### Eat in

Plan meals for the week. Cut down on eating out and buying prepared foods from the supermarket. It's easier on your wallet – and it's usually healthier.



#### Go secondhand

Seek out estate and garage sales or online sellers for discount purchases. Donate items you no longer use.



## Plan your grocery trips

Shop only from a list. And don't shop when you're hungry to help avoid impulse buys. Try generic store brands and sign up for free store loyalty clubs.



# Pay cash

Use your debit card or cash to help you stay on a budget. If you have a credit card, pay it off each month or set up a plan to pay down your debt.



### **Lights out**

Turn off lights, electronics and TVs when not in use. Invest in a programmable thermostat. Run only full loads of dishes or laundry. When you buy a new appliance, look for a model that meets your needs and uses less energy.



# Keep up with your health

Get preventive screenings and your annual exams – including dental and vision. Taking care of yourself can help prevent future health issues – or catch them earlier.

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