

Financial wellness matters.

Get to know the five key pillars of financial health.

You know how important it is to take care of yourself – and your financial health is no exception. Strong financial habits can help you manage day-to-day priorities, navigate life milestones, and work toward savings goals.

Boosting your financial wellness may be easier than you think. Start by reviewing the **five key pillars** of financial health:



Managing competing priorities

We all have competing financial responsibilities, and sometimes it can be difficult to prioritize long-term savings goals. Start by breaking your expenses into two categories: needs and wants. What's most important to you, and where can you afford to cut back?



Understanding debt

If you're dealing with debt, you're certainly not alone. Understanding the different types of debt can be an important first step toward financial wellness. For example, expenses such as a mortgage are unavoidable and can be considered "good debt." If possible, you should limit other forms of borrowing, such as credit card debt.



Budgeting for your future

A budget is one of the most valuable tools you can use to maintain your financial wellness. Whether you're managing day-to-day spending or saving for longer-term goals, a budget can help you plan your financial road map.



Saving for retirement

Planning ahead for your future is an important piece of financial wellness. Saving in your employer-sponsored retirement plan may be an easy way to get started. Stay on track for the retirement you envision by starting to save as early as possible and regularly increasing your contributions over time.



Navigating life events

Life can be unpredictable, but your financial health shouldn't be. Consider starting an emergency fund to help prepare for any surprises life may have in store. Planning ahead for milestones can help you maintain financial security and stay on track for your goals.

Now is the perfect time to build a financial wellness strategy that works for you. Take charge today and focus on what matters most – your family and your future.



If you'd like more information about financial wellness, speak with a financial professional today.

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Not insured by any federal government agency
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May go down in value

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