

8 TIPS TO STRENGTHEN YOUR FINANCIAL FOUNDATION



Small, consistent habits create real security over time. Here are practical strategies to help you build confidence and control with your finances.

1



Build a Budget That Works for You

Track your monthly income and fixed expenses first. A simple 50/30/20 split — needs, wants, savings — gives you a starting framework you can adjust as life changes.

2



Fund Your Emergency Cushion

Aim to set aside 3–6 months of essential expenses in a dedicated savings account. Even starting with \$25 per paycheck builds meaningful protection against the unexpected.

3



Make the Most of Your Retirement Benefits

Contribute at least enough to capture any employer match, which is a part of your total compensation. Revisit your contribution rate each year, especially after a raise or life change.

4



Use Your Pre-Tax Benefits (*Full-Time Employees*)

If you're a full-time employee, Health FSAs, HSAs, and dependent care accounts let you pay eligible expenses with pre-tax dollars, lowering your taxable income. Check your elections each Open Enrollment period.

5



Manage Debt Strategically

List your debts by interest rate. Paying off high-interest balances first (the avalanche method) saves the most money over time. Even small extra payments accelerate progress significantly.

6



Review Your Beneficiaries Annually

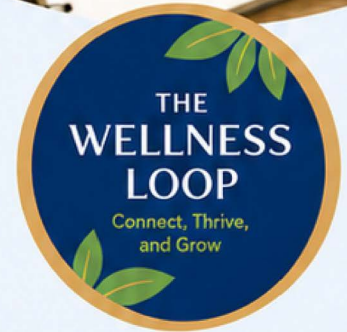
Life changes such as marriage, divorce, births, or other family changes can affect your financial plans. Review and update beneficiary designations for retirement accounts, life insurance, and other financial accounts at least once a year.

7



Protect Yourself from Fraud and Identity Theft

Use strong passwords, enable multi-factor authentication, and regularly monitor financial accounts for suspicious activity. Preventing fraud is an important part of maintaining financial well-being.



Your Employee Benefits Are a Financial Asset

Taking full advantage of your benefits package is one of the highest-return financial moves available to you.



Protect Today



Save for Tomorrow



Invest in Your Future



Build Financial Confidence



The Wellness Loop is here to support your journey to financial well-being.

Small steps today.
Stronger tomorrow.