

# FINANCIAL WELLNESS

THE HOLIDAYS CAN PUT A HUGE STRAIN ON YOUR FINANCES. HERE ARE SOME TIPS FOR IMPROVING YOUR FINANCIAL WELLNESS

- CREATE A REALISTIC BUDGET
- USE CREDIT WISELY/SPARINGLY
- BUILD AN EMERGENCY FUND
- TRACK YOUR SPENDING
- PAY DOWN DEBTS ONE AT A TIME
- START SAVING FOR RETIREMENT
- SPEAK WITH A FINANCIAL ADVISOR
- LEARN MORE ABOUT FINANCES

