

# GET ACTIVE

## Workplace Wellness

### *Saving money*

can be a challenge, but with these money saving tips, you'll be on the road to financial success in no time.

## 1 Make a Plan

When you take time to sit down and look at your finances, you're on the right track. Be smart about money management. Find out your credit score. Set aside money for emergencies. Update your will.



*Discuss your finances with your spouse or partner. It may not be fun, but you'll be glad you took the time to talk out your budget.*



## 3 Know the Difference Between Needs and Wants

It's hard to admit when you can't afford something, but it's even harder to be swallowed up by debt. Do you need to eat out every night? Do you need a brand-new car? Should you buy generic instead of name brand items? Can you borrow items instead of buying them? Don't take on debt to pay for purchases.

*If you already have debt, now is the time to make the decision to put a dent in that debt and start saving.*



## 2

### Save. Save. Save.

Once you are debt free, save money using the following strategies:

- *Open a money market account*
- *Avoid risk with a certificate of deposit (CD)*
- *Open a high-interest online savings account*
- *Sock away loose change*
- *Invest early to maximize profits*



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