



Your Easy-To-Follow Financial Wellness Checklist

Regardless of where you are in your financial wellness journey, it's important to know where you stand.

Increased financial wellness means you have more control over your money and more control over your life. This can help you reduce stress and get a step closer to your financial goals.



☐ Watch Your Spending

- ☐ Track your monthly expenses
- ☐ Create a budget for your 'needs', 'wants', and 'savings'.
- ☐ Look for areas to reduce spending like dining out, entertainment, etc.

☐ Reduce High-Interest Debt

- ☐ List all debts from highest to lowest interest rate.
- ☐ Pay (at least) the minimum to reduce your overall debt.

☐ Start Saving

- ☐ Make the most of your money with a savings account to earn interest.

☐ Monitor Your Credit

- ☐ Check your credit reports regularly for changes and understand what's impacting your score.
- ☐ Consider a secured credit card to build credit history.
- ☐ Pay your balance to avoid high interest rates.

By following this checklist, you can begin to improve your financial wellness and say goodbye to financial stress.

Financial success doesn't have to be a pipe dream or feel overwhelming. Take small steps today for a brighter financial future.

Get more simple financial wellness tips at
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