

Financial Fitness Month

HEALTHY TIP SHEET - JULY



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Financial Fitness Matters

If you want to improve your financial fitness, take a look at your budget and your spending habits. It's no different than visiting your doctor to evaluate your overall physical health and see where you can make improvements. Taking steps to improve your financial fitness will also improve your health, your relationships and your overall quality of life. Below are a few ways to plan for and meet your financial goals:

- **Follow a budget**, and spend less than you earn.
- **Pay off credit card debt**. Plan to pay off your balance every month, or at least pay more than the minimum.
- **Pay yourself first** by saving a little every month. This will help with your long-term goals.
- **Save for the unpredicted**. Financial experts recommend setting aside at least six months of living expenses to help weather unexpected times of income loss.
- **Ask an expert**. When making big decisions, such as buying a home, investing or saving for retirement, get help from a financial planner to help make informed decisions.
- **Plan for major expenses**. If you know you have upcoming big expenses such as buying a car, sending a kid to college or making home repairs, plan to set money aside each month to make those costs easier to handle.
- **Don't forget your yearly checkup**. Each year, evaluate your credit report, budget, debts and investments. Review your financial goals and make any adjustments so you can stay on track.

Source: Wellsource, Inc.

The information contained in this flyer has been carefully reviewed for accuracy. It is not intended to replace the advice of your physician or healthcare provider.

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