

Financial wellbeing

Financial experts generally define financial wellbeing as a state where you can manage your bills and expenses, pay your debts, weather unexpected emergencies and stay on track with your long-term financial goals. It's also about managing your thoughts and emotions around money.

- Remember that defining your self-worth simply by how much money you have can be harmful to your emotional health.
- Set financial priorities. Decide what matters most to you in life, and think through how you can align your current financial situation with those priorities.
- If you have a partner, convening regular money talks with them will help avoid money conflicts.
- Keep track of your numbers, such as income, expenses, savings, retirement goals and debt. If debt is a problem for you, work with a money coach to develop a debt reduction strategy.
- A money coach can offer expert advice on how you can reach various goals, from investing in education to saving for retirement.

Money coaching

Are you stressed enough about money that you're afraid to face and fix your financial situation? Through your program, you have access to Financial Wellbeing where you can get guidance from an experienced, unbiased Money Coach. Coaches can help you with student loan or - M v i m m c t i o r o m m

