



**BEWARE OF
LITTLE
EXPENSES;
A SMALL
LEAK WILL
SINK A
GREAT SHIP.”
-BENJAMIN
FRANKLIN**



**3 STEPS TO
TRACK YOUR
EXPENSES.**

 Presented by:
The Partnership
for a Healthier Carroll County

8 Dimensions of Wellness **FINANCIAL**



WEEK 6 - DAY 1

WORKSITE WELLNESS



FINANCIAL WELLNESS IS:

satisfaction with current and
future financial situations



Click [here](#) for a video on
financial health!



Track your
spending
habits this
week. Find
out where
your money
is going and
pay attention
to areas you
can save/cut
back on.



EMOTIONAL



SPIRITUAL



INTELLECTUAL



PHYSICAL



ENVIRONMENTAL



FINANCIAL



OCCUPATIONAL



SOCIAL

8 Dimensions of Wellness

FINANCIAL



WEEK 6 - DAY 2

WORKSITE WELLNESS



RESOURCES:

THINK ABOUT
ESTABLISHING A
PROFILE ON
[LINKEDIN](#)

EXPLORE SIGHTS
LIKE [INDEED](#),
[CAREERBUILDER](#),
& [ZIPRECRUITER](#)



PEOPLE WHO ARE
HAPPY AT WORK
DELIBERATELY SET
THE TONE FOR
THEIR ENTIRE DAY.



WORK—THINGS TO THINK ABOUT:

1. How does financial wellness impact your life? How is it related to your wellness?
2. Does your current job allow you to meet obligations and still have room to do things you enjoy?
3. Are you working in an area that you find gratifying and are passionate about?
4. Are you looking for paid work or volunteer?

"CHOOSE A
JOB YOU
LOVE, AND
YOU WILL
NEVER HAVE
TO WORK A
DAY IN
YOUR
LIFE." -
CONFUCIUS



[FINDING A
JOB YOU
LOVE](#)



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WEEK 6 - DAY 3

WORKSITE WELLNESS

QUESTIONS TO ASK YOURSELF:

Do you balance
your checkbook
often enough,
ensuring that
you don't
over extend?

Are your savings in
line with your life
goals?
(I.E. homeownership,
retirement,
vacations)

Do you have a
weekly or monthly
budget set up for
expenses and a
little to enjoy?



CHECKING & SAVINGS ACCOUNTS:



CLICK [HERE](#) FOR CHECKING
& SAVINGS 101

Tip

SET A SMART
FINANCIAL
GOAL.

SPECIFIC
MEASURABLE
ACHIEVABLE
RELEVANT
TIME-BASED

SMART GOALS:



EMOTIONAL



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FINANCIAL



WEEK 6 - DAY 4

WORKSITE WELLNESS

TAMING DEBT:

1. KNOW WHERE YOU STAND
2. PAY AT LEAST THE MINIMUM PAYMENT
3. PAY DOWN THE HIGHEST INTEREST RATE LOANS AND CARD BALANCES FIRST
4. PAY OFF MORE THAN THE MINIMUM PAYMENT IF YOU CAN
5. KNOW WHEN TO ASK FOR HELP!



(CLICK VIDEO SYMBOL ABOVE TO PLAY A VIDEO ON TAMING DEBT)

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DEBT:

THINGS TO THINK ABOUT...

- WOULD IT BE HELPFUL FOR YOU TO FIGURE OUT YOUR TOTAL DEBT AND MAKE A PLAN TO PAY IT DOWN?
- WOULD IT BE HELPFUL FOR YOU TO TALK WITH SOMEONE WHO SPECIALIZES IN MANAGING MONEY?

IF SO, BE SURE TO USE A CREDIBLE COMPANY

REMEMBER - FINANCIAL WELLNESS IS ALL ABOUT PLANNING!

"YOU CAN DO ANYTHING YOU SET YOUR MIND TO."

-BEN FRANKLIN



BUILDING EXCELLENT CREDIT & BECOMING FINANCIALLY STABLE

YouTube



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Tip

ARE YOU AN AVID COFFEE DRINKER? DO YOU SPEND MONEY EVERY WEEK GETTING YOUR DAILY FIX?

IF SO... TRY CUTTING BACK ON SPENDING BY MAKING YOUR COFFEE AT HOME! YOU WILL BE SURPRISED HOW THE MONEY WILL ADD UP!



8 Dimensions of Wellness

FINANCIAL



WEEK 6 - DAY 5

WORKSITE WELLNESS



"THE ART IS NOT IN MAKING MONEY, BUT IN KEEPING IT."
-PROVERB

8 SIMPLE WAYS TO START SAVING!

1. RECORD YOUR EXPENSES
2. BUDGET FOR SAVINGS
3. FIND WAYS YOU CAN CUT YOUR SPENDING
4. SET SAVINGS GOALS
5. DECIDE ON YOUR PRIORITIES
6. PICK THE RIGHT TOOLS
7. MAKE SAVING AUTOMATIC
8. WATCH YOUR SAVINGS GROW!

SOURCE: [BANK OF AMERICA](#)



WAYS TO SAVE MONEY ON YOUR MONTHLY BILLS



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