



**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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## 8 Dimensions of Wellness

# FINANCIAL



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.

**S**PECIFIC  
**M**EASURABLE  
**A**CHIEVABLE  
**R**ELEVANT  
**T**IME-BASED

#### SMART GOALS:



EMOTIONAL



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## 8 Dimensions of Wellness

# 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)



### 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 AND MAINTAINING CREDIT**

**You Tube**



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## 8 Dimensions of Wellness

# FINANCIAL



WEEK 6 - DAY 5

## WORKSITE WELLNESS

### 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 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](#)

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



WAYS TO SAVE MONEY ON YOUR MONTHLY BILLS



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