



BlueResource<sup>SM</sup> - Healthy Lifestyle - Gaining Financial Wellbeing

# The answer could have a big impact on your financial wellbeing and stress levels.

It may surprise you to learn how much money you make isn't the largest factor for your future. It's important to nurture good financial health.

## **Make a monthly budget.**

Track what you spend for one month to see where your money goes. Identify "needs" vs. "wants". Cut back on the optional stuff.

## **Create an emergency fund.**

Put cash aside for the unexpected. Breathe easier knowing you can handle a sudden bill.

## **Know your financial goals.**

Figure out what you're working toward. Imagine your life 10, 20, 30 years down the road. Create a financial plan to get there.

## **Save, save, save.**

Start early and make it a habit. Prioritize your retirement while you save for things like your kid's college or a down payment on a house.



**Gain control over your money with a few key changes.**

20 Steps to Financial Health: Achieving Lifelong Financial Fitness. ConsumerCredit.com. 2021.  
How to Stay Financially Healthy. HSBC Bank. 2021.

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