

# Take Charge of your Financial Well-being

Achieving and maintaining financial fitness is an important aspect of overall well-being. After all, money matters are among the most common sources of stress. While you may not be able to control the economy, there are steps you can take to boost your own financial security.



## Save as much as you can.

Rethink your priorities and only buy what you really need.



## Build an emergency fund.

Aim for least three months' income in a liquid savings or money market account.



## Make a budget.

Get a realistic picture of your income and see where you can trim expenses.



## Think long term.

It's never too early to plan for retirement or other expenses. The sooner you start, the more time your money will have to grow.



## Choose cash over credit.

Avoid high interest charges. Only charge what you can afford to pay for in full when the bill comes due.

## Here when you need us.

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