

# 5 WAYS TO STRETCH INTO HEALTHY MONEY HABITS



## Nurture Your Mind And Body

### STEP 1

Spend 15 minutes a day practicing yoga, meditating, lifting weights, extra sleep, walking, reading, laughing, or engaging in meaningful conversations.



## Budget Every Month

### STEP 2

Create your budget before each month begins. Understand how much money is coming in and going out. Decide which expenses need to be decreased, eliminated or remain the same.



## Pay Your Debts

### STEP 3

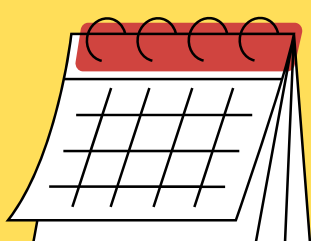
Make a list of all debts. Pay them off one by one. The less debt you have, the more money you'll have to save, invest, give, travel, and spend quality time with friends and family.



## Save And Invest Consistently

### STEP 4

Every time you get paid, save or invest some. Automate your savings and diversify your investments. The goal is to be financially fit now and in retirement.



## Make Money Dates A Priority

### STEP 5

Check-in with yourself and household weekly or monthly to monitor progress on financial goals. Make adjustments as needed. Celebrate the small and big wins. Ask for help when needed.