



Financial Wellness 360[®]
Advisor Connection

Financial advisor and presenter:

See back cover for more information

Personal finance

Workplace education



ACTIVITY

What are your top financial concerns?

- 1.
- 2.
- 3.

Take **ACTION** with personal finance strategies

- A** Assess current financial situation
- C** Create a budget
- T** Tackle your debt
- I** Insure & protect your family & assets
- O** Optimize your employer benefits
- N** iNvest in you, your family and your future

Notes

ACTIVITY

Set your financial goals

Set your financial wellness goals

Your goals should be specific, challenging and realistic. Set one short-term goal and one long-term goal.

Short-term goals

Examples

- Pay down credit card debt
- Regularly put money into an emergency fund
- Save for home renovations

Your short-term goal:

Long-term goals

Examples

- Save for retirement
- Save a down payment for a second home

Your long-term goal:

Assess your financial situation

Pay yourself first

A general spending guideline

- 10-15 percent for savings
- 50 percent for essentials (housing, food, transportation)
- 35 percent for non-essentials (entertainment, debts, vacation)

Notes

Create a budget

Calculate whether you have a monthly surplus or shortfall.

Calculation

$$\begin{array}{r} \text{Monthly take-home pay} \\ - \text{Monthly expenses} \\ \hline \end{array}$$

Surplus or shortfall



Monthly expenses

Include all monthly expenses, including fixed, variable and periodic.

Notes

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Tackle your debt

Debt snowball

Steps

1. Make a list of your debts and their balances
2. Pay off your lowest balance debt first
3. Then pay off the next lowest balance
4. Continue to move up your debt list to pay off your debt



Other ways to reduce debt include negotiating the terms, consolidating debt and refinancing.

Insure and protect your family and assets

Are you protecting your family and assets with insurance coverage?

- Car, homeowner's and property insurance
- Chronic illness protection
- Disability insurance
- Life insurance

Notes



Taxes and taxable income

Notes

Optimize your employer benefits

- Your company's retirement plan
- Make sure you're aware of all the benefits your company offers. Take advantage of retirement savings plan(s), insurance coverage and other resources.

Notes

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Review your top financial concerns

[Go to page 2](#)

Notes

ACTIVITY

Take ACTION now

Take action to work toward your financial wellness

- Choose a budget app or tool that works for you
- Set aside time every month to work on your budget
- Take advantage of your employer's retirement savings plan(s)
- Start an emergency savings account
- Evaluate your insurance coverage and tax information
- Consider meeting with a financial professional

Notes

Contacts

Resources

IRS.gov

Search for the IRS withholding calculator on www.irs.gov.

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F103669-5 Rev 1-2026 DOFU 1-2026

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