



Bottom-line health

Tips for financial well-being

For many people, financial stress can be a top concern. And it can have an impact on many aspects of your life, including your physical health, emotional well-being and even your relationships. Having control of your money can help relieve some of that worry.

One way to get started on a path to better financial health is to look at your spending habits and find ways to save. Start by asking yourself a few simple questions such as:

- Do I comparison shop?
- Do I buy what I need or what I want?
- Are there ways I can cut back?

Track your spending for a month or two and look for ways you can make changes to save.

The sooner you start, the sooner your savings will add up, so don't wait.

10 tips to save money

Spending smarter and saving money can go a long way toward lowering your stress and boosting your overall well-being. Here are a handful of places you can start:



Borrow instead of buy

You can borrow books, e-books, video games, movies and more at many libraries.



Shop around

Comparison shop for clothes and household items. Try mobile apps that offer discount codes or rebates.



Brew coffee and brown bag lunch

Skip the coffee lines and make your own at home. Bring your lunch to work. Eat out only as a special treat.



Find free or low-cost activities

Get outdoors and visit your favorite trail or outdoor spot. Find free or low-cost events in your community.



Eat in

Plan meals for the week. Cut down on eating out and buying prepared foods from the supermarket. It's easier on your wallet – and it's usually healthier.



Go secondhand

Seek out estate and garage sales or online sellers for discount purchases. Donate items you no longer use.



Plan your grocery trips

Shop only from a list. And don't shop when you're hungry to help avoid impulse buys. Try generic store brands and sign up for free store loyalty clubs.



Pay cash

Use your debit card or cash to help you stay on a budget. If you have a credit card, pay it off each month or set up a plan to pay down your debt.



Lights out

Turn off lights, electronics and TVs when not in use. Invest in a programmable thermostat. Run only full loads of dishes or laundry. When you buy a new appliance, look for a model that meets your needs and uses less energy.



Keep up with your health

Get preventive screenings and your annual exams – including dental and vision. Taking care of yourself can help prevent future health issues – or catch them earlier.

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