



Financial Freedom

- Three-fourths of Americans are living paycheck to paycheck with little to no emergency funds or savings.
- Personal finance is only 20% head knowledge. The remaining 80% is behavior.

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
27	28	29	30	31	1	2
					Take a few hours to prep meals for the week	Make a grocery list before heading to the store
3	4	5	6	7	8	9
Try different types of online workouts until you find one you like	Use online grocery pickup to cut down on picking up extras at the store	Make a budget for your monthly expenses, setting aside cash for spending	Don't carry your credit/debit card with you; put it away in a drawer	Get the entire family involved in meal prep	Keep receipts and total your expenses; know where your money goes	Take turns bringing lunch items in your department
10	11	12	13	14	15	16
Set aside time every day to use a fitness app	Utilize commercials or dishwashing and other chores to fit in a quick workout	Check out grocery store apps for meal prep ideas and items needed	Contribute to emergency savings or start your account	Schedule a meeting with a personal banker/financial advisor	Create a list of bills with due dates	Trade a brand name food for a store brand
17	18	19	20	21	22	23
Review your paycheck and deductions	Determine the interest rate on all your loans	Watch a financial health webinar	Check your credit score	Aim for a "no-spend day" several times per week	Plan for summer vacation; budget now	Turn on the annual automatic increase feature for your 401K
24	25	26	27	28	29	30
Review your bank account	Share one entrée when eating out or divide it in half and save for later	Check your recurring charges for all accounts	Contact service providers and ask about cheaper options	Cook extras at mealtime and take leftovers for lunch the next day	Let your family/friends come up with fun workout ideas	Include activity in your day such as a 2-minute jog in place during a webinar

EATWell

Eat at least one meal prepared at home each day



MOVEWell

Partner with a buddy or try an app or website for an at-home workout



LIVEWell

Use only allotted cash, instead of a card, for purchases

