

# 30 WAYS TO IMPROVE YOUR FINANCIAL WELLNESS

Each day over the next month, challenge yourself to integrate the following financial tips into your life and begin to reap the benefits of financial wellness.

1. If you have not already, open a savings account and set SMART savings goals.	2. Consider using different savings accounts for each one of your goals. (Example: emergency fund, home, etc.)	3. Automate your savings "set it and forget it".	4. Set phone or email alerts for recurring bills and transactions via online banking.	5. Open up an Add-To CD to save money every month that you cannot spend in the immediate.
6. Open accounts for your kids to begin teaching them how to save, spend and give.	7. Choose a financial institution that does not have hidden fees.	8. Avoid ATM fees – use your own financial institutions ATMs.	9. Pay off your credit card in full each month and avoid interest. Consider making weekly payments.	10. Detach your credit/debit cards from online stores to prevent impulse purchases.
11. Avoid the temptation of opening department store credit cards.	12. Keep track of your spending with a detailed budget.	13. Set a budget for food, separate eating out from grocery shopping.	14. Always shop with a list and don't shop when you are hungry.	15. Try to buy foods in bulk as well as unpackaged and unprepped—these cost less.
16. Make your own coffee and add up how much you save in one month!	17. Pack your lunch instead of buying and see how much you save in one month!	18. Invest in a lasting reusable water container or filter to avoid buying bottled water.	19. Clip coupons, utilize money saving apps, and use UW discounts when applicable. Every dollar counts!	20. Audit your television expenses, can you cancel your cable or any streaming subscriptions?
21. Shop around for the best internet and phone plans, ask for deals.	22. Rent books and movies from your local library or borrow from friends.	23. Calculate purchases by hours worked instead of price to be more intentional with spending.	24. Walk, bike, carpool, or use public transit where possible to save on gas.	25. Consider swapping to a UW discounted fitness membership.
26. Explore activities that are low or no cost (Tip: Volunteers often get free admission to events!)	27. Avoid racking up debt on items that are not absolute essential expenses.	28. Travel locally instead of expensive trips that require airfare.	29. Sell belongings of value you no longer use or need.	30. Make a list of ways you can earn money on the side (crafting, pet sitting, odd jobs).

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