Financial Fitness Challenge by Wisely®

wisely by ADP

5 Simple Steps in 5 Days
to Help Get You on the Path to Financial Success.

DAY 1

Plan for Unexpected Expenses.

Build emergency savings so you can have a safety net for life's unexpected expenses.

See how much you should have in your emergency fund.[1]

WISELY TIP:
Set up a savings envelope[2] in your myWisely® account and start saving today.

Watch this video to get started.

DAY 2

Give Your Credit a Checkup.

Having healthy credit is key for financial wellness and managing life's big decisions and purchases.

Use this **Beginner's Guide to Build Credit** to help start establishing your credit in three simple steps.

WISELY TIP:
Wisely members can access a partner perk from Self to help build credit with no-cost rent reporting.[3]

Scan to sign up for Self.

DAY 3

Be Retirement Ready.

Whether you're starting your career or nearing retirement, planning today can help you build a secure tomorrow.

Use this **Do I Have Enough Retirement Money? calculator**[1] to estimate your retirement expenses and determine the money you'll need.

NOT A WISELY MEMBER?

Talk to your payroll department to enroll today!

See next page for more challenges.

DAY 4

Take Charge of Your Pay.

Direct deposit is a fast and convenient way to collect your pay and save for your goals. Learn how you can gain greater control of your money by splitting your direct deposit into multiple accounts.

WISELY TIP:
When you deposit all or part of your pay into your Wisely account, you can receive your pay up to 2 days early.[4]

Scan to opt in now.

DAY 5

Host Big by Spending Small.

From birthdays and BBQs to Thanksgiving and cookie swaps, hosting parties can be expensive. Use this **Entertainment Planner**[1] to help plan ahead and stay on budget, no matter the occasion.

You did it!

You've made great strides in your financial life. Now, share your success by:

1. Visiting @**WiselybyADP** on social and finding the Financial Fitness Challenge by Wisely virtual badge.
2. Reposting the virtual badge and using **#WiselyFinancialFitness** to share with your social network.
3. Following us on social for more financial wellness tips.

#WiselyFinancialFitness

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[1] Source: practicalmoneyskills.com.

[2] Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance using the myWisely app or at mywisely.com.

[3] These services are offered by Self Financial Inc., an independent third-party provider. Additional service fees may apply. Results may vary. An improved credit score is not guaranteed. Not all lenders consider scores influenced by rent or utility payments. ADP is not responsible for Self's products or services, or the content, availability or security of Self's website. ADP has a referral relationship with and may receive compensation from Self.

[4] You must log in to the myWisely app or mywisely.com to opt in to early direct deposit. Early direct deposit of funds is not guaranteed and is subject to the timing of payor's payment instruction. Faster funding claim is based on a comparison of our policy of making funds available upon our receipt of payment instruction with the typical banking practice of posting funds at settlement. Please see full disclosures on mywisely.com or the myWisely app.

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