Financial Fitness Challenge by Wisely®

Tip of the Day

Simple ways to enhance your financial health.

wisely by ADP

#WiselyFinancialFitness | @wiselybyadp

DAY 1

Build a balanced budget.

Apply the 50/30/20 rule, a basic budgeting guide that has you divide your money as follows:

50% on needs – rent, groceries, phone, etc.
30% on wants – dining out, shopping, traveling, etc.
20% on savings – emergency fund, everyday savings, retirement, etc.

Use Wisely's budgeting worksheet to help you better manage your money.

DAY 2

Avoid impulse purchases.

Before making a purchase, wait 24 hours to decide if it's a necessity. This "cooling period" will help you avoid overspending and stay on budget.

DAY 3

Set and regularly review your financial goals.

Keep your goals close at all times. For example, use the notes app on your phone. This will remind you to spend, save, invest, and stay on track. For more inspiration, give your goals a memorable name, like "Amazing Trip to Bahamas" or "New Car I Was Born to Have."

Discover how Wisely can help you save[1] for the things that matter most to you.

DAY 4

Conduct an insurance checkup.

Regularly reviewing your health, life, property, and auto insurance policies will not only help ensure you have the right protection but also could help you save and get the best rates.

Wisely members may be able to save on auto insurance through Insurify.[2] Compare quotes now.

DAY 5

Safeguard your money.

Help protect your financial accounts and personal information from fraudsters by:

- Creating strong passwords and using a password manager
- Using two-factor authentication (2FA) on all online accounts
- Monitoring your account transactions daily
- Using online secure networks and devices
- Never sharing your personal information

Financially fit. Future focused. **Afford yourself every advantage.™**

[1] 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.

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