



2. Next, determine what your financial goals are. Take a moment to write down what your goals might be. Writing your goals down helps you visualize and commit to what you want to accomplish.

1. First step: think about your current financial situation and where you want to be. Try to imagine yourself in 5, 10, 20 or even 30 years from now. What needs to happen to get there?

Congratulations! You are interested in working on your financial wellness!

GETTING MOTIVATED TO TAKE THE FIRST STEP IN FINANCIAL WELLNESS

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3. Consider sharing your goals with someone. Having an accountability partner helps us stay motivated.
4. Make sure to include short-, medium- and long-term goals. Breaking your goals down into smaller steps increases your chance of success. As you complete your short-term goals your confidence goes up and you are more likely to stick with your long-term plan!
5. Build in benchmarks and free or low-cost rewards for reaching your goals!