



Wellbeing tip

Tips to reduce financial worry

If you're better at spending money than saving it, you're not alone: financial worry is a leading cause of daily stress for many. That's why establishing good financial habits is critical not only to your wallet, but to your overall health and wellbeing.

Here are a few money-saving habits to start implementing right now:

- **Fund your savings.** Make regular deposits into your savings account or investment fund by setting up automatic transfers. Leverage technology to make the process quick and easy.
- **Support your piggy bank.** Designate a jar or container to toss your spare change into on a daily basis. Then, schedule some time either monthly, quarterly, or annually to deposit the money into your bank account.
- **Create an emergency fund.** Having funds to fall back on can dramatically reduce the stress that comes with unexpected expenses. Like the piggy bank saving method, consider adding rogue \$1, \$5, or \$10 bills to the jar. This is a great way to fund vacations or save up for something on your wish list.
- **Scale back.** Review your monthly expenses like water, electricity, cable, subscription services, apps, and other recurring purchases. These expenses can add up. Simple things like moving to a lower service tier, or cancelling subscriptions you can live without, are small actions that will pay off in the long run.
- **Meal plan.** Date nights, happy hours, and other social gatherings can be fun, but they can also add up quickly. Planning and preparing meals at home will save you money and it will give you more control over what you eat. If you want to improve your physical and financial health, meal planning can make a big difference.



Portal tip

Thrive on competition? Add personal stakes to group challenges

Did you know you can add a little friendly competition to your group challenges? The challenge stakes feature allows you to create your own wager with coworkers within a group challenge. You can dare a coworker to see who can achieve the best performance—and you get to pick what the winner receives!

Here's how it works:

1. Log in to the platform and visit the **Challenge Calendar** page.
2. Scroll to the bottom and select the **Stakes** tab, then **Create Stake**.
3. Invite the coworker you will compete with. The winner will be whoever can perform the best in the challenge (for example, who can amass the most steps or activity minutes).
4. Select the prize—the winner could get a free lunch, force the loser to work in a mascot costume all day, or anything else you can imagine. It's entirely up to you.

Try out the stakes feature during your next group challenge—it's a great way to add a bit of personal motivation and have some fun while you get fit!