



Get focused on financial fitness

The challenge

Your physical and financial health are connected. They both affect your personal well-being and your ability to handle life's challenges. In fact, financial fitness is actually a lot like physical fitness. Both are about being in good shape.

Getting in shape – and staying there can be challenging. It takes some thoughtful goal setting, careful planning and hard work, but you can do it. And with a little maintenance, you can create lifelong habits for financial success.

The solution

Over the next six weeks, consider yourself enrolled in financial fitness training. We're going to help you achieve your goals for a secure financial future.

All you have to do is finish the *Take Action section* each week to complete the challenge. At the end of the six-week challenge, cut off the *Take Action* sections of each worksheet and submit to your Wellness Coordinator. Some weeks will have *Worksheets* to help you plan, but those don't need to be turned in.

Where does my money go?

It's easy to remember and plan for big monthly expenses like the mortgage, rent and car payments, but it's those little expenses that add up over time that are easy to overlook.

In order to figure out your long-term financial goals, you have to figure out how financially fit you are right now. Which means how much money are you spending and what are you spending it on.

We have some tools to help you get started. Use the *Expense Tracker Worksheet* on the page 2, or choose an online tool or mobile app to track your spending habits. For example, mint.com is a great tool for tracking your spending, managing your budget and setting financial goals.

Try to track all of your spending for one month so you have a clear picture of where your money is going. If you can't track for a whole month, don't worry – even a few days can be eye opening.

Take Action

Name: _____

Now that you've tracked your expenses, what did you learn about your spending habits?

Describe a spending habit that you could change and how you could change it. For example, you could make coffee at home at least three times a week instead of going to a coffee shop every day.

Expense Tracker Worksheet



This Expense Tracker worksheet is a great tool to help you with your financial fitness. You don't have to turn in this worksheet – it's for you to use at home.

Date	Expense	Amount: Cash or Debit	Amount: Credit	Fixed Essential, Variable Essential, or Non-Essential*

*We will cover this in Week 2. Leave this column blank for now.