

# BUILDING FINANCIAL CONFIDENCE



Take charge of your finances, while keeping both your financial goals and personal wellness in mind. Here are some ways to build financial confidence.

**BUILD AND STICK TO A BUDGET.** Categorize your expenses as needs, wants, and wishes. Anything that's not categorized as a "need," could possibly be eliminated.

**HAVE A SOLID EMERGENCY SAVINGS FUND.** Short-term sacrifices can add up. Fund your emergency savings account with about 3 to 6 months' worth of living expenses.

**BUILD A SOLID FINANCIAL PLAN.** Review your financial plan with a financial professional at least once a year. Update your plan as your priorities and situations evolve.

**EDUCATE YOURSELF ABOUT MONEY MANAGEMENT.** Research budgeting tools, work with a financial professional, or ask about free resources from your bank.



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