myHealth CONNECTIONS
PROMOTING HEALTH AND WELL-BEING
ignites
Wellness Wednesdays
PURPOSE PHYSICAL FINANCIAL COMMUNITY SOCIAL
JANUARY, 2026
WEEK 1

MONEY MOVES FOR THE NEW YEAR:

Why Financial Wellness Matters

Financial stress is a leading cause of anxiety in adults. It affects sleep, relationships, concentration, and even physical health. However, people who feel in control of their finances tend to report better overall health and emotional stability.

The good news is that financial health builds on one habit at a time. Whether you're recovering from unexpected costs, planning a major life change, or just looking to save more this year, even small adjustments can make a meaningful difference.

Identify the Budgeting Method That Fits Your Lifestyle

Budgeting looks different for everyone. Here are a few of the most popular approaches that might work for you:

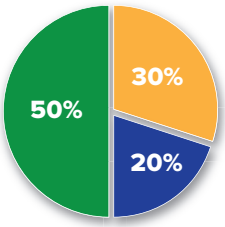
THE 50/30/20 RULE

In this method, income is categorized into three buckets.

1. NECESSITIES: Allocates **50%** for essentials such as rent, groceries and utilities.

2. WANTS: Allocates **30%** for wants versus non-essentials such as entertainment, dining out and gifts.

3. DEBT REPAYMENT AND SAVINGS: Reserves **20%** for savings and debt payments, such as student loans and credit card payments. It's a simple way to visualize where your money is going and identify how money can work harder for you.



PAY YOURSELF FIRST

Paying yourself before creditors needs to become a personal top priority. Consider the act of saving as a non-negotiable expense No exceptions. Before you spend anything, automatically allocate a set percentage for savings or an investment account. Utilizing this method helps build long-term wealth in addition to covering monthly expenses.

ZERO-BASED BUDGETING

Using this approach, every dollar is assigned a purpose, so your income minus expenses equals zero. This method gives complete control over cash flow and spending patterns.

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CLICK OR TAP!

We've highlighted some resources you may want to look into further. Simply click or tap the icon or its hyperlink to access these select materials!

AI AND YOUR FINANCES

Utilizing Artificial Intelligence (AI) may decrease the pressure of managing expenses. AI-powered budgeting tools are designed to help track your spending, set personalized savings goals, and generate real-time alerts. Check with your bank to see if they already have AI tools built into their apps. These tools can help you:

- **Build** a simple monthly budget based on your income and expenses
- **Track** spending patterns and flag recurring small expenses
- **Generate** grocery lists aligned with budget limits and meals you plan
- **Automate** savings transfers or bill reminders so you don't forget
- **Explore** "what-if" scenarios when you consider a large purchase

You can also try prompting ChatGPT or another AI assistant with specific questions like:

- "Build me a basic monthly budget for a family of four with a $4,000 income."
- "What are creative ways to save for a vacation on a tight budget?"
- "Help me make a grocery list that keeps costs under $75 per week."

These tools aren't a replacement for professional advice, but they can be a helpful starting point when trying to get organized.

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It's okay to select components from each method above to customize your lifestyle. The most important thing is that your budget helps you feel more secure and less overwhelmed.

BONUS TIP: Make It a Wellness Plan, Not Just a Budget

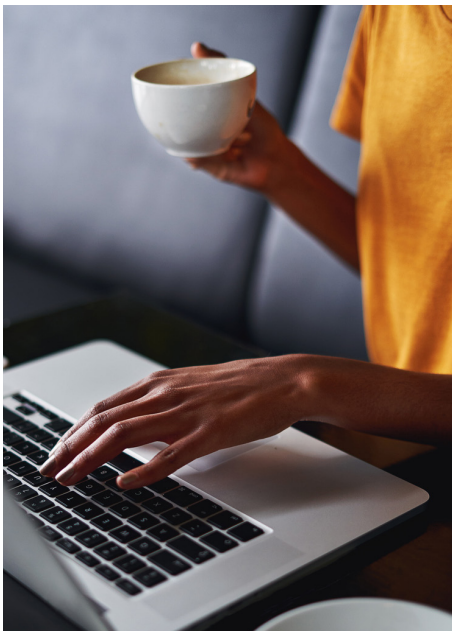
Think of your financial plan as part of your total wellness strategy. A healthy budget provides stability, which makes it easier to invest in other areas of your life like nutrition, exercise, mental health, and preventive care. A few ideas to incorporate budgeting into your whole-person wellness:

- **Build** a small "health fund" each month — for gym, healthy groceries, or preventive visits
- **Automate** savings transfers to coincide with payday so you're less tempted to spend the "extra"
- **Use** budget visibility to cut unnecessary subscriptions or impulse spending and redirect those funds toward something meaningful, like a savings goal or family activity
- **Review** your finances quarterly and use a mental check-in just like you would monitor sleep or nutrition

Health Is Wealth

When you feel financially stable, your brain has more capacity to focus on other health goals, like eating well, staying active, or keeping up with doctor's appointments. Studies show that individuals who budget and plan ahead are more likely to engage in preventive care, refill prescriptions, and prioritize mental wellness.

Today's healthcare costs can be exorbitant. However, it's important not to skip doctor's appointments. Financial support and guidance are provided through your employee benefits.



Resources to Support Your Goals

- **ComPsych EAP**: Offers confidential financial counseling, budgeting tools, and stress management resources. Contact your EAP provider to get started.

  CLICK OR TAP!

- **BCBSIL**: Log in to your member account to explore cost estimators, care coverage, and wellness programs that support total health, including financial tools.

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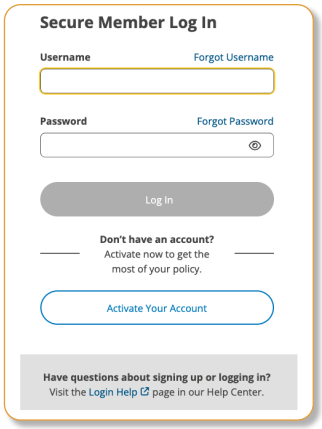

SOURCES: *NIMH*, *Mind.org*, *Musich, et al*

Share this article with your colleagues so they too can get their financial health in order!