

Stress FUNdamentals

Stress less about money matters

Week 4



Employee Guide

Next to work, money is the number one cause of stress for most Americans. Financial stress often occurs when you spend more money than you earn. Living with too much financial pressure can lead to sleepless nights, backaches, headaches—and over time—high blood pressure or heart disease.

Week 4 provides information and tools to help you ease the stress associated with finances. You'll learn how to identify the signs of financial stress, receive tips on how to improve your financial outlook and a template to help you create a spending plan.

Week 4 handouts

Tame your urge to splurge and purge financial stress – Are you suffering from financial stress? Recognize the warning signs and use practical tips to gain control.

Financial stress - it's not a bed of roses – Apply the strategies to help you reduce and manage financial stress.

Budge your budget back on track – Learn how developing a budget can help track your spending habits.

A penny saved ... – Don't think you can afford to save? Try these tips and become a believer.



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Getting started



Read Week 4 handouts

Review the information and begin to think of ways you can reduce financial stress in your life.

Confront your financial issues

Create a list of all your expenses with the creditors and the amounts owed. This will give you a full picture of where you stand financially.

Track all financial transactions each day

Get into the daily habit of tracking your receipts, bill payments and purchases. Use a notebook to record the information so you can accurately enter it into your spending plan.

Benefit from the *Spending plan* handout

Establish your own budget using the *Spending plan* template provided in this week's materials. This is a great tool to use as you begin your quest to gain control over your finances.

Stop and think twice before buying

Before you make a purchase, stop and ask yourself, "Do I really need this? Will this product or service add value to my life?" If you hesitate or answer no, don't purchase the item. Walk away and enjoy the empowerment!

Build up Blue PointsSM

Visit Blue Access[®] for Members and use Personal Health Manager's *For Your Health* features. You'll rack up Blue Points that you can redeem for cool rewards, like gift cards from popular retailers, exercise equipment and electronics.

Tip the scales in your favor as you learn ways to balance your work and personal life during Week 5.