



BlueCross BlueShield of Illinois



BlueResourceSM – Healthy Lifestyle – Gaining Financial Wellbeing

Are You a Saver?

The answer could have a big impact on your financial wellbeing and your stress. It may surprise you to learn how much money you earn isn't the most important factor. Take action to nurture good financial health.

Make a monthly budget. Track what you spend for one month to see where your money goes. Identify “needs” vs. “wants” expenses. Cut back on the optional stuff.

Create an emergency fund. Diffuse stress over money worries. Put cash aside for the unexpected. Breathe easier knowing you can handle a sudden bill.

Know your financial goals. Figure out what you're working toward. Imagine how you want to live 10, 20, 30 years down the road. Create a financial plan to get there.

Save, save, save. Start early. Make it a habit whether you're saving for your kid's college, a down payment on a house or something else. Prioritize retirement savings.



Gain control over your money with a few key changes.

Sources: 20 Steps to Financial Health: Achieving Lifelong Financial Fitness. ConsumerCredit.com. 2021.
How to Stay Financially Healthy. HSBC Bank. 2021.

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