



BlueCross BlueShield of Illinois



BlueResourceSM – Healthy Lifestyle – Nurturing Financial Wellbeing

Mind-Money Connection

Have you ever tossed and turned over money woes? Many of us have. When we do, it chips away at our good health. Our financial wellbeing can impact our overall wellness. It can cause stress and boost your risk for many health issues. Take steps to make the most of your money and protect your health.

Understand what financial wellbeing means. Gain control of your day-to-day and month-to-month spending. Build an emergency fund. Save for a future that allows you to enjoy life.

Spend less than you earn. Cut back on expenses. Use the money you save to build a nest egg. Avoid the urge to spend on items that might be nice to have, but you don't really need.

Only borrow what you can afford. Avoid feeling trapped by debt. Skip paying for things with high-interest credit cards. Consider how dollars spent today will affect your finances tomorrow.

Make saving a habit. Start simple with automatic savings through work, your bank or credit union. Over time, up the amount you save. Watch your savings grow.



Build a healthy relationship with your money.

Sources: *Habits That Build Financial Well-Being.* Smart About Money, National Endowment for Financial Education. 2021.
Significant Financial Stress Associated with 13-Fold Higher Odds of Having a Heart Attack. National Center for Biotechnology Information, U.S. National Library of Medicine. 2018.
Coping with Financial Stress in Your Life. VeryWellMind. 2020.

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