

Q: What is the meaning of Financial Wellness?

A: Having satisfaction with current and future financial situations.

December 2018

Q: Can you give some advice that I can use to help keep my budget balanced during the holidays and throughout the year?

A: It's especially important during this time of the year to remember to prioritize financial wellness, which involves setting and achieving both long and short-term personal financial goals.

Before rushing into the holiday season, *take some time to think about your own finances.*

- * How much do you have to spend?
- * How much do you need to save?
- * What are the most important things for you to spend money on or save money for?

Q: Do you have some strategies to keep my budget happy this season?

A: Yes! Consider the following:

- * Try DIY gifts! The personal touch shows you care.
- * Gift of your time. Helping someone in need.
- * Make a list. This will keep you focused on need rather than impulse purchases!

Q: Can you give a suggestion for achieving financial wellness?

A: Practicing mindfulness helps you to make better decisions.

Being mindful means:


- * Paying attention to what you are doing.
- * Noticing your thoughts, sensations, and the world around you without judgment.¹


Q: Can you share some approaches towards building financial wellness?

A: Absolutely!

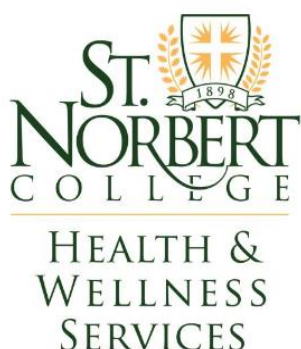
- *  **Lauren Senour '12 Shares Scholarship Secrets**

Lauren looked far beyond financial aid to pay for college. She graduated with little student debt. She explains her scholarship search tactics in this video interview.

- *  **Budgeting 101 video.** Creating and sticking to a budget is the most important thing you can do to build a bright financial future.²

- *  A student budget calculator will help analyze your budget.²

Sources: 1. Financial Wellfess in the Holiday Season, UNC-Chapel Hill, <https://healthyheels.org/2015/11/19/financial-wellness-in-the-holiday-season/>
2. 360 Degrees of Financial Literacy, <https://www.360financialliteracy.org>



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***KEY =**
Keep
Educating
Yourself