

The Value in Financial Wellness

Being a good steward of your finances is essential. While it may not be easy, it is worth it and can set you up for wellness in other aspects of your life.

At The Counseling Team, we are committed to helping you pursue all aspects of wellness. The eight dimensions of wellness are: financial, spiritual, intellectual, physical, environmental, social, emotional, and occupational.

Financial Wellness Resources

- Employee credit union opportunities
- Retirement benefit education
- Deferred compensation education
- Disability supplemental insurance

Dedicated to Serving Those Who Serve

800-222-9691

thecounselingteam.com



*This pamphlet is provided as a support resource and is not intended to replace recommendations from a physician or licensed mental health professional.
Dial 911 for life threatening events.*

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Financial Wellness



Evaluate Your Finances

- Do you feel like you control your money or your money controls you?
- Do you have a budget?
- Do you follow your budget?
- How much do you put away in savings?
- Is your budget dependent on overtime?
- How much do you contribute to your retirement?

Barriers to Wellness

- Creating a family budget reliant on overtime
- Pressure to have the latest “toys”
- Wanting to make up for lost time by taking big trips
- Overindulging your children

Financial Wellness

- Manage your resources to live within your means
- Make informed decisions and investments
- Set realistic goals
- Prepare for short-term and long-term needs or emergencies
- Learning to effectively manage money
- Understanding the way money impacts different areas of life

Financial health can also affect your emotional and physical well-being:

- Mental strain, anxiety, and depression from the inability to provide and/or manage financial matters
- Physical side effects can include high blood pressure

Recommendations for Improvement

- Create financial goals (SMART) “Specific, Measurable, Achievable, Realistic, Time-Based”
- Create a budget that works for you and those you share finances with
- Avoid relying on overtime for your budget
- Be mindful of incurring debt Have a plan for emergencies
- Monitor and track your spending
- Determine where your money is being spent and what changes need to be made to improve your financial wellness
- Put your plan into action
- Save for retirement
- Attend a financial literacy class/workshop
- Update wills and trusts



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