

# WELLNESS INCLUDES Financial health

Sometimes when we think of wellness, we think only of physical health. But being financially fit is just as important to your overall wellbeing. Here are just a few tips to help you get, or stay, financially healthy:

- + **Grow your emergency fund** – Start, or keep building, an emergency fund of at least six months' worth of living expenses. You'll have greater peace of mind and be prepared to handle an emergency without having to borrow from your Thrift Savings Plan or rely on a high-interest credit card.
- + **Pay off credit card debt** – Paying just the minimum amount due only adds to the interest you'll pay and the time it takes to pay off.
- + **Put 10% of your income to retirement** – The sooner you start, the more wealth you'll be able to build. Even small amounts add up over time.

Source: <http://business.time.com/2012/05/24/10-ways-to-improve-your-financial-health-even-if-you-only-do-one/>

These tips are intended as general information only. Please consult your doctor for specific medical advice. Please call our 24-hour Nurse Line toll-free at 1-888-258-3432 for additional information.

BLUE CROSS®, BLUE SHIELD® and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans. An independent licensee of the Blue Cross and Blue Shield Association. U10684d, 5/17



Learn more about wellness.  
Visit [fepblue.org](http://fepblue.org) today.

