



Don't leave your finances to luck!

Playing the lottery or throwing the dice may seem tempting, but achieving true financial security has very little to do with luck. Taking the time to understand and curb your spending is an important first step toward meeting your goals—give these tips a try!

Know your budget. How much money do you have after all of your mandatory expenses are paid and you have saved some for a rainy day? This number gives you an idea of what you have left over to spend on non-essential items.

Set financial goals. Saving for a dream vacation? Need a specific amount for a comfortable retirement? Financial goals help you recognize the importance of saving.

Shop with intent. Avoid browsing or shopping “just to shop.” Write a list, go in with a clear objective, and set a time limit.

Visualize yourself using the item in question. Did a new pair of shoes catch your eye? Find a great deal on a tech gadget? If you don't have a good plan for it, don't buy it.

Make it wait. Is the item still tempting you? If so, choose a purchase date in the future, such as in a week, and return to the store at the selected time if you're still interested in it.

Don't get swept away by online shopping. Cyber shopping makes it easy to overspend, especially if you're trying to reach free shipping. Buy only what is necessary.

Save your receipt. If you don't use your new item within a reasonable amount of time, it may indicate that it was an unnecessary purchase. Return it to get your money back.

Donate. If you still end up with the item in question, donate an item you already have. This can help minimize clutter as well as help you evaluate future purchases.

Burdened by debt? Trying to save for the future? No matter what your financial issues, Health Advocate can get you to the right resources and experts for help getting your finances under control. Call today for one-on-one, confidential support.

We're not an insurance company. West's Health Advocate Solutions is not a direct healthcare provider, and is not affiliated with any insurance company or third party provider.

Turn to us—we can help.

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