

# Financial Wellness Calendar Challenge



# April 2022

If you complete the day, mark it off. If you miss it, just leave it blank. Send back to \_\_\_\_\_ on May 2nd by \_\_\_\_\_.

At a minimum, please complete half the month's activities, but why stop there?

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<p>3 Have a no-spend day.</p> <p>10 Is there any item in your home you're not utilizing? Could you sell it second-hand and invest the earnings?</p> <p>17 What is something you're wanting to purchase? Could you purchase it second hand to save money?</p> <p>24 Do you have the mobile apps downloaded for your banks or investment accounts? If not, do so.</p>	<p>4 Don't have a Will? Ask your employer for resources on starting one. Have a Will? Make sure it is updated with current information.</p> <p>11 Find a financial literacy course, educational seminar, or financial advisor you can learn more from. Your employer may be able to help.</p> <p>18 Skip the bottled water. Invest in a reusable one to save long-term.</p> <p>25 Set it and forget it. Could you increase your 401k by 1% this year? Or could you pay \$X more towards your debt or savings account.</p>	<p>5 Pack a healthy lunch.</p> <p>12 Review your subscriptions and memberships. Are there any you could cancel to save money?</p> <p>19 Set up text alerts for your bank accounts to be more informed.</p> <p>26 Plan your grocery list prior to shopping and stick to it. Absolutely no impulse buys.</p>	<p>6 Do you have an emergency fund? If not, how much can you contribute monthly to develop an established savings. If yes, can you make an additional contribution this month?</p> <p>13 Can you make an extra payment towards a debt?</p> <p>20 Have another no-spend day.</p> <p>27 Find a strategy to prevent emotional spending.</p>	<p>7 Take time to read an article or book about reducing debt, increasing savings, 401k, investing, etc.</p> <p>14 Update and review your beneficiaries.</p> <p>21 Review your employee benefits. A benefit misunderstood is a benefit misused and underutilized.</p> <p>28 Write down 2 ways you could minimize non-essential spending.</p>	<p>1 Write down 3 long-term savings goals.</p> <p>8 Do you have a 401k? If not, look at investing into one. If so, when is the last time you logged in to check your statement?</p> <p>15 View your credit score.</p> <p>22 Cook dinner at home tonight.</p> <p>29 Can you automate your bills to avoid late charges?</p>	<p>2 Write down 3 short-term savings goals. If you don't have an established savings, make that goal #1.</p> <p>9 Download a budget app or write out your budget plan.</p> <p>16 Cash is king! Pay with cash only today.</p> <p>23 Cash in any loose change and deposit it into your savings account.</p> <p>30 Define your financial goals and set expectations of how you will achieve them.</p>