

A conceptual image of a tree where the leaves are replaced by green one-dollar bills. The tree is growing out of a hand that is holding a small amount of dark soil. Some dollar bills are shown falling through the air around the tree. The background is a dark green gradient.

# Jumpstart Your Financial Fitness

*Four Weeks to Financial Empowerment*

-  Budgeting Basics
-  Saving Strategies
-  Debt Demolition
-  Benefits Optimization

WELLBEING CHALLENGE

## Jumpstart Your Financial Fitness

**Description:** This four-week challenge is designed to enhance financial habits and deepen understanding of workplace benefits. Each week focuses on a different aspect of financial wellbeing, offering practical steps and motivational support to improve financial health.

**Challenge Goal & Tracking:** Complete a Wellbeing Journal entry each week of the challenge to be eligible for [Client-specific prize or points]. \*Specific financial details are not required...just share your weekly experiences.

**Steps to Enroll** (\*Included in enrollment messages)

**This challenge begins [DATE]. To sign up:**

- Log in to your inHealth account either through the [mobile app](#) or [web-based portal](#).
- On the **Today** screen, locate and click on the **Financial Fitness** banner.
- Click **Enroll** to begin your participation in the challenge.

**Tracking Instructions** (\*Included in all weekly messages)

**To log your weekly experiences:**

- Access the [mobile app](#) or [web-based portal](#).
- From the main menu, select **Health Tracking**.
- Click on the **Wellbeing Journal** icon.
- Input the date for the entry you are logging.
- Once completed, click the **Add** button to save your entry.

**Notice of Challenge Requirements** (\*Included in all messages)

**Complete the challenge goal and log the required activity in the inHealth Wellbeing app or web portal by [date/time] for all four weeks to [earn/qualify for] [insert reward or incentive].**



## Introduction/Enrollment Message

Are you ready to take control of your financial future and unlock the secrets to financial success? Join us for the **Jumpstart Your Financial Fitness Challenge** and embark on a transformative four-week journey designed to enhance your financial habits and maximize your workplace benefits.

### **Why Enroll?**

- **Gain Financial Clarity:** Learn to create and maintain a budget, ensuring every dollar you earn works for you.
- **Boost Your Savings:** Discover smart saving strategies, from building an emergency fund to automating your savings.
- **Tackle Debt:** Get practical tips on managing and reducing debt, freeing you from financial stress.
- **Maximize Benefits:** Understand and leverage your workplace benefits to their full potential, enhancing your financial security.

Throughout the challenge, you'll receive expert advice, motivational quotes, and valuable resources to guide you every step of the way. Plus, track your progress using the inHealth app or our web-based Wellbeing Journal to earn wellbeing reward points!

### **Ready to Jumpstart Your Financial Fitness?**

***Let's kickstart your financial fitness and benefits brilliance journey together!***



## Week 1: Budgeting Bliss

Welcome to Week 1 of our Financial Fitness challenge! The importance of cultivating healthy financial habits cannot be overstated. A well-structured budget is your financial compass, guiding you toward your goals. It's the first step towards financial freedom and peace of mind in your career. So, let's dive into budgeting, the cornerstone of your financial success!

***"A budget is telling your money where to go instead of wondering where it went."***  
***- Dave Ramsey***

### **Power Moves:**

- **Create Your Budget:** This week, craft a monthly budget. List your income, categorize expenses, and allocate funds for savings and debt repayment.
- **Daily Expense Tracking:** Start tracking your daily expenses to gain insight into your spending habits. Use a notebook or a budgeting app.
- **Identify Money Leaks:** Find at least one area where you can reduce discretionary spending. Every dollar saved counts!

### **Button: Empower Your Financial Journey with ["The Balance."](#)**

*The Balance offers various articles and resources on budgeting, including step-by-step guides on creating a budget, managing expenses, and saving money. They also provide free budgeting templates and tools to help you get started with your budgeting journey.*

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## Week 2: Savings Surge

Congratulations on completing Week 1! Now, let's turn our focus to Week 2, where we'll explore the significance of smart saving habits. Saving money isn't just about putting away cash; it's about securing your future and having the freedom to make choices that align with your career goals. Are you ready to take control of your financial destiny?

***"Do not save what is left after spending but spend what is left after saving."  
- Warren Buffett***

### **Power Moves:**

- **Emergency Fund Setup:** Open a separate savings account and commit to building an emergency fund. Set a specific savings goal.
- **Trim Unnecessary Expenses:** Identify non-essential expenses and challenge yourself to reduce or eliminate one of them this week.
- **Automate Savings:** Set up automatic transfers to your savings account to ensure you pay yourself first.

### **Button: Empower Your Financial Journey with NerdWallet's [Savings Account Comparison](#)**

*NerdWallet provides a comprehensive comparison of various savings accounts, helping you find the best option for building your emergency fund. It includes details on interest rates and fees.*

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## Week 3: Debt Demolition

As we venture into Week 3, it's essential to recognize that managing debt is a pivotal aspect of your financial and career journey. Debt can hold you back from reaching your full potential. This week, we'll focus on strategies to conquer debt and regain control of your financial life, which in turn can positively impact your career opportunities.

***"The best way to get out of debt is to turn away from it." - Unknown***

### **Power Moves:**

- Debt Assessment: List all your debts, including balances and interest rates. Choose a debt repayment strategy (e.g., snowball or avalanche method).
- Extra Payments: Allocate any extra funds towards your highest-interest debt. Even a little extra can make a big difference.
- Debt Negotiation: Contact your creditors to negotiate lower interest rates or explore debt consolidation options if applicable.

### **Button: [Empower Your Financial Journey with NFCC](#)**

*The NFCC is a nonprofit organization that provides a wide range of financial counseling and education services. They offer valuable resources, including certified credit counselors who can work with individuals to create personalized debt management plans, negotiate with creditors, and provide expert guidance on debt reduction and financial recovery.*

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## Week 4: Benefits: Workplace Wisdom

Welcome to the final week of our challenge! In Week 4, we'll explore the symbiotic relationship between healthy finances and a successful career. Your workplace offers an array of benefits that, when leveraged effectively, can boost your financial security and job satisfaction. Let's dive into maximizing these advantages and securing your financial future.

***"Your job is your first investment; invest wisely." - Unknown***

### **Power Moves:**

- **Benefits Review:** Collect information on all your workplace benefits – health, retirement, insurance, etc. Schedule a meeting with HR to clarify any doubts.
- **Beneficiary Check:** Ensure beneficiaries are up to date on all accounts (e.g., life insurance, retirement plans). Review and update if necessary.
- **Maximize Retirement Contributions:** If possible, increase your contributions to retirement accounts such as 401(k) or IRA to take full advantage of employer matches.

### **Button: Empower Your Financial Journey with [Employee Benefits Security Administration \(EBSA\)](#)**

*The EBSA provides valuable information about your rights and responsibilities related to workplace benefits, including retirement plans and insurance. It's a reliable source for understanding your employee benefits.*

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## Week 5: Final Reminder for Wellbeing Points/Prize

**[Optional and Client-specific. Can be used to announce winners or provide information/instructions regarding rewards, etc. Client must provide specific desired content via Help Ticket]**

Congratulations on completing the **Jumpstart Your Financial Fitness** challenge! As we wrap up this transformative journey, don't forget to track your success and accomplishments in the inHealth app or your web-based Wellbeing Journal. Your progress matters, and it's your ticket to earning those valuable wellbeing reward points. Keep those Power Moves documented, and let's celebrate your financial and career achievements together!"

Remember, the habits you cultivate during this challenge will not only enhance your financial wellbeing but also play a vital role in shaping your career trajectory.

***Stay committed, and the rewards will be significant.***

