

5 Steps on How to Gain Financial Wellness

Set Specific Financial Goals

Define clear short-term, medium-term, and long-term financial goals to guide your progress. This could include saving for a vacation, paying off debt, or planning for retirement.

01



02



Create and Follow a Budget

Develop a budget that tracks your income and expenses. For example: use the 50/30/20 rule, where 50% goes to needs, 30% to wants, and 20% to savings or debt repayment.

Manage and Reduce Debt

Identify and prioritize paying off high-interest debt first. Consider methods like the debt snowball (paying small balances first) or avalanche (paying high-interest debts first).

03



04



Build an Emergency Fund

Save 3-6 months' worth of living expenses to protect yourself from unexpected financial hardships like job loss or medical emergencies.

05



Invest for Long-Term Wealth

Invest in assets like stocks, bonds, or retirement accounts to grow your wealth over time. Start early to benefit from compound interest.

Ten Steps To Financial Health

Judd E. Hollander



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