

WHAT IS FINANCIAL WELLNESS?

Financial wellness refers to a person's overall financial health and their ability to manage their finances. Successful money management can bring independence, new opportunities, and a clear path to your goals.



FEELING STRESSED ABOUT FINANCES?

You're not alone.

Financial issues touch the life of every individual. Without the appropriate information or knowledge, these issues can become time consuming, stressful, and can affect job productivity.

In fact, more than 1 in 4 U.S. adults admit to not paying their bills on time.

Sources: National Foundation for Credit Counseling
Financial Authority of Maine




REMINDER: As a State of Maine employee, you can contact the Living Resources Program to gather more resources related to financial wellness.

Visit [GuidanceResources.com](https://www.guidanceresources.com)

Use the Web ID: *LivingME*

You can also contact the Living Resources Program by calling 1-844-207-5465.

The State of Maine has numerous benefits available to employees to help them on their financial wellness journeys!



MaineSaves457

You can save additional money for retirement on a pre-tax basis through

[MaineSaves457](#).

Independent Labs and Imaging Centers

You could save money by using an [independent lab](#) and [imaging center](#).

Flexible Spending Account Program

Unreimbursed expenses can be paid on a pre-tax basis by using the State's [Flexible Spending Account Program](#).

Health Premium Credit Program

You can receive up to a 5% discount on your individual health insurance premium by meeting the requirements of the [Health Premium Credit Program](#).

Living Resources Program

As a State of Maine employee, you can contact the

[Living Resources Program](#) for unlimited telephonic and online access to financial wellness resources including:

- On-staff CPAs and other financial experts
 - Network of certified financial planners
 - User-friendly online financial-planning tools
 - Online video presentations by experts
 - Recommended books and articles
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FAME Financial Wellness

Learn more about managing your finances and improving your financial health with resources provided by the [Finance Authority of Maine](#).

TIPS TO IMPROVE YOUR FINANCIAL WELL-BEING:



- Know where your money comes from, and where it goes.
- Keep track of bill due dates. Write them down where you can see them.
- Track your spending. Compare it month to month and see where you can make adjustments.
- Save for emergencies. You can do this by setting up automatic transfers, saving extra money when you have it, or saving tax returns.
- Apply only for credit that you need, and stay on top of your credit report.
- Keep track of your account balances. Online banking is a great tool for this.



Set a SMART Goal



Specific
Measurable
Achievable
Relevant
Time-bound

Dreams and aspirations can often seem vague and hard to reach. Setting actionable goals can help you get to where you want to go.



**For questions, please contact
your Health and Wellness
Navigation Team:**

Connect with us!

Your Health and Wellness Navigation Team
207-620-9209

WellnessNavigator.mcd.org

