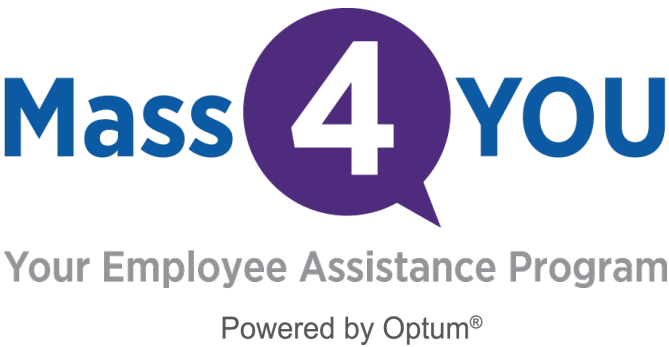







GIC coordinators, please share the email below with employees in your agency.
Thank you in advance.



Sometimes finances can use a makeover

If the new year happens to bring you added financial stress, these tips can help put your mind at ease:

-  **Talk things through**
Acknowledge any financial problems openly with your partner, family or friends. Be sure you talk about how financial challenges are impacting your daily life.
-  **Set aside time for problem-solving**
To avoid thinking and worrying about finances constantly, schedule time to sit down and work on your finances.
-  **Evaluate where you are financially**
Start by taking an inventory of your assets, debt, income and spending.
-  **Make a plan**
Set achievable, short-term financial goals.
-  **Stay committed**
Take small steps toward your goals every day and track your progress to help you stick to your plan.



Talk to a professional or use free online resources

Learn ways to track spending and tips to improve your credit score, reduce debt, or plan for retirement.

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