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



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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

Evaluate where you are financially

To avoid thinking and worrying about finances constantly, schedule time to sit down and work on your finances.

<u>=Q</u>

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.



online resources Learn ways to track spending and tips to improve your

credit score, reduce debt, or plan for retirement.

You have free support and well-being resources **Contact Mass4YOU Employee Assistance Program**



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