



# 5 financial moves your future self will thank you for

Start here to take control of your finances. This guide shares five key financial actions to help build a stronger financial foundation. From sticking to a budget to speaking with a financial expert, each move offers practical steps toward long-term financial health and stability. These tips can help you make smarter money decisions today—and tomorrow.



**#1**

## **Set and stick to a budget**

To get the most out of every paycheck, start by tracking your spending. Understanding where your money goes helps you spot patterns, reduce extra expenses, and make changes when needed. This way, you can better plan for essentials, pay off debt, and save for the future.

Even small adjustments—like cutting back on extras or setting spending limits—can have a big impact.

Use the [FinFit MoneyView dashboard](#) to link your accounts and manage your budget.



## #2

# Create a debt plan and borrow smart

Debt can pile up quickly without a clear strategy. Instead of just making minimum payments, list out your debts by balance and interest rate. You can focus on high-interest debt first or try the snowball method by paying off the smallest debt first.

Log into your FinFit account to explore the tools and resources available to you today!

To keep your credit healthy:

- Only charge what you can afford to pay off in full each month.
- Set up auto-payments
- Check your credit report at least once a year.

You can also take FinFit's [Build Better Credit](#) course to learn more about building and improving your credit score.



**#3**

## Stay on top of your finances

Keeping an eye on your money helps you stay in control. Check your accounts often to track spending, catch errors, and spot any suspicious activity early.

Review your credit report each year at [AnnualCreditReport.com](https://AnnualCreditReport.com). This lets you fix mistakes and take steps to improve your score. Also, take time to review your 401(k) or other savings plans to ensure:

- You're contributing enough for your goals.
- You're getting your full employer match.
- Your investment choices still fit your needs.

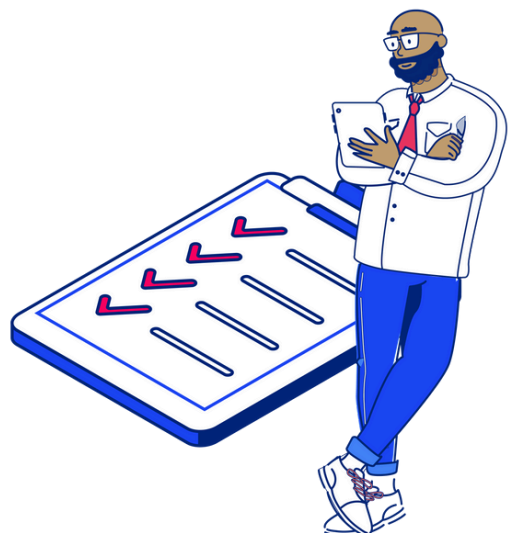


**#4**

## **Build an emergency fund**

Even when you're focused on paying off debt, it's still important to save. Life can throw curveballs—unexpected bills, car repairs, or job changes. Without a backup, you might turn to credit cards or loans, which can add more stress.

Start small: saving \$25 every two weeks adds up. A growing emergency fund helps you handle life's surprises without falling behind on other goals.



**#5**

## **Consult with a professional**

Money decisions can be tricky, but you don't have to figure it all out alone. Whether you want to talk to a financial coach, tax expert, or credit counselor, professional advice can give you clear, personal guidance.

FinFit offers free, unlimited coaching from certified financial counselors to help you take the next step.



# FinFit is here for you

Need help with unexpected costs or planning ahead? FinFit offers solutions that can support your financial journey:

**Credit and loans<sup>1</sup>:** Loans to cover emergency expenses, with an option to repay through convenient, automatic deductions from your paycheck. See what you may qualify for with no impact to your credit score<sup>2</sup>.

**Free financial coaching:** Unlimited, one-on-one advice from your own certified financial counselor

**Financial assessment:** Identify your goals and discover your path to financial freedom

**Financial dashboard & insights:** Connect your accounts, establish a budget, and receive alerts to keep you on track

**Financial education courses:** From beginners to savvy investors, we'll guide you every step of the way

**Budget calculators:** Easy-to-use calculators to help you plan for potential life events

**Student loan services<sup>3</sup>:** Simplify the repayment of your student loans

**To get started with FinFit, log in through your employee portal**

<sup>1</sup> Loans are made by Celtic Bank. Loans subject to credit approval. Loan products, availability, features, and service providers vary by state. Service providers are FinFit Ops, LLC ([see Licenses](#)) or its affiliate, Salary Finance, Inc. ([see Licenses](#)). See application terms and loan agreements for more details. Payroll payments not available in all states.

<sup>2</sup> While FICO credit scores are not utilized, FinFit does obtain consumer reports on all applicants to determine credit eligibility. FinFit loan status is reported to consumer reporting agencies. Late or missed payments may be reflected in your credit report or score.

<sup>3</sup> Student loan services are provided by unaffiliated third parties. FinFit loans issued by Celtic Bank do not include student loans.