FinFit 5 smart ways to stay financially resilient



You can't control the economy — but you can control your response.

From tariffs and inflation to supply shortages and rising prices, it's easy to feel uncertain. But financial resilience isn't about predicting what's next. It's about preparing for what's possible. These five practical strategies help you stay focused and in control.

1. Track your money with purpose

Know exactly where your money goes. This makes it easier to identify savings opportunities and avoid overspending.

Try this: Use the FinFit MoneyView dashboard to link accounts and monitor spending in real time.

2. Create a "what-if" budget

Adjust your budget to prepare for unexpected price hikes. A flexible plan helps you cover essentials and build savings.

Try this: Use FinFit's budget calculators to help you adapt your plan as costs change.

3. Manage debt before it grows

Debt can get expensive fast. Now's the time to reduce balances and avoid risky borrowing.

Try this: Use FinFit's debt consolidation tools or talk to a financial coach for guidance.

4. Build your emergency fund

Even small savings help during unpredictable times. Start with what you can—and grow from there.

Try this: Set a goal in your FinFit dashboard and automate contributions.

5. Practice habits that last

Financial resilience comes from consistent behaviors. Focus on decisions that support long-term stability.

Try this: Take the "Healthy Financial Habits" course in Ready University.

Want to gain even more ways to stay resilient?

Visit **<u>FinFit.com/Learn</u>** to read the full article.

FinFit Tools to Support Your Financial Journey



You have goals. FinFit helps you reach them.

Whether you're cutting back, saving more, or working through debt, FinFit offers support to help you take control with confidence.

Your FinFit membership includes:

- **Free financial coaching:** Unlimited, one-on-one advice from your own certified financial counselor.
- **Credit & Loan¹ Solutions:** 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 score².
- **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 services³: Simplify the repayment of your student loans.

Log in through your employee portal to get started!

¹ 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 (<u>see Licenses</u>) or its affiliate, Salary Finance, Inc. (<u>see Licenses</u>). See application terms and loan agreements for more details. Payroll payments not available in all states. ²While 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. ³Student loan services are provided by unaffiliated third parties. FinFit loans issued by Celtic Bank do not include student loans.