



IMPROVING OUR FINANCIAL WELLNESS

There are many definitions of what constitutes being financially well, but overall, the Financial Wellness Dimension involves things such as income, debt, and savings, as well as a person’s understanding of financial processes and resources. A person’s satisfaction with their current financial situation and future prospects also comes into play.

AREA	THINK ABOUT...	RESOURCES
Work	<ul style="list-style-type: none"> • How does the domain of financial wellness impact your life? How it is related to your wellness? • Does your current job allow you to meet your obligations and have resources to do things you enjoy? • Are you working in a field that you are passionate about or do well? Or are you looking at doing something differently, perhaps more personally gratifying? • Are you looking for paid or volunteer work? 	<ul style="list-style-type: none"> • Check out the classified ads— particularly on Sunday. Search them online any day of the week. • Explore sites like Careerbuilder.com or Monster.com, and consider establishing a profile on LinkedIn. • Visit the unemployment office in your state or county to find classes that could train you for a job. • Have your résumé updated so you can promptly submit it when you see an opportunity. • If you receive disability benefits, explore your work options without losing SSI/SSDI benefits until you can support yourself. For a guide to working without affecting your benefits, go to: http://www.socialsecurity.gov/pubs/EN-05-10069.pdf
Checking/ Savings Accounts	<ul style="list-style-type: none"> • Do you balance your checkbook often enough, ensuring that you don’t overextend yourself? • Are your savings in line with your life goals, such as taking a vacation, home ownership, or retirement? • Do you have a weekly or monthly budget so you can plan for expenses such as rent and groceries and have a little left over to enjoy? 	<ul style="list-style-type: none"> • Ask the bank about the types of accounts available— such as checking and savings accounts—so you are using them to your advantage and gaining interest where available. • Find out if the bank offers tools you can use to keep track of your money. • If you’re receiving disability benefits, there’s a limit on how much you can save without affecting your benefits. Read more about allowable savings at: http://www.ehow.com/info_8247348_can-receive-ssi-social-security.html
Debt	<ul style="list-style-type: none"> • Would it be helpful to figure out your total debt and make a plan to pay it down in a manageable way? • Have you thought about getting help from a person who specializes in money management or personal finances? 	<ul style="list-style-type: none"> • Look in your classifieds or search online for organizations that can help you pay down debt. • Make sure you use a company that is credible. • Consider asking your bank to help you with financial planning and other areas where you may want assistance.
Retirement/ Other Accounts	<ul style="list-style-type: none"> • Have you opened a savings account or another kind of account that works for you? • However, if you’re receiving disability benefits, there’s a limit on how much you can save without affecting your benefits. SSI requires that your resources are under \$2,000 for an individual or \$3,000 for a couple. This includes bank accounts, cash, stocks, bonds. However, your home, household furnishings, car, burial plots, and insurance under \$1,500 are not included. 	<ul style="list-style-type: none"> • There are free or low-cost services that can help you plan for the future. The local library can often direct you to affordable financial planning resources. • If you are receiving disability benefits, read more about allowable savings at: http://www.ehow.com/info_8247348_can-receive-ssi-social-security.html • The Social Security Administration (SSA) has a toll-free number that can answer your questions Monday through Friday: 1-800-772-1213



WAYS TO IMPROVE MY
FINANCIAL WELLNESS

WHAT I WILL DO	WHAT I NEED