

# Your journey to financial wellness begins with you

Financial wellness is about achieving a healthy balance between living for today while preparing for tomorrow. The six pillars of financial wellness provide a practical framework for managing your financial life. To see how you're doing in each of these pillars, circle your response to each question.



## Protection

We all want to protect our families and ourselves. When it comes to getting the protection you need, a simple plan to help you make informed decisions is essential.

Do you have health insurance or Medicare with a Medicare Supplement plan? **Yes or No**

If you were unable to work due to an illness or disability, would you be able to cover expenses with disability insurance payouts, other income sources, and/or savings? **Yes or No**

**If you have dependents** (spouse, domestic partner, and/or dependent children) and you were to die, would your loved ones be able to cover expenses with life insurance payouts, other income sources, and/or savings? **Yes or No**

**If you are age 50 or older**, are both of the following statements true? I have Long Term Care insurance or am prepared to cover expenses through another source if the need arises. AND I have Critical Illness insurance or am prepared to cover the costs through another source if the need arises. **Yes or No**

**If you answered no to any of these questions**, determine if adding some insurance to close coverage gaps is the right thing for you. Here's a [quick article](#) on why you might need insurance protection.

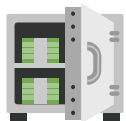


## Spending & saving

Your income is a lifeline, so what you do with it counts. Live within your means today and save for tomorrow.

When it comes to your average monthly spending, do you spend more than you make? **Never Sometimes Always**

**If you answered sometimes or always**, consider creating a budget. An excellent place to start is with Voya's [budgeting calculator](#).



## Emergency fund

Saving for a rainy day involves making sure you have enough money set aside in an emergency fund to cover expenses and protect yourself when life hands you a few surprises.

How many months of expenses do you think you can cover with cash **6 months or more 3-5 months Less than 3 months**

**If you answered 3 – 5 months**, great work. Consider stashing a little bit more each paycheck to get you to a 6-month expense cushion.

**If you answered less than 3 months**, while saving extra money may seem impossible, start chipping away at putting even the smallest amount away. Here's a [quick read](#) on how to start your emergency fund.



## Retirement

Maintaining your current lifestyle is one of the most important factors when it comes to an ideal retirement. Make sure you keep in mind that the money you save needs to last, so save consistently as much as you can.

How much of your annual household income are you saving for retirement each year?

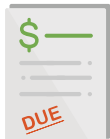
**15%** (or the IRS maximum contribution limit)

**Less than 15% or not currently saving for retirement**

*Include all money you are saving for retirement - whether it's in your employer sponsored retirement plan, IRAs or other types of accounts.*

**It's never too early or too late to save for retirement.** Take full advantage of the retirement saving options.

[Watch this video](#) on planning for retirement and reaching your long term goals.



## Debt management

How would life change for you if you were debt-free? Knowing where to start is essential to reducing and eliminating debt.

Do you typically pay your credit card bills in full each month?

**Yes** (or I don't use them) **No**

When it comes to paying down your debt (e.g., student loans, car loans, mortgage, medical debt), which best describes your situation?

**I'm not worried** or don't have any **I feel overwhelmed**

If you answered **no** or are **overwhelmed** by the thought of your debt, here's [some information](#) on how you can manage your debt throughout your life.



## Other savings goals

Think of everything you'd ever want to do if you could. Does it seem like it's a dream? Having a sound budget in place will help keep your goals alive. Besides retirement, are there other goals you're saving for or are interested in saving for?

**Yes and I'm on track for my other savings goals**

**I'm not interested in saving for other goals**

**No, I'm not saving enough or haven't started saving for my other goal(s)**

If you answered that you're **not saving enough** or **haven't started saving**, [look at this article](#) on actionable ways to save money.

### Do you or a loved one have a disability, chronic illness, critical illness or other special need?

Explore the Special Needs Planning resources available [here](#) to learn about key financial considerations and find support tools to help you today and in the future.



No matter where you are on your financial wellness journey, additional resources and educational items are available to help you get and stay on track. For more articles, tools and videos about any of the pillars of financial wellness, visit [blog.voya.com](http://blog.voya.com).



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