



### \$25 Activities

<b>SAVE</b>	<ul style="list-style-type: none"> <li>Establish a holiday or birthday savings account at your bank.</li> <li>If not already in place, sign up for your payroll check to be electronically deposited into a bank account. You're less likely to spend it if it's not burning a hole in your pocket.</li> </ul>	<ul style="list-style-type: none"> <li>Share your commitment to fiscal fitness by establishing a savings account for a child, grandchild or other young person.</li> <li>Set up an automatic transfer from your paycheck to your savings account.</li> </ul>
<b>PROTECT</b>	<ul style="list-style-type: none"> <li>Review your credit card and bank statements monthly.</li> <li>Change obvious computer passwords, especially those that contain a birthdate, your mother's maiden name or the last four digits of your social security number.</li> </ul>	<ul style="list-style-type: none"> <li>Remove any PIN numbers and your social security card from your purse or wallet.</li> <li>Purchase a paper shredder and shred all financial documents containing personal information.</li> </ul>
<b>INVEST</b>	<ul style="list-style-type: none"> <li>Educate yourself about investing. Read a book or visit a website that focuses on the basics of successful investing.</li> <li>Increase your retirement contribution. Don't worry if it is not a large increase, anything gets you in the habit of saving money</li> </ul>	<ul style="list-style-type: none"> <li>Identify and share your goals for retirement with an investment professional to assist in establishing sound investment strategies.</li> <li>Complete the "Making Your Money Work For You" activity included in your packet.</li> </ul>
<b>BUDGET</b>	<ul style="list-style-type: none"> <li>Make a list - and stick to it - the next time you go to the grocery store.</li> <li>Set aside an amount of money to be used for eating out each month.</li> </ul>	<ul style="list-style-type: none"> <li>Budget an amount of money to be used for an upcoming vacation. Save money monthly to pay for that vacation instead of relying on credit cards and risking finance charges if you don't get it all paid off right away.</li> </ul>
<b>MANAGE</b>	<ul style="list-style-type: none"> <li>Make your morning cup of coffee at home instead of stopping at the coffeehouse.</li> <li>Lower the temperature on your water heater by 10 degrees to save 3 to 5% in energy costs each month.</li> </ul>	<ul style="list-style-type: none"> <li>Review your cell phone plan and shop around for a more affordable one. Cancel all the extra services, like text messaging and call forwarding, you don't truly need.</li> <li>Bring lunch to work three or more times a week instead of eating out.</li> </ul>

### \$50 Activities

#### SAVE

- Review the fees charged by your financial institution and shop around for banks or credit unions offering lower fees or interest bearing accounts.
- Collect all loose change at the end of the day and place it in a jar to remind you how easy it is to save. Deposit the change into your savings account monthly.
- Learn more about company sponsored savings and/or retirement plans. If you are not taking advantage of these savings tools, enroll today.

#### PROTECT

- Download your free credit report from [freecreditreport.com](http://freecreditreport.com). This service is available annually. Perform your check on a date you will remember, like your birthday or a holiday.
- Protect your personal computer with security software and run it weekly.
- Make a photocopy of all important documents you carry, like credit cards. Store these copies in a safe and secure location. This provides a quick inventory should your purse or wallet be lost or stolen.

#### INVEST

- Calculate the amount of money you think you will need in retirement. Enlist the help of a financial professional or use a credible online tool, if necessary, to determine if you are saving enough money.
- Go online and thoroughly research one new investment option. This may be a bond purchase opportunity or simply a chance to learn more about a company you would like to buy stock in.

#### BUDGET

- Complete the "What is Your Fiscal Fitness Level?" activity in your packet.
- Explore electronic payment options for recurring bills. This may include automated debit (ACH) or online bill pay.
- Review your ATM usage from last month and identify how much in fees you paid. Develop a plan — or "budget" — for ATM usage to avoid frequent trips and the resulting fees.

#### MANAGE

- Pay all your monthly bills on time to avoid late charges.
- If you have cable television, drop to a less expensive package.
- Purchase a needed clothing or household item only when it goes on sale.
- Perform household chores on your own instead of hiring out. Examples include lawn care, landscaping, snow shoveling, house cleaning, and car washing.
- Research whether it makes sense to refinance your mortgage. If it does make sense, do it.

### \$100 Activities

<b>SAVE</b>	<ul style="list-style-type: none"> <li>If you have children or grandchildren, set up a 529 Plan for their college education.</li> <li>Begin building an emergency fund that can sustain you for 3-6 months so you can avoid debt if the unexpected happens.</li> </ul>	<ul style="list-style-type: none"> <li>Call your local utility provider and have an energy audit done to learn where you can save on energy costs. They can recommend efficient appliances and contractors for things like better insulation, new windows and more.</li> </ul>
<b>PROTECT</b>	<ul style="list-style-type: none"> <li>Visit with your bank to purchase checks that are resistant to a scam known as "washing." You can also visit your local office supply store and purchase an inexpensive pen that is resistant to check washing.</li> </ul>	<ul style="list-style-type: none"> <li>Have your social security number removed from your checks.</li> <li>Change your ATM password so it is not a milestone date, i.e. your birthdate, the birthdate of a loved one, or an anniversary.</li> </ul>
<b>INVEST</b>	<ul style="list-style-type: none"> <li>Start or join an investment club.</li> <li>Establish a life insurance policy to ensure your family is protected after you are gone. A financial services provider can help you select the right policy. If you already have a policy, review it to be</li> </ul>	<ul style="list-style-type: none"> <li>sure it still meets your needs.</li> <li>Protect your investments. Enlist the services of an attorney and have a will drawn up to designate where financial resources should be directed. If you already have a will, review it annually.</li> </ul>
<b>BUDGET</b>	<ul style="list-style-type: none"> <li>Use the enclosed "Budgeting 101 Worksheet" to make a comprehensive list of all your current monthly income and expenses. This activity will help you establish spending and saving goals for the coming year.</li> </ul>	<ul style="list-style-type: none"> <li>Plan a weekly menu to avoid "crisis" cooking and last minute grocery store runs.</li> <li>Review your auto insurance policy and find out what the difference is in your premium if you raise your deductible.</li> </ul>
<b>MANAGE</b>	<ul style="list-style-type: none"> <li>Increase your monthly payment on a credit card balance to reduce the long-term burden of finance charges.</li> <li>Get a programmable thermostat to manage your energy usage and increase efficiency. Keep your home warmer in summer and cooler in winter.</li> </ul>	<ul style="list-style-type: none"> <li>Replace less efficient light bulbs in your home with energy efficient ones.</li> <li>Read "The Millionaire Next Door" by Thomas Stanley and William Danko.</li> </ul>

## Budgeting 101 Worksheet

This worksheet will help you identify where your money comes from and where it goes. Fill in all the categories based on your financial records from last month and then complete the box at the right to see your surplus or shortage.

<b>Total Spendable Income</b>	
<b>- Total Expenses</b>	
<b>= Surplus or Shortage</b>	

Category	Amount	Category	Amount
<b>INCOME (Minus Taxes)</b>		<b>Auto/Transportation</b>	
Wages and Bonuses		Gas	
All Other Income		Repairs and Maintenance	
<b>TOTAL INCOME</b>		Insurance	
		Other (bus, tolls, etc.)	
<b>Debts/Obligations</b>		<b>Entertainment</b>	
Mortgage or Rent		Cable and Internet	
Car Payment		Computer supplies	
Student Loans		Hobbies	
Credit Cards		Subscriptions/dues	
Other Loans		<b>Utilities</b>	
<b>Home</b>		Electricity	
Homeowners/Renters Insurance		Water/Sewer	
Property Taxes		Natural Gas/Oil	
Repairs/Maintenance		Telephone (home and cell)	
Association Dues		<b>Pets</b>	
Improvements		Food	
<b>Family</b>		Other (grooming, boarding, etc.)	
Child support/alimony		<b>Clothing</b>	
Child care		Adult	
<b>Food</b>		Children	
Groceries		<b>Investments/Savings</b>	
Meals out		Retirement	
<b>Health</b>		Stocks/bonds/Mutual funds	
Insurance (medical, etc.)		College fund	
Out-of-pocket expenses		Savings/Emergency fund	
Fitness/Health club		Gifts/Donations	
<b>Vacation</b>		<b>Miscellaneous</b>	
Major		<b>Household products</b>	
Minor		<b>Other miscellaneous</b>	
		<b>TOTAL EXPENSES</b>	

### Protecting Your Identity

Achieving sound fiscal fitness means making a commitment to budget, save, and invest your financial resources consistently over time. Yet no matter how well you perform these three tasks, becoming a victim of identity theft can sabotage all of your efforts.

Your social security number, credit card account number, or bank account information in the hands of the wrong person could derail your financial wellness, as well as your physical and emotional well being. Being aware of how personal information is stolen and taking steps to protect yourself from identity theft are two effective prevention strategies.

#### Can someone really steal my identity?

You bet. And in the United States it is estimated that nearly nine million Americans are the victim of identity theft each year.

Identity theft occurs when someone gains access to your personal information and then uses this information, without your permission, to commit fraud or other crimes. Identity theft is a serious crime and is on the rise worldwide.

#### How do identity thieves get the information?

Identity thieves employ a variety of techniques to gain access to personal information. These may include:

**Dumpster diving:** That's right. Thieves dig through trash at homes and businesses searching for papers containing your personal information. Just like you take your job seriously, identity thieves do also and can spend an entire day sifting through trash to acquire your information.

**Phishing:** Thieves send pop-ups or spam messages via the internet and pose as representatives of financial institutions asking for personal financial information.

**Skimming:** Special storage devices divert your personal information to the thieves whenever your credit card is scanned during a transaction. This may occur at a restaurant, gas station, or any other location that processes large volumes of credit card transactions.

**Plain 'ol stealing:** Low tech thieves will steal purses, wallets, and your mail to obtain personal information. Or some gain access to personnel records by bribing employees.

**Change of Address:** Thieves simply walk into a post office and submit a change of address form to redirect your billing statements and other mail to another location.

Once the information is obtained, the thief may utilize it to commit identity theft or the information may be sold two or three times over and be utilized many times.

**Continued on Page 2**

## How can I avoid becoming a victim of identity theft?

Begin thinking about where you store your personal information and how and when you exchange this information with others.

- **Guard** your personal information fiercely and employ a “need to know” policy when it comes to giving it out. Be certain that you understand who is requesting the information and why they need it.
- **Store** passports, social security cards, birth certificates and other important documents in safe, secure locations like a bank lock box or a home safe.
- **Minimize** the amount of personal information you carry with you throughout the day. Consider toting around only one or two credit cards at a time to minimize the damage if your purse or wallet is stolen or misplaced.
- **When away** from home, have the post office hold your mail or have a trusted friend collect and store it. The U.S. mail is a potential hot bed of personal information for identity thieves.
- **Be wary** of divulging personal information over the phone. Always know exactly to whom you are speaking and understand why they need the personal information. Also minimize any opportunities for a thief to eavesdrop on your conversation and jot down credit card or bank account numbers.
- **Check** your financial information regularly. Be familiar with the date that your financial institution mails account statements so that you know within a few days when to expect the statements in your mailbox. If you are not receiving statements from your financial institution or credit card company, contact the company immediately and inquire. Was the statement sent to the correct address? Could someone have swiped it from your mailbox?
- **Monitor** your monthly statements closely and be on the lookout for transactions you did not make. Report them immediately as this is often the first clue that someone is using your financial information inappropriately.
- **Check** your credit report annually. This report lists all bank and financial accounts under your name and will likely turn up any renegade accounts opened under your name by someone other than yourself.

Enacting all of these strategies will minimize your risk of becoming an identity theft victim. In the unlikely event that someone steals your identity, act immediately to minimize the damage and recover your identity. Begin by contacting the Federal Trade Commission (FTC) and your local police department to report the problem. You may also need to contact your local U.S. Postal Inspection service, the Social Security Administration, and the Internal Revenue Service, depending on the type and extent of damage.

Also be aware that there are many government resources located on the web to help educate individuals about identity theft and what to do if it happens to you.

# Making Your Money Work For You

Using the power of compound interest is one sound way to make your money work for you. Simply stated, when invested well your money earns interest. In time that interest is added to your initial investment and you earn interest on the initial investment PLUS the previously accrued interest. Then that interest is added to your savings and your growing nest egg earns more interest. In other words, you are earning interest on interest on interest. And over time that can add up to a substantial amount of money!

Have fun with the three scenarios below - and learn more about how compound interest works for you. The answers are included at the bottom of the page, but don't peek!

### Scenario One

At age 30, Betsy begins saving \$100 each month. Her account yields 6% interest annually. If she does not withdraw any money from this account and continues adding \$100 monthly, what will the balance of her account be when she turns 65?

### Scenario Two

You are offered a new job by the Acme Company. It is temporary and you're trying to decide whether or not to take it. There is a rather unique compensation plan to consider.

The Company will pay you one penny the first day and then double your pay daily for 36 days. The job will end after this. How much will you be paid? Should you accept the offer?

### Scenario Three

If you deposited \$10,000 in a savings account today and that account earned an average of 7% annual yield, how much interest would the account earn over 20 years?

**The Answers**  
Scenario 1 - Slightly more than \$142,000!  
Scenario 2 - \$343,587,383 - TAKE THE JOB!  
Scenario 3 - \$31,405.65 and the account would be worth \$41,405.65!

### What is Your Fiscal Fitness Level?

Are you headed toward financial independence or are you en route to financial fallout? Take this quick quiz to evaluate your current financial state. Answer each question with “yes” or “no”.

1. Do you make only the minimum monthly payments on your credit card debt? Yes No
2. Do you skip mortgage or credit card payments altogether some months? Yes No
3. Are you frequently receiving overdraft notices from the bank? Yes No
4. Do you spend more than you earn? Yes No
5. Are you unsure of exactly how far in debt you are? Yes No
6. Do you have no rainy day account or savings? Yes No
7. Are you using cash advances on credit cards to pay your expenses? Yes No
8. Are you unsure what you're spending your money on? Yes No
9. Do you worry frequently about money? Yes No

If you answered yes to more than one of these questions, you may be on the road to financial trouble. It's likely not too late to turn your situation around. Take some time to evaluate your spending habits, set up a realistic budget, and work with a financial professional, if necessary.

Financial independence brings with it peace of mind, lower stress levels, and less anxiety which can result in better overall health and well being. Begin taking control of your financial fitness today!

**“If you would be wealthy, think of saving as well as getting.”**

Benjamin Franklin

20 Days. 10 Strategies. 1 Great Feeling.

### Nickel & Dime Trivia Challenge

Did you know that each year the United States Mint makes 14 to 20 billion coins for circulation? Or that before the Mint Police, there was a Mint Pup? That's right. Records show that \$3 was spent to purchase a watchdog to protect the first United States Mint in Philadelphia.

How well do you know your dough? Test your knowledge of coins and cash by taking this Nickel & Dime Trivia Challenge. Return your form to be entered in a drawing!

1. What is the average lifespan of a coin in the United States?  
a. 5 years      b. 30 years      c. 75 years      d. 100 years
2. Without peaking, who appears on the front of a \$5 Federal Reserve note?  
a. George Washington      b. Thomas Edison  
c. Christopher Columbus      d. Abraham Lincoln
3. Of all the notes printed by the Bureau of Engraving and Printing, \$1 notes make up what percentage of currency production?  
a. 10%      b. 25%      c. 45%      d. 65%
4. Without peaking, who or what is pictured on the back of a penny?  
a. Abraham Lincoln      b. The Lincoln Memorial  
c. George Washington      d. The White House
5. What is the average life span of a \$1 Federal Reserve note?  
a. 6 months      b. 21 months      c. 36 months      d. 60 months
6. What is the largest note currently produced in the United States?  
a. \$100      b. \$1,000      c. \$10,000      d. \$1,000,000
7. Who is the only woman whose portrait has appeared on a currency note?  
a. Betsy Ross      b. Pocahontas      c. Eleanor Roosevelt      d. Martha Washington

**Return  
Form To/  
Due Date:**

# FISCAL | Fitness

20 Days. 10 Strategies. 1 Great Feeling.

## Frequently asked Questions

Want a quick overview of our latest wellness incentive program? All the information you'll need to be successful in making it through **FISCAL Fitness** is included below.

### **WHO is the program designed for?**

This program is designed for those just considering making meaningful financial changes to those who are already practicing healthy financial habits. The real focus of this program is in emphasizing the vital importance of managing finances.

### **WHAT is the program goal?**

The goal of every wellness incentive program is to provide participants with the tools to make meaningful and healthful lifestyle changes. This program focuses on increasing awareness of financial wellness.

### **WHEN and WHERE do I need to complete activities?**

It varies. Some activities can be performed during the workday, some only during your personal time. Many can be completed just about anywhere at anytime.

### **WHY is it important that I participate?**

Financial matters contribute to more stress than just about anything else in our lives. By participating in this program you can begin to see opportunities in everyday life to develop healthful financial habits. And the design of the program makes it easy for everyone from those just considering getting their finances in order to those already financially sound to benefit.

### **HOW will my progress be tracked?**

You will be provided with a log sheet. You will be responsible for recording your activities as you complete them. You can divide your activities up among the five focus areas or zero in on one or two areas — it is all up to you. Your tracking form will be turned in at the end of the program.

**For more  
Information:**