For confidential financial advice at no cost, check out your **Employee Assistance Program**. <Insert instructions>

For more ways to save, check out the **HealthPartners® Healthy Discounts program**.

**Tracking your expenses helps you be financially fit**

You can bet your bottom dollar

**Did you know?** Being financially fit is just as important as being physically fit.

It’s easy to remember and plan for big monthly expenses like your mortgage, rent and car payments. Little expenses are easy to overlook – and they add up, too.

The first step is to know how financially fit you are right now. You’ll need to know how much money you’re spending. You also need to know what you’re spending it on.

To find out, try tracking your expenses for a month. If you can’t track for an entire month – don’t worry. Even just a few days can be eye-opening.

Once you know where your money goes, you can set goals to become more financially fit.