**Losing money in your couch cushions?**

It might be time to get more financially fit.

This year, your New Year’s resolution might be to get physically fit. But don’t forget that your physical and financial health are connected. Both affect your well-being and your ability to handle life’s challenges.

Financial fitness is a lot like physical fitness. Both are about being in good shape. But getting in shape – and staying there – can be challenging. It takes some goal setting and careful planning, but you can do it.

Try following these steps:

1. Track your spending so you know where your money is going.
2. Analyze your budget. Divide expenses into needs and wants. Cut back on the wants.
3. Pay down your debt. Set goals for how much you can pay down each month.
4. Start saving. Set small goals or automatic deposits to reach big savings.

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

And for more ways to save, check out the HealthPartners® [Healthy Discounts program](https://www.healthpartners.com/public/health/discounts/retail-savings/).