



## Go from stress to success with **GOOD FINANCIAL HEALTH**

Money can be a major source of anxiety for many people. But the good news is there are things you can do to transform your finances from a source of stress into a force for positivity.

### **SMART MONEY MOVES PUT YOU ON THE FAST TRACK TO FINANCIAL FREEDOM**

Money doesn't grow on trees, but it does come from applying persistence and practice when it comes to financial well-being. Take the time to understand that personal finances, budgeting, planning and staying organized are keys to achieving financial stability. Consider these tips for improving your finances:

- 1 Break up with debt.** Student loans, credit card balances and other high-interest debt can quickly get out of control.
- 2 Build an emergency fund.** A good rule of thumb is to have at least three months' worth of expenses set aside for any unforeseen life events.
- 3 Take advantage of workplace programs.** Whether it's an employer-matching retirement fund, health plan or ancillary benefits, use them to the fullest to save money.

Take control of your finances by creating a budget, tracking your expenses and making sure you're not spending more than you're earning. By having a plan in place, you can start to feel more in control of your financial situation and reduce your financial stress levels, which can lead to:

- Better heart health
- Fewer ulcers
- Lower risk of diabetes
- Better productivity at work
- Reduced rates of depression and anxiety

# Learn to Live

is one of the many tools to help you manage your financial well-being.



## NAVIGATING FINANCIAL STRUGGLES— YOU ARE NOT ALONE

Financial struggles are a common experience. In fact, studies have shown that a majority of Americans are living paycheck to paycheck, have little to no savings or are burdened by debt. The good news is that there are resources available to help you manage your finances and improve your financial well-being. Whether it's through your bank, your employer or other resources, there are tools available to help you on your financial journey.

If you're stressed or worried about your financial health, check out [Learn to Live's stress program](#). Use code **BLUEND** or the code provided by your employer to get started.

Sources: Forbes, Indeed, PwC



The monthly wellness topics are part of BlueElements—a health and wellness platform that encompasses six areas—physical, social, emotional, financial, professional and environmental.



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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-363-8457 (TTY: 1-800-366-6888).  
ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-363-8457 (TTY: 1-800-366-6888).

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