



# Tips

Try sending our Wise & Well Tips of the Week to your employees for quick, easily digestible health and well-being tidbits they can incorporate into their daily lives.

– Your Wise & Well Team

## Four Simple Ways to Save Money

To become financially free, you must become financially aware of where your money is going. If you'd like to save more, here are four weeks' worth of simple things you can do to save money.

August 4

### Take Stock of Your Finances

This week, sit down and go through all of your financial documents, bank statements, 401(k) and credit card bills, and organize them in a single location. This method will help with budgeting and give you a better sense of where you stand.

August 11

### Check In On Your Retirement Fund

For most of us, this is the biggest single thing we can do to help our future selves. Your employer might provide a 401(k) or a 403(b). If they offer to match, take full advantage of that if you can — otherwise, you're leaving money on the table.

August 18

### Explore HSAs, FSAs, and Other Pre-Tax Benefits

Contributing to a health savings account (HSA) or flexible spending account (FSA) is a good way to lower your overall tax bill by helping you set aside tax-free money for your healthcare, commuting or dependent care expenses.

August 25

### Check Your Tax Withholdings

You'll typically set the amount of income tax that gets withheld from your paycheck when you start a new job and fill out a W-4. Life changes like getting married or divorced, having a baby or buying a home may affect how much you want to withhold during the year. Keeping too much or too little from your paycheck could mean a bigger headache at tax time (no one wants an unexpected tax bill or penalty).

Source: [today.com](https://www.today.com)

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