

# Financial Wellness To Do List



## Budgeting

Create a budget and review your monthly expenses. See if there's one or more areas where you can reduce expenses such as cutting out a gym membership you don't use or reducing the number of entertainment services you subscribe to.



## Emergency Savings

Read our *CentsAbility* blog post "Embracing Emergency Savings" and use the tips provided to create or enhance your own emergency savings plan.



## Take the Financial Wellness Challenge

Simply check the boxes as you complete each item. Then, take a picture with your completed *To Do List*. You can submit your photo by posting it to MERS of Michigan's Facebook page by March 31, 2020, to be entered for a chance to win one of four \$100 Amazon gift cards.

Official rules at [www.mersofmich.com](http://www.mersofmich.com)

