January Financial Wellness Month

January Financial Wellness Month: Your Guide to a Healthier Financial Future

January. The month of new beginnings, resolutions... and often, a post-holiday credit card bill that makes you want to hibernate until spring. But this January, let's flip the script. This isn't just another month; it's January Financial Wellness Month, a dedicated time to focus on improving your financial health. This comprehensive guide will arm you with practical strategies, actionable steps, and helpful resources to make this January – and every month thereafter – a step towards a more secure and fulfilling financial future. We'll cover everything from budgeting basics to long-term investment strategies, ensuring you have the tools you need to thrive.

Understanding the Importance of January Financial Wellness Month

Why dedicate an entire month to financial wellness? Because financial stress is a significant drain on overall well-being. It impacts sleep, relationships, and even your physical health. January, coming after the holiday spending spree, provides a perfect opportunity for a fresh start and a renewed commitment to financial responsibility. By focusing on your finances in January, you lay the groundwork for better habits that will benefit you throughout the year. This isn't about deprivation; it's about empowerment – empowering yourself to take control of your financial destiny.

Setting Realistic Financial Goals for the Year

Before diving into specific strategies, it's crucial to define your financial goals. What are you hoping to achieve this year? Are you aiming to pay off debt, save for a down payment on a house, build an emergency fund, or finally start investing? Setting Specific, Measurable, Achievable, Relevant, and Time-bound (SMART) goals is key. For example, instead of saying "I want to save more," aim for "I will save $500 per month towards a down payment on a house by December 31st." Write these goals down and keep them visible as a constant reminder of your progress.

Mastering the Art of Budgeting: Beyond the Spreadsheet

Budgeting doesn't have to be a tedious chore. Many people are intimidated by the idea of meticulous budgeting, but there are many user-friendly apps and methods to make it easy and engaging. Explore different budgeting methods like the 50/30/20 rule (50% needs, 30% wants, 20% savings and debt repayment), the zero-based budget (allocating every dollar), or even simpler methods like tracking your spending for a month to understand your habits. The key is finding a system that works for you and sticking to it.

Tackling Debt: Strategies for Effective Repayment

High-interest debt can feel overwhelming, but there are strategies to tackle it effectively. Consider the debt snowball method (paying off the smallest debt first for motivation) or the debt avalanche method (paying off the debt with the highest interest rate first to save money). Explore options like balance transfers to lower interest rates or debt consolidation loans. Remember to be patient and celebrate your progress along the way; paying off debt is a marathon, not a sprint.

Building an Emergency Fund: Your Financial Safety Net

An emergency fund is crucial for weathering unexpected financial storms. Aim for 3-6 months' worth of living expenses in a readily accessible savings account. Even small, consistent contributions add up over time. Automate your savings by setting up regular transfers from your checking account to your savings account. This makes saving effortless and ensures you consistently build your safety net.

Investing for the Future: Long-Term Growth Strategies

Investing can seem daunting, but it's a crucial step towards long-term financial security. Start by learning the basics of different investment vehicles like stocks, bonds, and mutual funds. Consider your risk tolerance and investment timeframe before making any decisions. Don't be afraid to seek professional advice from a financial advisor if needed. Remember that consistent, long-term investing is more effective than trying to time the market.

Protecting Your Financial Future: Insurance and Estate Planning

Protecting your assets and loved ones is just as important as accumulating wealth. Review your insurance coverage (health, life, disability, home, auto) to ensure you have adequate protection. Consider estate planning, including creating a will and designating beneficiaries for your accounts. These steps may seem daunting, but they provide peace of mind knowing your affairs are in order.

January Financial Wellness Month Resources: Tools and Support

Numerous resources are available to support your financial wellness journey. Look for free online resources, workshops, and financial literacy programs offered by your local community or library. Many reputable financial websites and apps offer budgeting tools, investment tracking, and educational materials. Don't hesitate to seek professional help from a financial advisor if you need personalized guidance.

Conclusion

January Financial Wellness Month isn't just a catchy phrase; it's an opportunity to take control of your financial future. By setting realistic goals, mastering budgeting, tackling debt, building an emergency fund, and planning for the future, you can create a solid foundation for financial security and peace of mind. Remember that progress, not perfection, is the key. Celebrate your achievements, learn from your setbacks, and continue to build towards a healthier financial future.

FAQs

1. Is it too late to start focusing on financial wellness in February? Absolutely not! Any time is a good time to start improving your financial health. Consider February your "catch-up" month.

1. What if I don't have any savings to start with? Start small! Even $10 a week adds up over time. Focus on creating a budget and identifying areas where you can cut back.

1. How do I choose the right financial advisor? Do your research, read reviews, and look for someone with experience and credentials who aligns with your financial goals and risk tolerance.

1. Are there free resources available to help me improve my financial literacy? Yes, many organizations offer free workshops, online courses, and educational materials. Check your local library or search online for "financial literacy resources."

1. What if I'm struggling with debt and don't know where to start? Seek professional help from a credit counselor or financial advisor. They can help you create a debt management plan and explore options like debt consolidation or bankruptcy if necessary.

january financial wellness month: The Social Determinants of Mental Health Michael T. Compton, Ruth S. Shim, 2015-04-01 The Social Determinants of Mental Health aims to fill the gap that exists in the psychiatric, scholarly, and policy-related literature on the social determinants of mental health: those factors stemming from where we learn, play, live, work, and age that impact our overall mental health and well-being. The editors and an impressive roster of chapter authors from diverse scholarly backgrounds provide detailed information on topics such as discrimination and social exclusion; adverse early life experiences; poor education; unemployment, underemployment, and job insecurity; income inequality, poverty, and neighborhood deprivation; food insecurity; poor housing quality and housing instability; adverse features of the built environment; and poor access to mental health care. This thought-provoking book offers many beneficial features for clinicians and public health professionals: Clinical vignettes are included, designed to make the content accessible to readers who are primarily clinicians and also to demonstrate the practical, individual-level applicability of the subject matter for those who typically work at the public health, population, and/or policy level. Policy implications are discussed throughout, designed to make the content accessible to readers who work primarily at the public health or population level and also to demonstrate the policy relevance of the subject matter for those who typically work at the clinical level. All chapters include five to six key points that focus on the most important content, helping to both prepare the reader with a brief overview of the chapter's main points and reinforce the take-away messages afterward. In addition to the main body of the book, which focuses on selected individual social determinants of mental health, the volume includes an in-depth overview that summarizes the editors' and their colleagues' conceptualization, as well as a final chapter coauthored by Dr. David Satcher, 16th Surgeon General of the United States, that serves as a Call to Action, offering specific actions that can be taken by both clinicians and policymakers to address the social determinants of mental health. The editors have succeeded in the difficult task of balancing the individual/clinical/patient perspective and the population/public health/community point of view, while underscoring the need for both groups to work in a unified way to address the inequities in twenty-first century America. The Social Determinants of Mental Health gives readers the tools to understand and act to improve mental health and reduce risk for mental illnesses for individuals and communities. Students preparing for the Medical College Admission Test (MCAT) will also benefit from this book, as the MCAT in 2015 will test applicants' knowledge of social determinants of health. The social determinants of mental health are not distinct from the social determinants of physical health, although they deserve special emphasis given the prevalence and burden of poor mental health.

january financial wellness month: *Quirky* ,

january financial wellness month: 52 Ways to Sell More Books! Penny C. Sansevieri, 2016-03-03 With 1,500 books published each day, how will yours get noticed? If you're ready to get your book the attention it deserves, 52 Ways to Sell More Books! will put you on the fast track to success. Packed with handy insights, insider tips, and marketing wisdom, 52 Ways to Sell More

Books! is a powerful guide that will not only show you how to save money, but also help you gain the exposure you need to rise above the noise. Should you do book events? Spend all of your time on social media? Go for a radio tour? 52 Ways to Sell More Books! breaks this down with handy worksheets and a series of questions that will enable you to zero in on your market. 52 Ways to Sell More Books! is the only guide you'll need for ... • Leveraging local media to ramp up your celebrity status and sell more books • Jump-starting your book sales and online promotion • Getting on radio and TV ... today! • Getting book reviews • Secrets of social media success • Securing free publicity on Amazon • Effective book signings • Zeroing in on your target market • 3 unique ways to build your book promotion network • 5 tips to build your own website sales machine • 3 overlooked venues that can really help you sell books • Enticing your friends & family to buy an autographed copy of your book • 5 other formats for your book to attract more readers and fans • Getting your book on Kindle and other e-readers -- hassle free • Fresh insights into blogs and e-zines

january financial wellness month: Financial Peace Revisited Dave Ramsey, 2002-12-30 With the help of a #1 New York Times bestselling author and finance expert, set your finances right with these updated tactics and practices Dave Ramsey knows what it's like to have it all. By age twenty-six, he had established a four-million-dollar real estate portfolio, only to lose it by age thirty. He has since rebuilt his financial life and, through his workshops and his New York Times business bestsellers Financial Peace and More than Enough, he has helped hundreds of thousands of people to understand the forces behind their financial distress and how to set things right-financially, emotionally, and spiritually. In this new edition of Financial Peace, Ramsey has updated his tactics and philosophy to show even more readers: • how to get out of debt and stay out • the KISS rule of investing—Keep It Simple, Stupid • how to use the principle of contentment to guide financial decision making • how the flow of money can revolutionize relationships With practical and easy to follow methods and personal anecdotes, Financial Peace is the road map to personal control, financial security, a new, vital family dynamic, and lifetime peace.

january financial wellness month: The only marketing calender you will need ,

january financial wellness month: *The Library's Role in Supporting Financial Literacy for Patrons* Carol Smallwood, 2016-05-17 Library Roles in Achieving Financial Literacy among its Patrons is a collection of articles from 25 librarians in different parts of the U.S. and Canada, each contributing 3,000-4,000 words: concise chapters with sidebars, bullets, and headers; there is an introduction. Contributors were selected for the creative potential in their topics, those that can be used in various types of libraries and that demonstrate a command of financial literacy and are able to communicate what they know to aiding users solve their financial information problems. The collection has three sections. The first provides an overview of financial literacy: what it means generally, what needs exist among library patrons, and what approaches have been tried to date. The second section deals with resources that are available in libraries, or should be made available. These include collections, skill sets in librarians, program opportunities and others. The third section is a series of case studies that demonstrate successes and best practices.

january financial wellness month: The White Coat Investor James M. Dahle, 2014-01 Written by a practicing emergency physician, The White Coat Investor is a high-yield manual that specifically deals with the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from your student loans, provide for your family, build wealth, and stop getting ripped off by unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two to five years of residency graduation Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a Backdoor Roth IRA and Stealth IRA to boost your retirement funds and decrease your taxes Protect your hard-won assets from professional and personal lawsuits Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die Minimize your tax burden, keeping more of your hard-earned money Decide between an employee job and an independent contractor job Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation Take a look at the first pages of the book by clicking on the Look Inside feature Praise For The White Coat Investor Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place. - Allan S. Roth, MBA, CPA, CFP(R), Author of How a Second Grader Beats Wall Street Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap the bounty of both his experience and his research. - William J. Bernstein, MD, Author of The Investor's Manifesto and seven other investing books This book should be in every career counselor's office and delivered with every medical degree. - Rick Van Ness, Author of Common Sense Investing The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk. - Joe Jones, DO Jim Dahle has done for physician financial illiteracy what penicillin did for neurosyphilis. - Dennis Bethel, MD An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust. - Greg E Wilde, M.D Scroll up, click the buy button, and get started today!

january financial wellness month: The Financial Anxiety Solution Lindsay Bryan-Podvin, 2020-02-18 Discover how to overcome money stress, make smarter money moves, and find financial freedom with this life-changing interactive guide! Most adults today experience some degree of anxiety. In the United States alone, 51% of adults report feeling anxious. And what is one of the top causes of this chronic anxiety? Money. Financial anxiety is ranked #2 in terms of what is stressing Americans out. And the more anxious a person is about money, the less likely they are to take action toward improving their financial health. Hitting a little close to home? Now that your heart rate is up, here’s the good news—anxiety is treatable and financial literacy is easier than you think. The Financial Anxiety Solution will show you how to conquer money-related stress and take control of your financial life. Inside, you’ll find: Cognitive behavioral therapy (CBT) techniques for developing anxiety coping skills Interactive quizzes to help identify “pain points” of stress Journal prompts to help work through money-related thoughts and feelings Mindfulness exercises to help calm a worried mind Popular money-management techniques that can help turn the page on financial anxiety The Financial Anxiety Solution takes you step by step through helpful exercises and strategies to understand the sources of anxiety, apply coping skills to address anxiety symptoms, and prepare to tackle your financial worries.

january financial wellness month: *Financial Well-Being* Consumer Financial Protection Bureau (CFPB), 2015-03-23 A growing consensus is emerging that the ultimate measure of success for financial literacy efforts should be improvement in individual financial well-being. But financial well-being has never been explicitly defined, nor is there a standard way to measure it. This report provides a conceptual framework for defining and measuring success in financial education by delivering a proposed definition of financial well-being, and insight into the factors that contribute to it. This framework is grounded in the existing literature, expert opinion, and the experiences and voice of the consumer garnered through in-depth, one-on-one interviews with working-age and older consumers.

january financial wellness month: 2014 LEEP Event, Editorial & Promotional Calendar Laura Dawn Lewis, 2013-12-03 3,800+ Holidays, Promotions, Events for 2014 in the United States, United Kingdom, Canadian, Australian and Chinese Markets. The 2014 LEEP features over 3,800 dates in over 53 categories arranged alphabetically (with source URLs), chronologically and by length. This calendar of holidays and events for 2014 includes National, Promotional, Industry and International Events, Federal Holidays, Major Sporting Events and industry specific promotions. The LEEP Calendar is the invaluable time-saving, idea generating, revenue building business reference tool that provides exceptional marketers, publishers and journalists a quantifiable critical advantage over the competition. Created by a marketing and publishing industry veteran for: Advertising Executives Authors Bloggers Business Networkers Business Owners Editors Educators Event Planners Journalists Marketing Executives Media Planners Media Sales Reps Promotional Products Retailers Public Relations Publicists Publishers Retail Executives Sales Executives Social Media Marketers and anyone who is curious!

january financial wellness month: *The Ultimate Financial Plan* Jim Stovall, Tim Maurer, 2011-08-24 How to build a financial plan that really blends into your life The latest volume in the bestselling Ultimate series, Jim Stovall and Tim Maurer's The Ultimate Financial Plan: Balancing Your Money and Life is a one-stop, comprehensive, personal financial planning book exploring the intersection of money and life. The Ultimate Financial Plan examines the connection between actions, thoughts, and feelings when it comes to all things financial. The key to getting the most out of your wealth, the authors argue, is certainly found in the wise utilization of tools, like budgets, bank accounts, 401(k)s, IRAs, Roth IRAs, education savings plans, and real estate, as well as home, auto, business, health, disability, and long term care insurance, but even more so in the contentment found in balancing money's influence in our lives with personal values and goals. An insider's look into the recently humbled Big 3—the banks, brokerage firms, and insurance companies—and the inner workings that often set their proprietary goals and objectives above all A critical examination of the role of various financial sales people, advisors, planners, and consultants A guide to navigating Economic Bias—a conflict of interest involving money—and how it affects every financial decision we make The Ultimate Financial Plan is the application of the resources at your disposal for the purpose of living your life to the fullest, and this book will show you the quickest route to getting started on the path to ultimate success.

january financial wellness month: *Detox Your Finances* Justine Trueman, 2009 A no-nonsense, jargon-free guide to becoming financially independent by journalist who has carved out a successful career writing on money matters for major publications around the globe.

january financial wellness month: The 30-Day Money Cleanse Ashley Feinstein Gerstley, 2019-01-01 Eliminate your money anxiety and create lasting happiness with your financial situation — not by creating a blistering budget but by living the life you love! Ashley Feinstein Gerstley was working in financial services when she came to the shocking realization that even she was stressed about her personal finances. Ashley quickly realized that her stress didn't only arise from a lack of knowledge but from the way that we as a society treat and talk (or rather don't talk) about money, so she created a system to turn the entire practice on its head! The 30-Day Money Cleanse, named an Amazon Best Book of 2019 So Far, is a groundbreaking money management book that will set you on the path to financial peace with interactive journaling prompts to hold you accountable and keep you on track. Through Ashley's system, in just 30 days you will create a healthier, happier relationship with your money by: Eliminating all money stressors Finally knowing where your money is going Breaking those panic-inducing bad money habits Learning the basics of how and where to invest Making a plan that you can not only live with but enjoy With its cheery and easy-to-follow guide, this is the perfect book on money management for young adults or those looking for an unintimidating guide to managing money. Readers who have tried the 30-Day Money Cleanse have, on average, saved over $950 through the course of the month! Are you ready for financial freedom? [An] easy-to-follow guide to creating a healthy personal relationship with money.—Publishers Weekly

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january financial wellness month: *Corporate Wellness Programs* Ronald J. Burke, Astrid M. Richardsen, 2014-11-28 øCorporate Wellness Programs offers contributions from international experts, examining the planning, implementation and evaluation of wellness initiatives in organizations, and offering guidance on how to introduce these programs in to the workplace.

january financial wellness month: Clever Girl Finance Bola Sokunbi, 2019-06-25 Take charge of your finances and achieve financial independence – the Clever Girl way Join the ranks of thousands of smart and savvy women who have turned to money expert and author Bola Sokunbi for guidance on ditching debt, saving money, and building real wealth. Sokunbi, the force behind the hugely popular Clever Girl Finance website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, Clever Girl Finance encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side. Monitor your expenses, build a budget, and stick with it Make the most of a modest salary and still have money to spare Keep your credit in check and clean up credit card chaos Start and succeed at your side hustle Build a nest egg and invest in your future Transform your money mindset and be accountable for your financial well-being Feel the power of real-world stories from other “clever girls” Put yourself on the path to financial success with the valuable lessons learned from Clever Girl Finance.

january financial wellness month: The Miracle Morning (Updated and Expanded Edition) Hal Elrod, 2024-01-09 Start waking up to your full potential every single day with the updated and expanded edition of the groundbreaking book that has sold more than two million copies. “So much more than a book. It is a proven methodology that will help you fulfil your potential and create the life you’ve always wanted.” —Mel Robbins, New York Times bestselling author of The High 5 Habit and The 5 Second Rule Getting everything you want out of life isn’t about doing more. It’s about becoming more. Hal Elrod and The Miracle Morning have helped millions of people become the person they need to be to create the life they’ve always wanted. Now, it’s your turn. Hal’s revolutionary SAVERS method is a simple, effective step-by-step process to transform your life in as little as six minutes per day: - Silence: Reduce stress and improve mental clarity by beginning each day with peaceful, purposeful quiet - Affirmations: Reprogram your mind to overcome any fears or beliefs that are limiting your potential or causing you to suffer - Visualization: Experience the power of mentally rehearsing yourself showing up at your best each day - Exercise: Boost your mental and physical energy in as little as sixty seconds - Reading: Acquire knowledge and expand your abilities by learning from experts - Scribing: Keep a journal to deepen gratitude, gain insights, track progress, and increase your productivity by getting clear on your top priorities This updated and expanded edition has more than forty pages of new content, including: - The Miracle Evening: Optimize your bedtime and sleep to wake up every day feeling refreshed and energized for your Miracle Morning - The Miracle Life: Begin your path to inner freedom so you can truly be happy and learn to love the life you have while you create the life you want

january financial wellness month: The Only Budgeting Book You'll Ever Need Tere Stouffer, 2012-10-18 Create a foolproof budget that's right for you! Everyone wants a simple and practical way to manage their money, but with countless financial planners, budgeting articles, and websites available, it's not always easy to figure out where to start. Filled with only the most essential information on budgeting, this book shows you how to build a financial plan that not only meets your needs, but helps you stay on track. From prioritizing goals and listing expenses to saving regularly and planning for future finances, this book guides you through all the important steps of budgeting with realistic advice. You'll be able to create a visual portrait of your finances as well as learn how to manage your spending, stay out of debt, and build for the future. This book also includes a resource guide for free and up-to-date web tools that make the process as easy and comprehensive as possible. With The Only Budgeting Book You'll Ever Need, you will finally be able to find peace of mind knowing that you can create a realistic budget that works for your financial situation and goals.

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january financial wellness month: *How to Be a Financial Grownup* Bobbi Rebell, 2016-10-18 Bobbi Rebell, award-winning TV anchor and personal finance columnist at Thomson Reuters, taps into her exclusive network of business leaders to share with you stories of the financial lessons they learned early in their lives that helped them become successful. She then uses these stories as jumping off points to offer specific, actionable advice on how you can become a financial grownup just like them. Financial role models such as Author Tony Robbins, Entrepreneur Ivanka Trump, Shark Tank's Kevin O’Leary, Mad Money's Jim Cramer, Designer Cynthia Rowley, Macy's CEO Terry Lundgren, Zillow's CEO Spencer Rascoff, PwC's CEO Bob Moritz, and twenty others share their stories with you. The book walks you through some of the biggest money decisions you'll make regarding real estate, investing, debt management, careers, friends and money, family finances, and even health and wellness. You're guided by proven examples and given the information you need to make choices that are right for you. How to Be a Financial Grownup will especially appeal to you if you're interested in new ideas to better manage your finances, especially if you're going through life changes where you have to pay more attention to your financial well-being.

january financial wellness month: End Financial Stress Now Emily Guy Birken, 2017-05-09 End financial stress for good and learn how to manage your money—without a change to income! Studies have shown time and time again that money is a leading cause of stress—but a life free from financial worry isn’t exclusive to the rich and powerful. End Financial Stress Now gives you practical, actionable instructions you need to improve your money management—no matter what your income level is. You can learn how to achieve the mindset of financial flexibility, which can help you navigate any money issues you face. These practical, step-by-step instructions on budgeting can help you track expenses, pay off debt, and save money. Featuring straightforward advice on how to increase self-discipline so you can stick to your budget as well as techniques to help you identity misinformation and false beliefs you have about money, you can follow this guide to create a fulfilling life free of financial stress.

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january financial wellness month: *The Investment Answer* Gordon Murray, Daniel C. Goldie, 2011-01-12 What if there were a way to cut through all the financial mumbo-jumbo? Wouldn't it be great if someone could really explain to us-in plain and simple English-the basics we must know about investing in order to insure our financial freedom? At last, here's good news. Jargon-free and written for all investors-experienced, beginner, and everyone in between-The Investment Answer distills the process into just five decisions-five straightforward choices that can lead to safe and sound ways to manage your money. When Wall Street veteran Gordon Murray told his good friend and financial advisor, Dan Goldie, that he had only six months to live, Dan responded, Do you want to write that book you've always wanted to do? The result is this eminently valuable primer which can be read and understood in one sitting, and has advice that benefits you, not Wall Street and the rest of the traditional financial services industry. The Investment Answer asks readers to make five basic but key decisions to stack the investment odds in their favor. The advice is simple, easy-to-follow, and effective, and can lead to a more profitable portfolio for every investor. Specifically: Should I invest on my own or seek help from an investment professional? How should I allocate my investments among stocks, bonds, and cash? Which specific asset classes within these broad categories should I include in my portfolio? Should I take an actively managed approach to investing, or follow a passive alternative? When should I sell assets and when should I buy more? In a world of fast-talking traders who believe that they can game the system and a market characterized by instability, this extraordinary and timely book offers guidance every investor should have.

january financial wellness month: Get a Financial Life Beth Kobliner, 2000 Provides financial advice that speaks the language and answers the questions of the generation just starting out on the road to financial responsibility.

january financial wellness month: What I Wish I Knew At 18 Dennis Trittin, 2011 Offers advice to teens designed to help them make wise choices as they move into adulthood, challenging them to think about the purpose of their lives, their passion, gifts, and goals, with discussion of character, relationships, career selection, spiritual life, handling adversity, finances, and other topics.

january financial wellness month: 10 Steps to Financial Wellness, First Edition Jeff S. Rubleski, 2007-06

january financial wellness month: Financial Wellness and How to Find It Melanie Eusebe, 2022-01-20 'Fascinating' Stylist magazine 'A powerful reminder that we cannot discuss 'wellness' without also talking about the elephant in the room: money. This book isn't just about getting reconnected with a helpful app or spreadsheet but something much more important than that: it will inspire you to reconnect with yourself.' Emma Gannon Financial Wellness and How to Find It takes finance out of the business pages and into our personal lives. It tells us that the way we think about money has a lot to do with the way we think about ourselves, and the stories we believe about what we deserve. When you feel bad about money, it's hard to feel good about life. We focus on health and wellness as essential for happiness, but so often we choose to bury our heads in the sand when it comes to taking positive action over our finances. Financial wellness doesn't mean being rich, having a portfolio of stocks and shares, or being #debtfree. It's about understanding your emotions around money, knowing who you can turn to for support and being aware of your subconscious beliefs about self-worth. Melanie Eusebe, founder of Money Moves, shares the tools and resources you need to reset your relationship with money, and take charge of your financial happiness, whatever your situation, and regardless of the economy. Financial Wellness and How to Find It is empowering and essential reading for anyone who ever earned a paycheque (and spent it).

january financial wellness month: Financial Feminism Jessica Robinson, 2021-02-04 As we face global challenges like climate change and inequality, what if women could use their investments to build a cleaner, fairer and more sustainable world? Financial feminism – the belief in the financial equality of women – has been gathering momentum, largely in the context of the gender pay gap: on average a woman earns 80% of what a man does. But there’s another gap – the gender investing gap – which shows women are investing less than men, saving less for retirement and parking more in cash. When compounded by the gender pay gap, this results in a significant shortfall, but there’s more to financial feminism than simply addressing these gaps: women also care about where their money is invested and the impact it can have. In this practical and accessible guide, sustainable investing expert Jessica Robinson shows how through financial feminism, women can use their financial power to invest in a sustainable future and build the kind of world they want to live in. With jargon-free explanations and real-world examples, she demystifies the financial services industry, breaks down just what sustainable investing is and demonstrates the societal and environmental impact of the investment decisions we make. Arming women with the information they need to get started – and keep going – she hopes that more women will embrace financial feminism, invest to grow their own wealth and, in doing so, use their financial decisions to demand a better world.

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