

# Commit to feeling confident



Besides the amount in your bank account, financial confidence embraces your habits, motivations and milestones. It can help you feel better prepared, even when the going gets tough. Strong financial confidence may even keep you focused on your goals during market volatility or when the unexpected happens.



Here are some ways to build your financial confidence, even when saving money may be difficult:

## Know your (money) self

Recognize your good & bad money habits to figure out which dollars are well-spent. Then, you can work on making small improvements on your spending.

## Understand your debt

Track what you owe, interest rates & minimum payments. Be sure you know how long it will take to pay off each account too. This will help you determine where to focus your efforts & where you have wiggle room.

## Get techy

You don't have to do it all yourself. Use an app to get a full picture of your finances. It can help you stay on top of your spending and even build (and stick to) a budget.

## Make room for milestones

Saving money doesn't mean you can't have fun. Make plans to pay for one-off expenses like birthdays & trips so you don't add more debt.

## Set your own schedule

Don't feel like you're behind. Starting small is better than not starting at all. Today is the best day to commit to building your financial confidence.

## Invest in yourself first

Even if you can't save every paycheck, you can still invest in yourself: do important maintenance on your car or home, eat a healthy meal or contribute toward retirement.

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