

Micro & Meaningful Steps

Money Matters

Are you in control of your money, or does your money control you?

Financial well-being is about spending within your means, building emergency savings, using money management tools, and having a plan. A good first step is to identify what you currently spend money on.

- Learn about financial wellness tools available from your workplace or bank.
- Use a money-tracking tool for a few months to identify where your money goes.
- To get control over one money issue, start to spend a little less on one thing, like not buying coffee every day or eating out less often.
- To access tools to help build your financial knowledge visit **[fdic.gov](https://www.fdic.gov)**.

