

Challenge Five: Saving for your Future

**NW Montana Schools' Health Consortium
2020-21 Health Promotion Program.**

Thank you for signing up for your Health Promotion Program! This year we'll continue focusing on the holistic idea of wellness to improve many aspects of your life with eight different challenges throughout the school year. Each challenge will bring a new opportunity to receive an incentive! It will be a fun way to focus on your health while connecting with others at your school site.

This program is for all staff regardless of your insurance status, and spouses who are on the insurance plan! Be sure to forward this link to anyone who you think wants to join the fun!



DEADLINE: February 21st
INCENTIVE: \$10 gift card

Challenge Five is all about showing you your money! The top 5 careers for millionaires are engineers, accountants, management, attorneys, and...teachers! How you spend and invest the money you make matters more than how much you actually bring home.

You have two options to complete this challenge:

OPTION ONE: Calculate the total cost of your "needs" and "wants" for the previous four months. Grab a piece of paper and bank statements for the last four months. Calculate how much money was spent on both your "needs" (i.e. mortgage/rent; utilities; groceries; etc.) and "wants" (entertainment; trips; toys, etc.) for each month. Then answer the following: 1) How many of your "needs" are actually "wants"? 2) Do your "wants" hinder you from saving for your future "needs", i.e. retirement, etc.? 3) What is your biggest takeaway from this exercise?

OPTION TWO: Watch the EAP webinar, "Saving for the Future". The webinar is an hour long. You will learn how to utilize Emotionally Charged Saving techniques that will motivate you to set and keep your savings goals. Go to www.FirstChoiceEAP.com and enter your username "consortium". The webinar is under the archived list.

How do we earn our incentive?

After completing either Option One or Two, submit your Challenge Five Feedback form. Remember, you only have one week to finish this challenge. Encourage your accountability team members along the way!

Please contact Carrie at info@drivewellnessmt.com with any questions.

