



Tools and Resources for You on Your Journey to Financial Wellness

When it comes to planning for the future, there is a lot to consider. Whether you're just starting out or nearing retirement, having a clear picture of where you are and where you hope to be can help bring that picture into focus. Take a look at the opportunities listed below. If you need anything along the way, we're here to help.

Saving and Spending



START YOUR JOURNEY WITH THE FINANCIAL WELLNESS CHECKUP:

Get help making the most of your money by visiting the [Financial Wellness Center](#) and taking the [financial wellness checkup](#). Whether you're balancing the day-to-day, paying down debt, or trying to get (and stay) on target, we're here to help.

It's a great starting point toward progress. See how you're doing, plus find small steps to help you do even better.

CREATE AN EMERGENCY FUND:

Could you cover three to six months of living expenses, or pay for something unexpected? Life is full of surprises, planning ahead can help prepare you for whatever comes your way. [Things to Know about an Emergency Fund Video \(1:42\)](#).

UNDERSTAND YOUR DEBT:

Prioritize high interest debt and then review what debt may make sense to pay off and what debt is ok to keep. [Learn more about managing debt with this on-demand workshop](#).

ROTH CONTRIBUTIONS:

[Learn more about the Roth contribution option](#) in IU's supplemental retirement plans - IU Tax Deferred Account (TDA) and IU 457(b) Retirement Plan.

EXPLORE YOUR OTHER FINANCIAL GOALS:

After you tackle the above financial wellness tasks, consider your other financial goals (saving for a child's college expenses or buying a home). [Try the Planning & Guidance online tool add goals to your plan](#).

GET CUSTOMIZED HELP IN CREATING YOUR FINANCIAL PLAN

Peace of mind starts with having a financial plan. Visit [Women Talk Money](#) to get access to upcoming events, on-demand videos, newsletters, and the latest news that can help you take small, but powerful, steps toward what's most relevant for you.

Keep Your Accounts Clean



REVIEW OR UPDATE YOUR BENEFICIARY DESIGNATIONS

Using a simple, online process—Fidelity NetBenefits®. [Why is it important to name a beneficiary?](#) As a reminder, your beneficiaries are separate from your Life Insurance Program. It is important to update your information for all accounts and review your designations whenever you experience a life event (marriage, divorce, death, or birth).

MANAGE IMPORTANT DOCUMENTS

with [FidSafe](#)® a safe, easy, no-cost way to store, access and share digital copies of your most important documents.¹

CREATE A WILL, TRUST, OR ESTATE PLAN.

[Learn more about how to get started during an on-demand workshop](#).

TACKLE YOUR TAXES.

[Here are a few points to consider](#).

We're Here to Help

[Lori Matthews and Ben Apraez](#) understand the IU retirement plans and are here to help you plan for your financial future. If you have never attended a group event, or met 1:1, you can get started today. Consultations and virtual events are available at no cost to all Indiana University employees and IU retirement plan participants.

[Register for a 1:1 Consultation](#).

[Register for an Ask Fidelity Session](#)



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