

[0:00:00.470] – Speaker 1

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Now more than ever, it's important to recognize how financial well-being contributes to a better quality of life.

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Here are some ideas for improving your financial health.

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First, get your budget in order. Review your finances to determine where your money is going, and establish a plan for the future that incorporates savings.

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Aim to build an emergency fund, contribute to a retirement account, and work toward other goals. Even small amounts add up over time.

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Next, work on improving credit and develop a plan to manage debt. Doing so can help free up future income and help you qualify for better terms and rates on other loans when needed.

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Another component of robust finances is having adequate insurance to protect us from unforeseen and costly situations.

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Taking these steps can help you meet your financial goals, react to difficult times, and enjoy life more.

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For additional tips, visit aplusfcu.org/smartcents.