

# Financial Wellness Talking Points by Life Stage



This guide provides simple, practical financial education tips that can be shared with members and customers based on their stage of life. The goal is to keep guidance clear, relevant, and easy to apply in real situations.

## Youth and Early Financial Learning

**Core Message:** Small money habits now shape future financial confidence.

### Simple Tips to Share

- “Saving a little from gifts or allowance helps build a strong habit early.”
- “It’s helpful to learn the difference between things you want and things you need.”
- “Even small savings goals teach you how to plan for something over time.”
- “Money choices now help shape how you manage money as an adult.”

## Early Working Years

**Core Message:** Your first income is where financial habits are formed.

### Simple Tips to Share

- “Start by budgeting based on your take-home pay, not your gross pay.”
- “Even small savings from each paycheck adds up over time.”
- “A credit card is borrowed money, not extra income.”
- “Paying yourself first, even a small amount, builds financial stability.”

## Working Adults and Households

**Core Message:** Financial stability comes from consistent routines, not perfect decisions.

### Simple Tips to Share

- “A simple monthly budget helps you stay in control of your money.”
- “Try to prioritize essential expenses first, then plan the rest.”
- “Reducing small debts over time can free up monthly cash flow.”
- “Consistency with savings is more important than the amount.”

## Major Life Transitions

**Core Message:** Big life changes require financial preparation and flexibility.

### Simple Tips to Share

- “It helps to look at the total cost of a home, not just the monthly payment.”
- “Career changes can affect income and benefits, so planning ahead matters.”
- “Relocation often comes with hidden costs like deposits and setup expenses.”
- “Building a financial cushion before big changes can reduce stress.”

## Long-Term Financial Security

**Core Message:** Time and consistency are the most powerful financial tools.

### Simple Tips to Share

- “The earlier you start saving for retirement, the more time your money has to grow.”
- “Even small contributions to retirement accounts can make a big difference over time.”
- “Employer retirement benefits are an important part of your overall financial plan.”
- “Long-term consistency matters more than market timing.”

## Financial Setbacks and Recovery

**Core Message:** Financial setbacks are part of life, and recovery is possible with structure and support.

### Simple Tips to Share

- “Let’s focus on your most important expenses first.”
- “Credit challenges can improve over time with consistent habits.”
- “You may have options for payment plans or hardship support.”
- “The goal right now is stability, then rebuilding step by step.”

## Key Takeaway for Employees

Financial wellness conversations do not need to be complex to be effective. The most meaningful impact comes from meeting members where they are in their financial journey and offering simple, relevant guidance that fits their current life stage.

Across all stages, the goal is to help individuals build awareness, confidence, and consistency with their financial decisions. Small, clear messages shared at the right time can influence long-term financial behavior more than detailed or technical explanations.

Employees are not expected to solve every financial challenge in one conversation. Instead, the focus is on guiding the next best step, reinforcing healthy financial habits, and helping members feel supported rather than overwhelmed.

When financial education is delivered in a way that is simple, timely, and relatable, it becomes a powerful tool for improving financial confidence and long-term stability.

## **General Financial Wellness Tips (Message Board / Social Media Ready)**

- Small savings add up over time. Start with what you can, not what you wish you could.
- If you don't know where your money is going, track it for one week.
- Your first financial goal is simple: spend less than you earn.
- A budget doesn't restrict you—it gives your money direction.
- Paying yourself first is one of the strongest financial habits you can build.
- Credit is borrowed money, not extra income.
- A small emergency fund can prevent a major financial setback.
- Financial stress often comes from uncertainty, not just income.
- The best time to start saving was yesterday. The next best time is today.
- Knowing your "net income" helps you make better spending decisions.
- Not every purchase needs to be immediate. Time creates clarity.
- Consistency matters more than intensity when building financial habits.
- Financial wellness is built one decision at a time.
- Before you buy it, ask: do I need it now, or do I just want it now?
- Even small progress is still progress.

***Every conversation, reminder, and life stage interaction contributes to building stronger financial wellness over time.***