

A Season of Gratitude: Appreciating the Value of Financial Wellness

This month as I reflect on all that I am grateful for such things as my family, my friends and good health. I also know that financial peace of mind deserves a place in that reflection, too. Knowing that I have a plan, one that can manage my expenses, helps me feel prepared for those unexpected challenges. Having a trusted financial partner like VSU FCU makes a meaningful difference in my everyday life.

While financial wellness may not be the first thing that comes to mind when we think about gratitude, it can bring a sense of stability and confidence that allows us to focus more on the things that matter most.



The good news is that you don't have to have a perfect financial picture to begin building that peace of mind. Sometimes, the smallest steps can make the biggest difference; it did for me!
It is easy to focus on what we haven't accomplished financially. Maybe you want to save more or pay down debt. These are worthwhile goals, but don't overlook the progress you've made. Having financial wellness is not about having everything figured out overnight. It's about making thoughtful choices, learning along the way and continuing to move in the right direction.



Here are four small steps toward financial peace of mind

1. **Get to know your money – Review your income, bills and everyday expenses.**
2. **Start building and emergency fund – Start by saving $10 or $20 a pay period with a goal of $500; then increase the goal as you go along.**
3. **Plan for managing your debt – List your debts, balances, interest rates and minimum payments. Then put extra money toward one debt at a time, starting with the one with the highest interest rate.**
4. **Make one financial goal for next year –Make it specific and realistic.**



It's important to remember that everyone's financial situation is different. Your financial journey is your own**!** So, this season, please take a moment to celebrate how far you have come financially and consider the small steps you can take toward an even stronger future. You can visit our website vsufcu.org for your financial needs!