

**WellNYS Everyday** is a wellness initiative dedicated to educating, engaging, and empowering New York State employees to choose to eat foods that are healthy for them and to be physically active.

This program encourages employees to:

- Sign-up to receive the **WellNYS Daily To-Do** by email every day.
- Find out where to be physically active in New York State.
- Celebrate your wellness success with “I Did It!”.
- Engage in healthy behaviors while in your workplace.
- Find a NYS Walking workplaces map.
- Learn about Physical Activities in your region.
- Listen to a new wellness webinar every month.
- Become a WellNYS Ambassador for your agency/facility/SUNY.
- 2024 programs include: Count Your Physical Activity Minutes Challenge and the Olympic Experience.



**Office of  
Employee Relations**  
Work-Life Services

# April 2024

Organize your finances.

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

For more information go to: [oer.ny.gov/wellnys-everyday](https://oer.ny.gov/wellnys-everyday)

WellNYS Everyday is sponsored by NYS Work-Life Services.



1. The The Monthly Challenge in April is to organize your finances. Join us for the wellness webinar on Wednesday, April 3 at 12:00PM for 'Your Financial Report Card.' To register go to <https://meetny.webex.com/weblink/register/rc158f020864bb0e830e8463cb12e8159>.
2. When it comes to your finances, your biggest asset is your income. Take time to review your paycheck. Look at your taxes, before tax deductions and after-tax deductions. Review your total gross and net pay. Do you understand all the deductions?
3. To become organized with your finances, start with three things this month: **1.** Set up and review your monthly budget at least monthly, **2.** Have an emergency fund, and **3.** Track all your expenses. Join us today for the wellness webinar, Your Financial Report Card. To register go to <https://meetny.webex.com/weblink/register/rc158f020864bb0e830e8463cb12e8159>.
4. Be honest with yourself. Are you living beyond your means? If you are spending too much money, you will not have margin in your accounts. Margin is leftover money you still have after all your bills and expenses are paid.
5. Schedule a budget meeting with an accountability partner monthly. Find a day and time that works for both of you.
6. Do you have a \$1,000 emergency fund? If you do not, look around your home and decide what you can sell, or if you can put aside \$100 per week for the next 10 weeks. Only use this fund for an emergency, which is something that is unexpected.
7. Are you up to date with your health, auto, house, rental, and term life insurance? If anything were to happen, insurance covers you in an emergency and it's not something you want to be without. Stay current on all your insurance policies. Review each policy once per year.
8. A sinking fund is a savings account set up for a larger purchase such as an automobile, roof, house, engagement ring, or trip. Do you have any sinking funds? Decide on your larger purchase, then save a small amount every month. Watch the account increase.
9. Do you have a will? You should if you are over 18 years old, own a house or property, have savings, or investments. A will can be done online or by reaching out to an attorney.
10. If you have an \$8,000 balance on a credit card, with 20% interest, every month the interest is \$132. If you pay the minimum of \$213, then only \$81 is paid toward the \$8,000 balance. Pay it off as quickly as possible with the debt snowball method. Go to [How to reduce your debt | Consumer Financial Protection Bureau \(consumerfinance.gov\)](https://www.consumerfinance.gov/consumers/how-to-reduce-your-debt/) for more information on the debt snowball.
11. If you are in debt, check out the wellness webinar Create and Stick to a Budget at <https://www.youtube.com/watch?v=5tr3n6DmlT4>. This webinar explains the debt snowball method and what to do to get out of debt and helpful ways how to stick with a budget.
12. If you are in debt, spend more time making your meals at home instead of eating and taking out. Eating out can be expensive, and if you made the same thing at home, it will cost you less.
13. If you are behind on payments and are being called by a collection agency, do not avoid their calls. Call them and let them know your situation and ask them to work with you on how to make payments on your debt.
14. Talk to a friend or family member about finances. Ask if they have any financial regrets and what they learned from it.
15. Today is the United States and New York State tax deadline. Do everything you can to make sure your taxes are completed by 12:00 midnight to avoid a penalty.
16. Create a list of all your financial accounts. Include account numbers, usernames, and passwords. Put it somewhere safe and share the location with a loved one. If you become unable to address your finances, they may now be able to assist.
17. What financial advice would you give your younger self? Make a list of smart decisions and mistakes you made. Your own advice could change the way your future self makes financial decisions.
18. As a current New York State employee, you have an account with the New York State Retirement System. Their website lets you estimate your pension, and plan for retirement. Go to <https://www.osc.ny.gov/retirement> for more information.
19. How do you like to organize your finances? Using paper, a computer program, or an app are all good places. Your mind may not be the best place to organize your finances.
20. Do you have a financial planner? If you do not, ask a friend or family member if they have someone they would recommend.
21. You can use direct deposit to put funds into retirement or savings accounts. Don't move the money over to an account where you may spend it. If you forget about it, this will grow every payday.
22. Look – Keep – Cancel. Look at every subscription you have including apps, and TV channels. Keep it if you use it, cancel it if you don't use it.
23. If you have children and want to save for their higher education expenses, set up a 529 College Savings Program. Go to [www.nysaves.org](http://www.nysaves.org).
24. At any point in your state career, you can sign up for the New York State Deferred Compensation Plan. Even a small amount every paycheck will build over time. Go to <https://www.nysdcp.com/> for more information. It's never too late to start.
25. Who are your beneficiaries? Is your retirement and/or Deferred Compensation accounts up to date with the desired beneficiary's name and social security number?
26. Set up and pay for your bills online with automatic payments. This way your payment will never be late.
27. Let's play a financial game. What do you prefer? Debit card or cash? Writing checks for bills or paying online? A New car or used car? Renting an apartment or owning a house? There are no wrong answers.
28. Do you have a healthcare proxy? This is a trusted person to make decisions for you if you are unable. For more information go to [https://www.health.ny.gov/professionals/patients/health\\_care\\_proxy/](https://www.health.ny.gov/professionals/patients/health_care_proxy/).
29. Are you interested in owning a house instead of renting? Start the process by paying off all your consumer debt. Save 20% of the cost of the home as a down payment, and save 3-5% of the cost of the home for closing costs. Plan accordingly with your monthly budget to include upkeep, county and school taxes, and homeowners insurance.
30. Did you act on any of the WellNYS Daily To-Do's to organize your finances?

**NUMBER OF DAYS COMPLETED**