

Financial Wellness and Gratitude

Small steps today can support a more confident financial future.

Financial stress can affect many parts of life. Central Michigan University provides resources to help you understand your choices, plan for retirement, and get support when you need it. Whether you are starting to save, paying down debt, or reviewing your benefits, help is available at no cost to you.

Two Resources. One Goal: help you feel more in control.

One Digital

OneDigital provides financial education and guidance for your retirement plan. Advisors can answer questions about

- Investing
- Help you start a financial plan
- Retirement planning guidance

Use your myOneDigital.com webpage to access education, tools, webinars, calculators, and your plan information.

Get started: myOneDigital.com
Schedule a free 30-minute consultation with a OneDigital Financial Advisor today!

Health Advocate

Health Advocate offers access to one-on-one confidential help from a Money Coach, a certified financial professional. A Money Coach can help you:

- Navigate debt or bankruptcy
- Better understand loans
- Work through financial challenges

Email: answers@HealthAdvocate.com
Phone: 866-799-2691
Web: **Health Advocate**

Connect with a Money Coach for a free 30-minute consultation.

Practicing Gratitude

Developing the habit of expressing appreciation has been shown to boost feelings of optimism, enthusiasm and self-confidence. Some ways to cultivate the "attitude of gratitude' include:

- Keep a daily gratitude journal – write down three to five things you are grateful for
- Don't dwell on negative difficulties
- Compliment someone
- Make it a habit to send a heartfelt note, text or email
- Give to those in need. Volunteer, donate food, visit an eldercare facility

Health Advocate is here to help support your whole household 24/7. Contact an EAP Professional for counseling, job pressures, work/life services and more.

HUMAN RESOURCES
BENEFITS & WELLNESS
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