

OFFICE OF THE CHIEF WELLNESS OFFICER

Budgeting for the Journey: Financial Wellness for Hopes & Dreams

Melinda Hill, M Ed, CFCS, CFLE

Family and Consumer Science Educator

Partners: College of Nursing, Buckeye Wellness, YP4H, OSU Health Plan, Office of Human Resources, Employee Assistance Program and Office of Student Life



THE OHIO STATE UNIVERSITY

TODAY'S RECOMMENDATIONS:

Week 4 Skills Building

- Be in the moment
- Practice self-care and self-compassion
- Connect with others
- Be kind to your future self
- Use your resources



How Much Money Do You Really Need?





Mile Markers for Today

- Define your financial goals
- Track your spending
- Begin your spending and savings plan

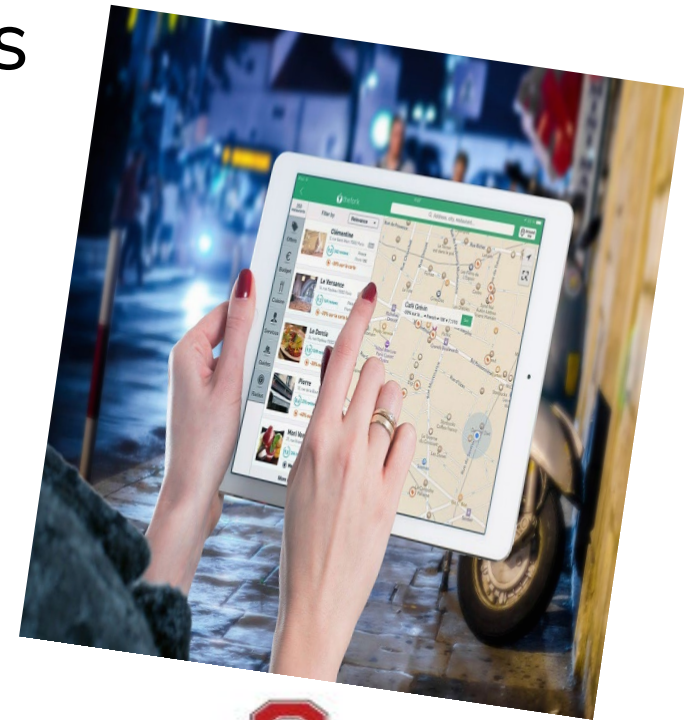
On any journey, choices matter

You need to decide...

- Vehicle
- Speed limit
- Passengers
- Food and rest breaks

Always consider...

- Values
- Needs & Wants
- Co-spenders
- Emotions





Where do you want your money to take you?

- This week
- This month
- This year
- In 5, 10 or 50 years





Fixed Expenses
Flexible Expenses
Occasional Expenses





Savings Accounts
Emergency Funds

Are they the same?



Spending Temptations

- Recognize your spending “triggers”
 - people
 - Places
 - times
- Learn to say “No”





What tempts you in spending?



On any journey, choices matter

Simple question:

Is my spending helping
me to reach my goals?



A photograph of a forest path that splits into two directions. The path is covered in fallen yellow and brown leaves. The trees are green, suggesting a late summer or early autumn setting. The lighting is soft and natural.

On any journey, choices matter

Which is more important to me, this item or my goals?



On any journey, your goals matter



Tips for Saving Money

- Care for what you have
- Do it yourself



Tips for Saving Money

- Be a wise Shopper
- Consider the cost of convenience





More tips for Saving Money

- Make do with less
- Go Green, reduce waste

Lifestyle Spending





Skills Building - Week 5



- Define your financial goals
- Track your spending
- Begin your spending and savings plan



Questions?



Melinda Hill, FCS Educator
OSU Extension, Wayne County

Hill.14@osu.edu or

330-264-8722



Thank You

Office of the Chief Wellness Officer and Buckeye Wellness

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<https://u.osu.edu/hopedreamconnect2/>

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