FINANCIAL WELLNESS

Expand your self-care toolkit

When most people hear the term self-care, they think of things like eating healthy meals and getting a good night's sleep. But how about financial self-care? Taking clear steps towards your goals can go a long way towards easing stress and improving overall wellness. This checklist can help you get started.

Retirement	Budgeting
Take a moment to envision your ideal retirement	Create a budget with our worksheet
Contribute enough to meet your employer match	Set a financial goal on the TIAA app
Set up a 1-on-1 advice session	Cook a meal you would have ordered out and put the difference in savings
Debt management	Healthcare
Make a plan to pay off your student loans or credit card debt on the TIAA app	Review your employer-provided insurance so you know what's covered
Set a debt-free date	Plan for retirement healthcare costs—an HSA can be a great tax-free tool

Find more tools to help you along the way at



tiaa.org/tools

Or download the TIAA app





This material is for informational or educational purposes only and does not constitute fiduciary investment advice under ERISA, a securities recommendation under all securities laws, or an insurance product recommendation under state insurance laws or regulations. This material does not take into account any specific objectives or circumstances of any particular investor, or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Investment, insurance, and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

Investment products may be subject to market and other risk factors. See the applicable product literature or visit **tiaa.org** for details.

TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.

©2024 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017

