

Wayne's

Financial Wellness Packet

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Your financial wellness journey starts here. Discover simple tools to help you feel prepared, confident, and ready to make Every Day Better™.

Financial wellness isn't about perfection, it's about progress. Whether you're just getting started or refining your financial habits, this packet provides simple tools to help you feel more confident and in control.

Inside you'll find:

- Financial health checklist
- Ideas for simple savings challenges
- Financial wellness quiz
- Monthly budget worksheet

Wayne Bank is proud to support financial confidence at every stage of life.



Financial Health Checklist

Adults

- I know my take-home income each month
- I have a written or digital budget or spending plan
- I check my bank account at least weekly
- I pay all bills on time to protect my credit
- I have at least \$500–\$1,000 set aside for emergencies
- I am actively working toward 3–6 months of expenses in savings
- I save consistently, even if the amount is small
- I know my current debts and payment due dates
- I understand my credit score and what affects it
- I have at least one short- or long-term financial goal

Teens

- I track my money
- I know the difference between checking and savings
- I understand banking basics
- I have a savings goal
- I know how a bank account works
- I know where to go for financial help and information
- I know I should keep my account and info safe



Simple Savings Challenge Ideas

Easy Start (Great for Everyone)

1. \$5-a-Week Challenge
 - Save \$5 each week for one month.
2. Spare Change Challenge
 - Save all loose change (or round-ups) for 30 days.
3. One Expense Swap
 - Skip one non-essential purchase each week and save that amount.

Time-Based Challenges

1. 30-Day Savings Check-In
 - Save something (any amount) once a week for a month.
2. Weekly Pay-Yourself-First
 - Move a small amount to savings the day you get paid.
3. No-Spend Day Challenge
 - Choose one day each week to spend nothing extra.

Goal-Focused Challenges

1. Name-Your-Goal Challenge
 - Pick one goal (trip, emergency fund, new item) and save toward it all month.
2. First \$100 Challenge
 - Work toward saving your first \$100 – at your own pace.
3. Emergency Fund Starter
 - Save one small amount just for emergencies.



Simple Savings Challenge Ideas

Teen-Friendly Challenges

1. Save Half Challenge
 - Save 50% of allowance, gift money, or paycheck for one month.
2. Sticker or Tracker Challenge
 - Add a sticker or checkmark each time you save.
3. Buy-Later Challenge
 - Wait 24 hours before buying something and save the money instead.



Wayne Wellness Quiz: Test Your Financial Wellness

Instructions:

Choose the answer that best fits your current situation.

1. Do you have a monthly budget or spending plan?

- A. Yes – and I follow it closely
 - B. I have one, but I don't always stick to it
 - C. I mostly track things in my head
 - D. I don't have a budget
-

2. If an unexpected \$500 expense came up today, what would you do?

- A. Pay it easily from savings
 - B. Use savings, but it would be uncomfortable
 - C. Use a credit card and pay it off later
 - D. I'm not sure how I'd cover it
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3. How confident do you feel about managing your debt?

- A. Very confident - I have a plan
 - B. Somewhat confident
 - C. Not very confident
 - D. I feel overwhelmed by debt
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4. Are you saving regularly?

- A. Yes, for both shortterm and longterm goals
- B. I save when I can
- C. I know I should, but I usually don't
- D. I'm not currently saving



Wayne Wellness Quiz: Test Your Financial Wellness

5. How often do you check your bank or credit card statements?

- A. Weekly or more
 - B. Monthly
 - C. Occasionally
 - D. Rarely or never
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6. Do you have clear financial goals?

- A. Yes, written down and tracked
 - B. I have goals, but they're not formal
 - C. I have a general idea
 - D. I haven't thought about goals
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7. How would you rate your overall financial stress level?

- A. Very low
 - B. Manageable
 - C. Somewhat high
 - D. Very high
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Scoring Your Results

- **A = 3 points**
- **B = 2 points**
- **C = 1 points**
- **D = 0 points**

Add up your total score.



Wayne Wellness Quiz: Test Your Financial Wellness

Your Financial Wellness Snapshot

18-21 points: Financially Strong

You're doing a great job managing your money. You have solid habits and are setting yourself up for longterm success. Keep building and consider ways to grow your savings or investments.

11-17 points: On the Right Track

You're making progress, but a few small changes could make a big difference. Improving consistency with budgeting or saving can help boost your confidence.

6-10 points: Room to Improve

You're not alone, many people fall into this range. Focusing on one area (like building a small emergency fund or tracking spending) can help you gain momentum.

0-5 points: Let's Build a Plan

Money stress can feel overwhelming, but support is available. A conversation with a trusted financial partner can help you take the first step forward.

How Wayne Bank Can Help

At **Wayne Bank**, we're here to support your financial wellbeing, whether you're just getting started or planning what's next. We offer:

- Budgeting tools
- Savings and checking solutions
- Personal and home loans
- One on one financial guidance from professionals who know you

Visit a **Wayne Bank** location or explore more resources at <https://wayne.bank/>



Monthly Budget Worksheet

Provided by Wayne Bank

A budget is simply a plan for where your money goes. Use this worksheet to understand your income, track expenses, and set savings goals.

1. Monthly Income

List your take-home (aftertax) income sources.

| Income Source | Monthly Amount |
|-----------------------------|----------------|
| Primary job | \$ |
| Secondary job / side income | \$ |
| Benefits / support | \$ |
| Other income | \$ |
| Total Monthly Income | \$ |

2. Fixed Monthly Expenses

(Expenses that stay mostly the same each month)

| Expense | Monthly Amount |
|---|----------------|
| Rent or mortgage | \$ |
| Utilities (electric, gas, water) | \$ |
| Phone | \$ |
| Internet / cable | \$ |
| Insurance (auto, health, renters, etc.) | \$ |
| Loan or credit card payments | \$ |
| Childcare / tuition | \$ |
| Other fixed expenses | \$ |
| Total Fixed Expenses | \$ |



Monthly Budget Worksheet

3. Variable Monthly Expenses

(Expenses that may change month to month)

| Expense | Expected Amount |
|--------------------------------|-----------------|
| Groceries | \$ |
| Dining out | \$ |
| Transportation / gas | \$ |
| Personal / household items | \$ |
| Entertainment | \$ |
| Subscriptions | \$ |
| Clothing | \$ |
| Other variable expenses | \$ |
| Total Variable Expenses | \$ |

4. Savings Goals

(Pay yourself first—even small amounts add up!)

| Savings Category | Monthly Amount |
|---|----------------|
| Emergency fund | \$ |
| Shortterm goals | \$ |
| Longterm goals (home, retirement, etc.) | \$ |
| Total Savings | \$ |

5. Monthly Summary

| Category | Amount |
|-----------------------------------|-----------|
| Total Monthly Income | \$ |
| Total Expenses (Fixed + Variable) | \$ |
| Total Savings | \$ |
| Money Left Over | \$ |

- If your money left over is **positive**, consider adding more to savings.
- If it's **negative**, look for one or two areas to adjust. Small changes matter.



Monthly Budget Worksheet

6. Budget Reflection (Optional but Helpful)

- One expense I want to reduce: _____
 - One savings goal I want to focus on: _____
 - One question I have about my finances: _____
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Need Help Creating or Adjusting Your Budget?

Wayne Bank is here to help you build a budget that works for your life.

- ✓ Budgeting and savings tools
- ✓ Personalized guidance
- ✓ Accounts to help you grow and manage your money

Visit a **Wayne Bank** location or learn more at <https://wayne.bank/>

This material is for educational purposes only and does not constitute financial, legal, or investment advice. Individual circumstances may vary.

