



Tulare County Employee Wellness Program

Financial Wellness

August 2022



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PRE- RECORDEDWEBINARS

Your Financial Checkup

Just like a regular health checkup, this session will walk you through a "financial checkup," guiding you through the necessary steps to examine your finances. The Learning Objectives of this pre-recorded webinar include:

- Discuss setting financial goals
- List tips to examine your current financial situation
- Discuss key aspects of personal financial management and retirement planning
- Identify additional resources to assist you



Click the link for this pre-recorded webinar for additional information: [Your Financial Checkup](#)

Anthem® EAP

Financial Fitness: Living Within a Realistic Budget

Living within a budget can seem restrictive—similar to being on a diet. Learn about common money mistakes as well as practical and realistic tips for living within a budget. In this pre-recorded webinar, you will:

- Develop a realistic budget that will allow your money to work for you
- Identify common money mistakes
- Discuss practical tips for living within a budget



Follow the link for this pre-recorded webinar: [Financial Fitness: Living Within a Realistic Budget](#)

Anthem® EAP

ARTICLES



Get the Most Out of Savings: Smart Savings Tips for 2024

So often, people are bombarded with messages regarding finances, such as, "Save 20 percent of your income," "Make sure you have a minimum of \$1,000 in your emergency fund," "You should save and invest!" The list goes on and on, from financial gurus to your neighbors' advice; sometimes misinformation never ends. Everyone has an opinion on how to maximize your savings, but which is the right way?

Follow the link to look at three steps that will help you save more in 2024:

[Get the Most Out of Savings: Smart Savings Tips for 2024](#)

Anthem®EAP



One Thing: The Vacation

The Wanderlust Wave The vacation economy is heating up as Americans eagerly pack their bags for 2024 travels. Despite higher prices, a record number of travelers are taking to the skies this summer, with TSA and AAA predicting unprecedented travel volumes. Surveys show a surge in travel plans, with 90% of Americans eyeing domestic destinations and 37% planning international trips.

Confidence Contradiction This travel boom contrasts sharply with persistent inflation and economic concerns. Consumers prioritize travel happiness over caution, even as economic indicators suggest a potential recession. Americans are spending more time dreaming about vacations, with many willing to take on debt to fulfill their travel desires.

Splurge vs. Savings Generational divides reveal different approaches to travel spending. Baby Boomers seek budget options, while Millennials prioritize travel over major purchases. Americans finance their trips through side jobs, bonuses, and loyalty programs, with some incurring debt to make their travel dreams a reality. Despite a slight dip in airfares, travel remains costly, yet the desire to explore outweighs the urge to save for many. [Click here for the full article](#)



Staying power

We've got tea – and it costs less than a dollar.

Since launching 32 years ago, Arizona Iced Tea has been offering its drinks at the original price: [99 cents](#) for a 23-ounce can, and the staying power has poured in an estimated worth of [\\$2 billion](#).

Meanwhile, food prices are up about [20%](#) from three years ago, and persistent inflation is on the minds of 57% of Americans who say it's sipping away at their savings goals, [according to Empower research](#).

There's generally sunny news if you take the long view, so let's explore money stories about the long haul. [Click here for the rest of this article.](#)



EMPOWER

RESOURCES

IRS Offers Tips for Disaster Preparedness

The Internal Revenue Service (IRS) wants to remind taxpayers to prepare for hurricanes and other natural disasters in advance. By taking a few steps before disaster strikes, taxpayers can reduce their stress when it comes time to file claims or rebuild after the catastrophic event.

Select to view the Resource/Legal Assist:

[IRS Offers Tips for Disaster Preparedness](#)



Financial Basics Handbook

You face decisions about personal finances every day. From budgeting and saving to credit and debt to planning for the future, the issues surrounding money choices can feel challenging or even overwhelming. However, by taking control of your money and how you spend, save, and invest it, you can push past your financial challenges and reach your goals.

Click here for your own: [Financial Basics Handbook](#)

Anthem® EAP



Financial Calculators

No more figuring out lengthy or complicated calculations by hand! The financial calculators below will allow you to get answers and explore different options. Each calculator comes with easy instructions for its use.

- Home Financing
- Personal Financing
- Investment
- Retirement
- Lease

Select to view the Resource/Legal Assist: [Financial Calculators](#)



Anthem® EAP

ASSESSMENTS

Financial Wellness

By completing the assessment, you'll get more insight into how you're doing in four key financial areas: saving, spending, borrowing and planning.

[Financial Awareness Assessment](#)



Financial Well-being

Answer ten questions to measure your current financial well-being and see steps you can take to improve it.

[Financial Well-being Assessment](#)



FINANCIAL WELLNESS APPS

Acorns: Invest Spare Change

In under 5 minutes, get investment accounts for you and your family, plus retirement, checking, ways to earn more money, and grow your knowledge. Just \$1, \$3, or \$5 a month.

Acorns also gives back. When you use their service they will plant an oak tree to rebuild habitats and stabilize climate change.



Intuit: Credit Karma

Credit Karma provides free credit scores and credit reports to its users. It also offers recommendations for credit cards, loans, and other financial products based on the user's credit profile—all for free.



Intuit Credit Karma



Basil Avocado Shrimp Salad Wraps & Sweet Potato Chips

INGREDIENTS

FOR THE SWEET POTATO CHIPS

- Cooking spray
- 2 -3 medium sweet potatoes, sliced into 1/8"-thick coins
- Kosher salt
- Freshly ground black pepper

FOR THE SHRIMP SALAD

- Cooking spray
- 20 large shrimp, peeled and deveined (about 3/4 lb.)
- 1 1/2 c. grape tomatoes, halved
- 1/4 small red onion, finely diced
- 2 avocados, diced
- 4 fresh basil leaves, thinly sliced
- 2 large heads butterhead or romaine lettuce

FOR THE MARINADE

- Juice of 2 lemons
- 2 cloves garlic, minced
- 3 fresh basil leaves, thinly sliced
- 2 tbsp. white wine vinegar
- 3 tbsp. extra-virgin olive oil or avocado oil
- 1/2 tsp. paprika
- Kosher salt
- Freshly ground black pepper

DIRECTIONS

1. Make sweet potato chips: Preheat oven to 375° and grease a large baking sheet with cooking spray. Arrange sweet potatoes in an even layer and season with salt and pepper.
2. Roast 15 minutes, then flip and roast until crispy, 15 minutes more. Let cool, then transfer to a resealable container until ready to eat
3. Meanwhile, make shrimp salad: Grease a large skillet over medium heat with cooking spray. Add shrimp and cook, stirring occasionally, until pink and no longer opaque, 2 minutes per side. Set aside and let cool.
4. Make marinade: In a small bowl, whisk together lemon juice, garlic, basil, vinegar, oil, and paprika and season with salt and pepper.
5. In a large bowl, stir together tomatoes, onion, avocados, and basil. Fold in shrimp. Pour marinade over shrimp salad and toss until coated.
6. Store shrimp salad in the fridge in a resealable container. Serve in lettuce cups when ready to eat.



delish

Meet your dedicated and local representative for your County of Tulare Deferred Compensation Plan



Arturo Mendez
Retirement Plan Advisor

arturo.mendezvega@empower.com

Your Retirement Plan Advisor is available to provide you one-on-one counseling with personalized account services at no cost to you, such as:

- Enrollment
- Contributions
- Retirement readiness
- Investment choices
- Account review
- Comparison of retirement plans
- Rollovers — Consider all your options and their features and fees before moving money between accounts.

Your local Retirement Plan Advisor is a salaried professional with one goal: to help prepare you for retirement.

Meeting your retirement goals can start with your local Retirement Plan Advisor! To set up a one-on-one appointment or to find out about upcoming retirement planning seminars, contact Arturo at 559-967-2280 or <https://tularecounty.empowermytime.com>.



County of Tulare Deferred Compensation Plan



It's The Dream. We're here to help you achieve it.

Down Payment Assistance for GSFA Member County Employees

If you work for a GSFA Member County, you may qualify for Down Payment Assistance (DPA), up to 5.5%, to help you purchase a home.

With down payment assistance, you may be able to purchase a home with little-to-no money out of pocket and/or much sooner than thought possible.

The GSFA Member County "Assist-to-Own" program provides down payment and closing cost assistance (DPA), up to 5.5%, combined with attractive First Mortgage interest rates.

The primary DPA is provided in the form of a deferred Second Mortgage, sized at 3.5% of the First Mortgage Loan amount.

The Second Mortgage has a zero percent interest rate, which means no interest is accrued on the Second Mortgage and no monthly payments are required. The Second Mortgage is due and payable upon sale or refinance of the First Mortgage.

Additional DPA is available in the form of a Gift, up to 2%, for a total of up to 5.5% in DPA for eligible borrowers.

The Program is very flexible. Eligible mortgage loans include FHA, VA, USDA and Conventional mortgages. You don't have to have perfect credit and best of all, **you don't have to be a first-time homebuyer to qualify.**

Program Highlights*

- Down Payment Assistance, up to 5.5% of the Total Mortgage Loan.
- Available with purchase of a primary residence.
- Single-family 1-4 unit residences, condominiums and townhomes are eligible.
- Variety of Mortgage Loan options (FHA, VA, USDA and Conventional Mortgage Loans).
- No first-time homebuyer requirement to qualify.
- Flexible guidelines: Minimum FICO 640; Maximum DTI 50%.



*This flyer contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Complete program guidelines, loan applications, interest rates and annual percentage rates (APRs) are available through GSFA Participating Lenders. Golden State Finance Authority (GSFA) is a duly constituted public entity and agency. Copyright © 2023

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