



What is Your Financial Wellness IQ?

Congratulations on taking the first step toward achieving Financial Wellness. Financial Wellness includes living within a budget, saving adequately for retirement, and understanding how maintaining or improving your health can help you accumulate wealth.

The Health2Cash App will help you understand how much money you may be losing due to poor health habits and behaviors. You can use this information to set health goals for yourself and then visualize the money you can save simply by changing your behaviors.

Before you use the Health2Cash App, take the following quiz to determine your **Financial Health Index Score**. Read each question and simply circle "yes" or "no" to the answer that applies to your financial habits. Your score will suggest actions to take in conjunction with the Health2Cash App to help you achieve Financial Wellness.

Health Management

1. Are you aware that you can improve your ability to accumulate wealth by changing your health habits?

- a. Yes
- b. No

2. Are you aware of the amount of money that is "locked up" in your current state of health?

- a. Yes
- b. No

3. Do you feel that you have adequate knowledge about how to transform your health behaviors into wealth?

- a. Yes
- b. No

Money Management

4. Do you know about your employer sponsored financial resources that can help you invest in your financial future?

- a. Yes
- b. No

5. I currently invest in my employer sponsored 401k Plan, Health Savings Account or other retirement program?

- a. Yes
- b. No

6. I have serious concerns for my financial future and my ability to accumulate wealth for retirement?

- a. Yes
- b. No

Credit Management

7. Do you limit yourself to no more than four (4) credit cards?

- a. Yes
- b. No

8. Do you pay more than the minimum credit card payment each month?

- a. Yes
- b. No

9. Do you know how much of your monthly income is safe to spend on debt?

- a. Yes
- b. No

Money Crisis

10. Do you have an emergency fund worth three months' salary?

- a. Yes
- b. No

11. If you were faced with financial hardship due to a personal matter such as divorce, elder care, etc., could you survive on your income and manage your household?

- a. Yes
- b. No

12. Would you be able to maintain your household budget if you were faced with a major medical illness?

- a. Yes
- b. No

To determine your Financial Wellness IQ, tally up how many times you answered "yes" to each of the above questions.

Score 0-4	Score 5-8	Score 9-12
You are at financial risk. Get wealth management assistance and use the Health2Cash App to learn how to find more money through good health habits.	You may be at financial risk. Use the Health2Cash App to find ways to improve your wealth through good health habits.	You are on the road to achieving financial wellness. Use the Health2Cash App to transform good health into <u>more</u> wealth for your future.

To purchase the Health2Cash visit:

<https://itunes.apple.com/us/app/health2cash/id569229254?mt=8>

