



SmartFHR Newsletter



Financial Literacy

April is Financial Literacy month. The goal is to help individuals develop a clear understanding of basic financial concepts and skills so they can handle money better and maintain smart money habits. These habits can range from everyday spending to long-term planning. Some ways to help improve financial literacy include:

- **Create a Budget and Manage Debt-** Track how much you receive each month versus how much you spend and use your budget to decrease spending and pay off debt.
- **Build and Improve Credit-** Good credit can help get better interest rates for loans and credit cards. Monitor your score to help determine how your financial decisions can impact your credit.
- **Invest in your Future- Save.** Invest in a 401K retirement savings plan, build up your personal savings, and start an emergency fund.

Learn About the SmartFHR™ App: Digital Coaching

Digital Coaching provides basic information on a variety of subjects, prepared by experts on the topic. Learn about things like basic nutrition, weight loss, stress, sleep, fitting in physical activity, financial wellness and chronic health conditions such as diabetes and hypertension. No more spending hours online trying to find accurate, reliable, and up to date information!



Healthy Recipe: Blackened Cod Tacos with Pico de Gallo

This recipe is simple to make and versatile.

Read more at <https://foodandnutrition.org/from-the-magazine/blackened-cod-tacos-with-pico-de-gallo/>

Financial

Learn about everyday financial topics through these fun games.

Read more at <https://playmoneysmart.fdic.gov/games>

The Surprising Benefits of Volunteering

Giving to others can help protect your mental and physical health, reduce stress, and give you a sense of purpose.

Read more at <https://www.helpguide.org/articles/healthy-living/volunteering-and-its-surprising-benefits.htm>