



# Financial Fitness Challenge

**Focus Area:** Well-being

**Objective:** To help you determine your financial health by creating a budget and gain an understanding of your spending and saving habits.

**Length of Challenge:** One-month

**Materials Needed:**

- [S.M.A.R.T. Goal Worksheet](#)
- [Are You Financially Fit? Handout](#)
- [Make a Budget Worksheet](#)

**Directions:**

- Track your spending for one month.
- Complete the [Make a Budget Worksheet](#) and set new goals for spending and saving based on your assessment.

**Regional/Satellite Offices & AWS Employees:** This challenge can be hosted across regional/satellite offices and/or with AWS employees.

**Additional Financial Resources:**

- [Here4TN Member Services](#)
- [Here4TN Financial & Legal Resources](#)
- [RetireReadyTN](#)

**Getting Started:**

1. Decide what dates your Financial Fitness Challenge will run.
2. Establish a sign-up period before the challenge start date.
3. Determine how participants will let you know they participated. *\*\*Completed Make a Budget Worksheets should NOT be submitted. They are for personal use only.*
4. Announce the challenge to employees. (This can be done via email, e-newsletter, department intranet and/or fliers.)
5. At the close of the sign-up period (if you established one), contact all participants to share the following:
  - A welcome, congrats and/or thank you for participating in the challenge.
  - Dates when the challenge will begin and end.
  - Instructions on how to participate in the “Financial Fitness Challenge”.
6. Print or attach via email the “Make a Budget Worksheet” and distribute to all participants.
7. As the challenge nears the end, send out wrap-up email to participants.



[WFHT.TN@tn.gov](mailto:WFHT.TN@tn.gov)



[facebook.com/WFHTN](https://facebook.com/WFHTN)



[twitter.com/WFHTN](https://twitter.com/WFHTN)