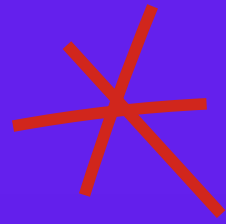


Savings Tips to Put You on a Better Financial Path Forward



wisely[®]
by ADP

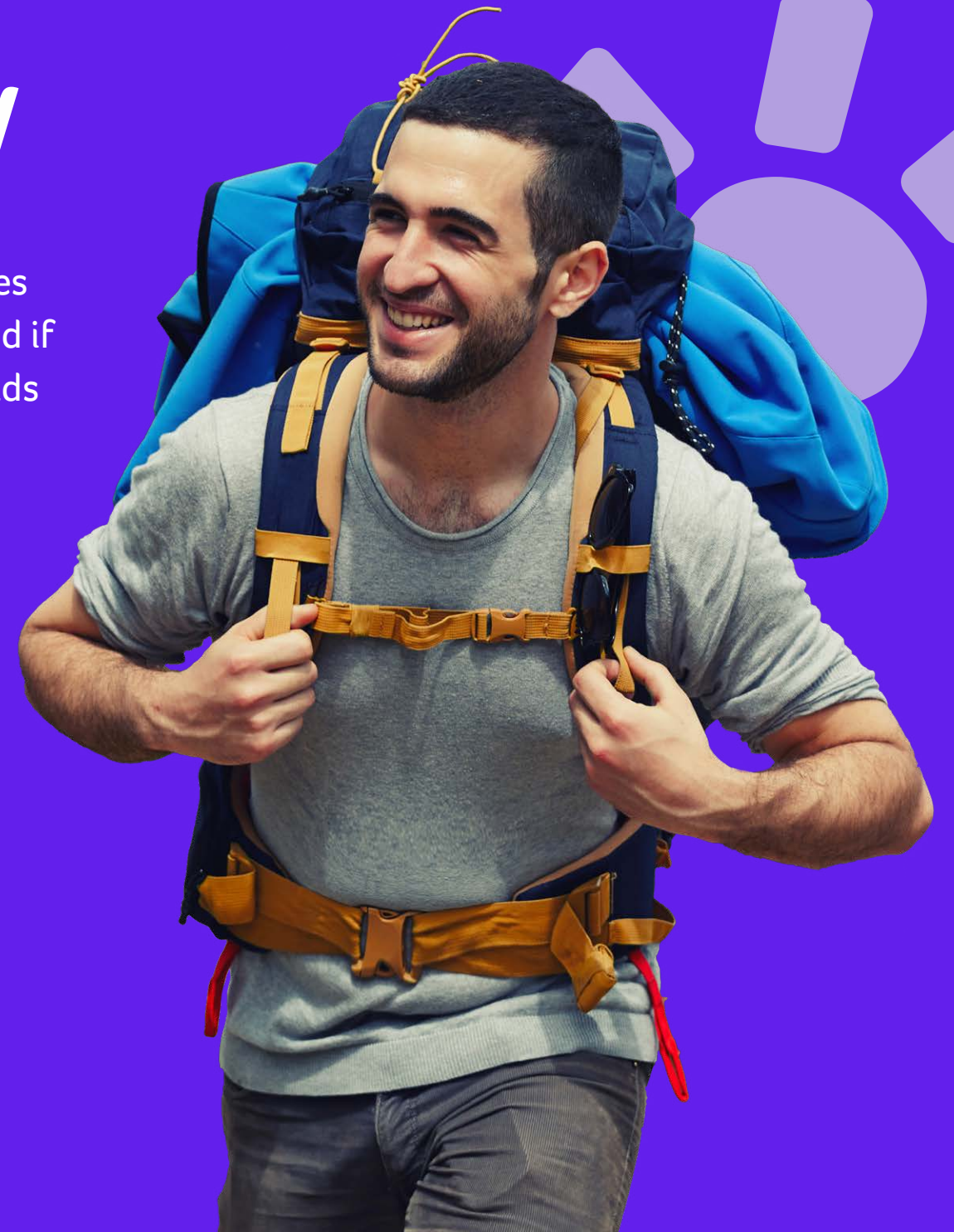


Start Your Savings Journey

For many, the path to financial wellness is a journey, presenting both challenges and opportunities along the way. We know at times it can be overwhelming and if you are feeling that way, you are not alone. More than half of all U.S. households making under \$60,000 a year do not have \$400 saved for an emergency.¹

But what if we told you that there are meaningful tools available to help you build your savings² and achieve your financial wellness goals?

Wisely[®] by ADP[®] positions our members to take a better financial path forward. With a Wisely digital account,³ you have more control and flexibility when it comes to managing your money.





Now that you know you are not alone in this financial wellness journey, the important thing is to get moving.

If your goal is to run a marathon but you're not a regular gym-goer, you wouldn't start preparing by running six miles a day. Instead, you'd start with smaller, short-term goals like jogging and strength training.

The same applies to saving money. You don't have to start with thousands or even hundreds; start small with \$5 or \$10 a week. Just \$20 each paycheck can turn into nearly \$500 in a year.

Tips to start your financial wellness journey

Here's what some Wisely members are doing to build their savings² and to spend more wisely. Hopefully, they inspire you to take similar steps to achieve your financial wellness goals.



“Move a percentage of your check to Wisely.”

For example, I move 15% of my check each pay period, so I've been able to save a lot quicker than I have in the past. It is easy to access if needed but it's nice that it automatically goes into the Wisely [savings envelope²]!

– Lindsay R.

When you setup your savings envelopes² in the myWisely app,⁴ you can automate the savings process by using auto-transfer. This is a great way to build up your savings² without having to regularly remember to transfer money into a separate account.

“ **[Get] Cash Back.**⁵ ”

– Milton J.

Get rewarded while enjoying the things you love like shopping, dining, and traveling. With Wisely you can earn cash back⁵ by shopping at participating merchants or purchasing eGift cards – right from the myWisely app.⁴





“

Try using short term goals that slowly expand over time so you can gradually get into the habit of saving² money.

”

- Stella G

Create SMART goals (Specific, Measurable, Achievable, Relevant and Time Bound) and keep in mind that small dollar savings² can quickly add up.

“

Always shop for sales.

-Lamont P.

”

Remember that every found dollar adds up and can be put into your emergency savings.² Don't forget about coupons, which can be found online, in magazines and newspapers. Also, social media sites can help you find inexpensive products and deals by using hashtags like #coupons, #deals and #freebies.





“ **Roll your change up!** ”
– Robby W.

If you pay for something with cash and receive change, save it, roll it up using a coin wrapper, and take it to a bank or change machine to exchange it for dollars. Be mindful that there may be a fee when using a coin machine to exchange your coins.

“ Last year I saved \$2,800 in 7 months using the app. It was the most I saved² and motivated me to try and save double this year. ”

– Gloria W.

Once you have taken steps to save² regularly, you can focus on building an emergency savings² fund.



The Importance of Emergency Savings²

Having savings² set aside for emergencies is the foundation for financial stability. You'll be able to face urgent and unanticipated circumstances without having to be dependent on expensive alternatives, such as high-interest loans or credit card debt.

An emergency savings² account will prepare you for two types of occurrences:

Unexpected expenses

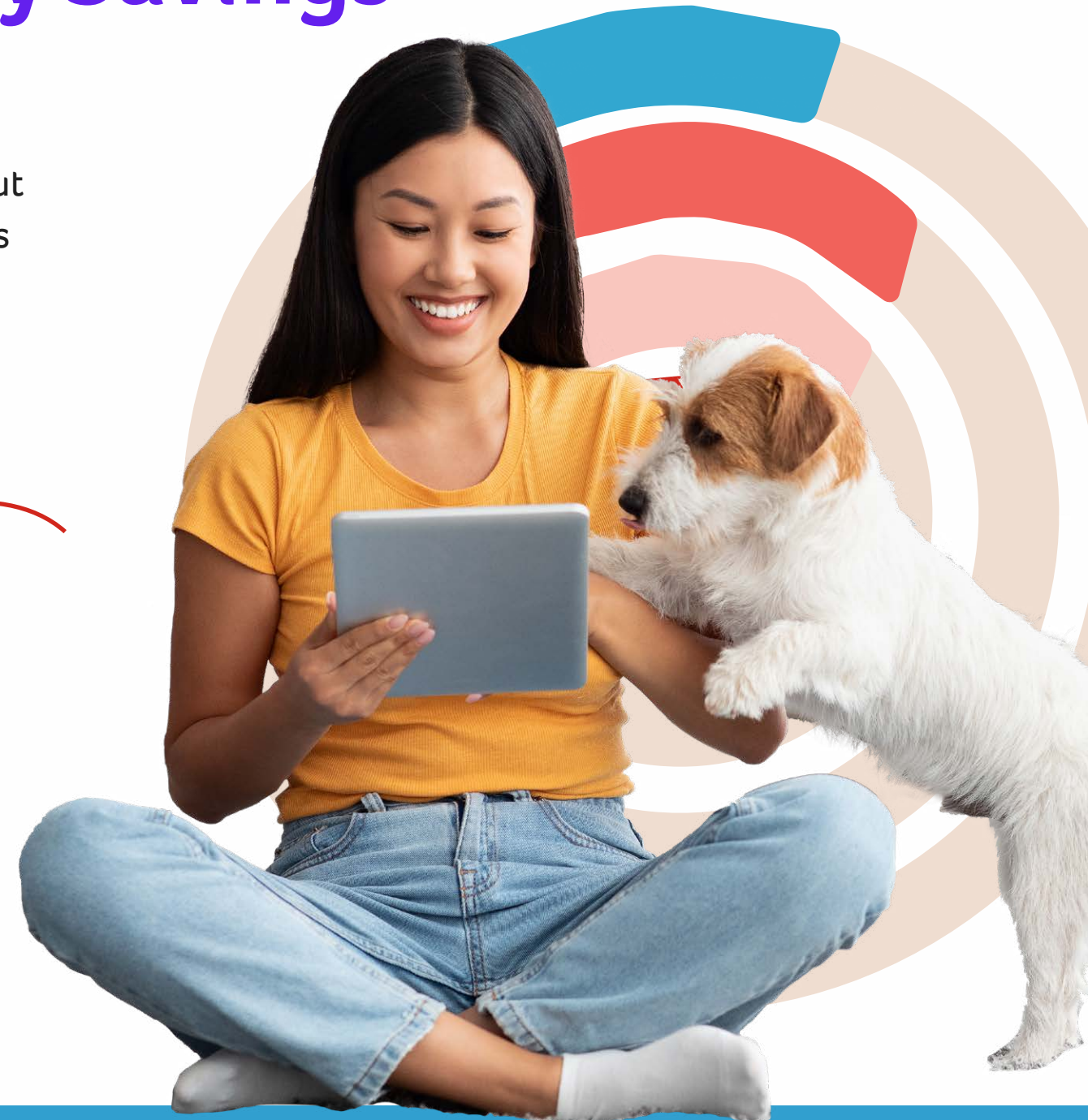


such as car or home repairs, or a visit to the doctor or vet. Having about \$1,000 set aside for these instances can put your mind at ease and will make unforeseen, urgent circumstances more manageable.

Lost income for a prolonged period.

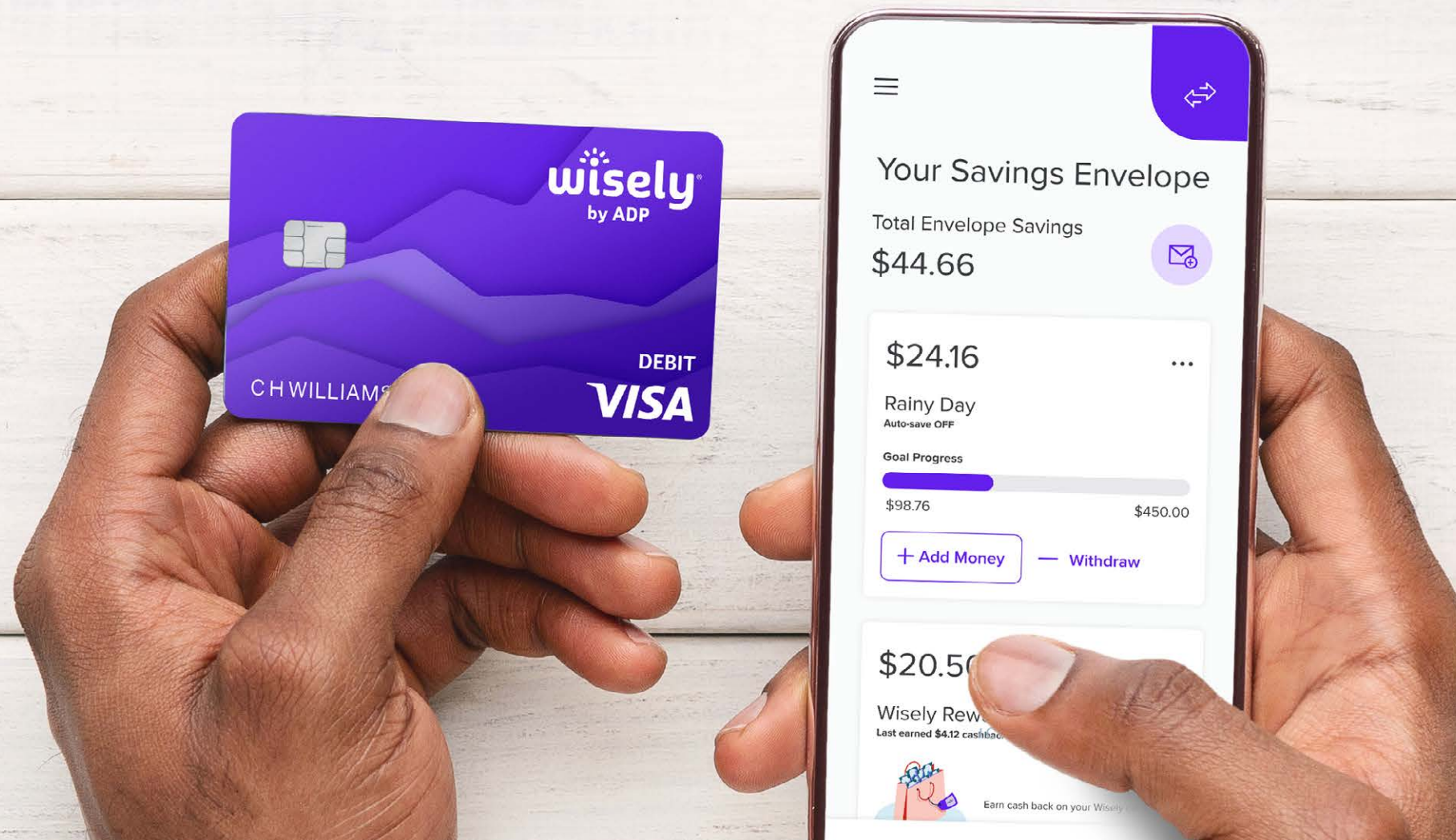


Set a goal to save² three to six months of expenses, after you have money set aside in your savings² envelope for unforeseen expenses. This extra money will assist tremendously if need be.



How Wisely® can help you save²

An ideal way to start building up an emergency fund is to create a safe place to put your savings² that is separate from money used to pay bills and everyday expenses. A Wisely digital account³ with mobile app⁴ can help support you on your journey towards financial security.



Wisely®

puts you in charge of your money and provides a safe way to manage your account. It has financial wellness tools that allow you to:



Build emergency savings²

You can use savings envelopes² in the app⁴ to organize your income. And the best part is that the savings can be accessed when you need them at no cost.⁶



Track your finances

Use the myWisely app⁴ to see where you're spending, stay on top of your balances, and set customized account alerts.⁴



Pay bills⁷

Simply take a picture of your bill or upload an electronic copy. The power to pay any bill quickly and securely is in the palm of your hand, at no cost⁶ to you.



Achieve financial flexibility

Choosing to get your pay (including other sources of income such as pay from a part-time job, freelance work, your tax refund, etc.) direct deposited⁸ to Wisely, will allow you to have access to your funds when you need them. You can also get paid up to 2 days early⁹ (a no-fee upgrade is required).¹⁰

Learn more by visiting mywisely.com.

Remember, It's a Journey!

With a bit of planning and tools (like Wisely) that make saving² easier, achieving your financial wellness goals is possible. Afford yourself every advantage.TM

**Take charge of
your money today!**



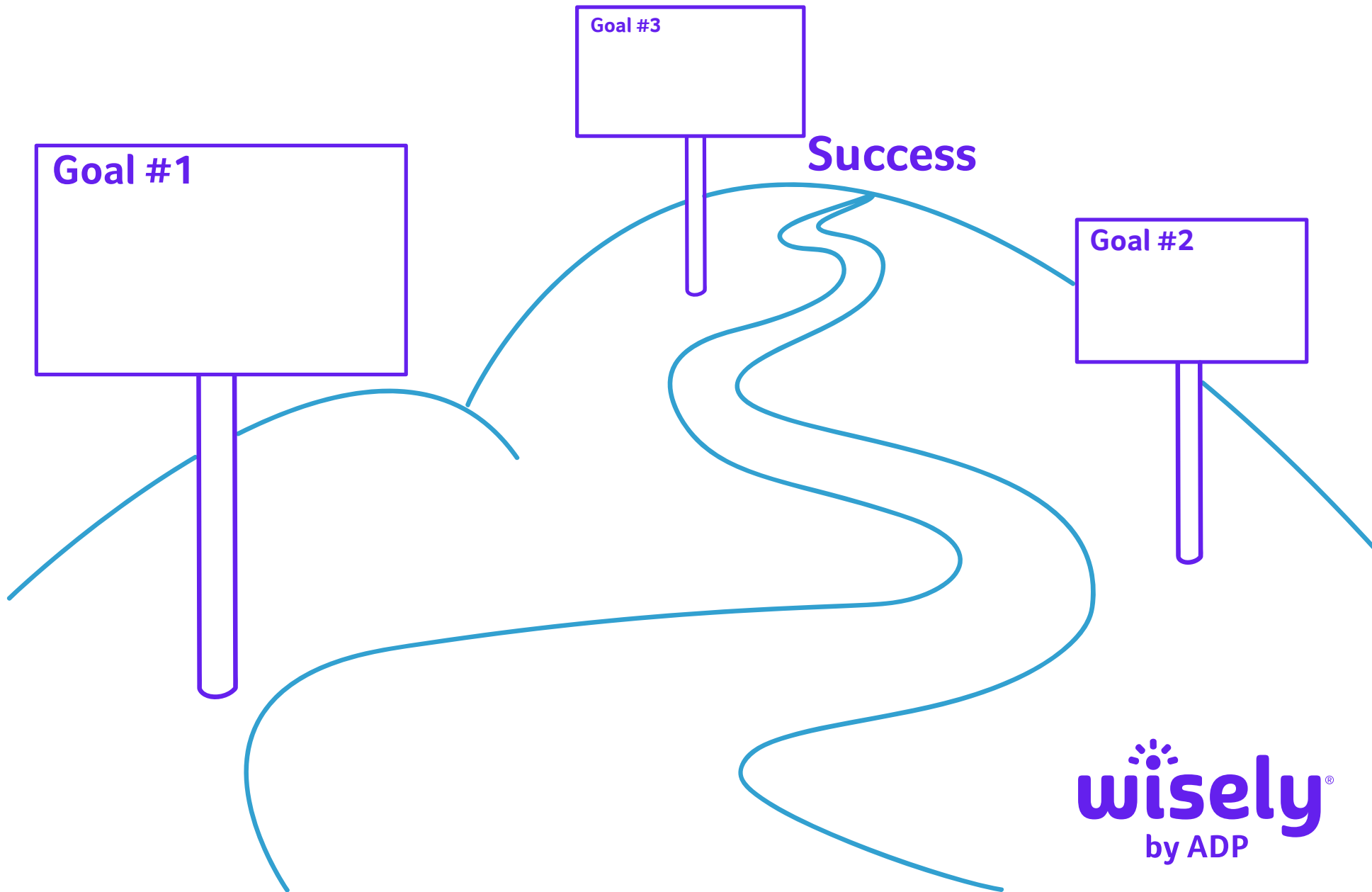
STEP 1:

Download the myWisely app.³



Don't have a Wisely digital account?³ Contact your Payroll or Human Resources team.

Financial Wellness Goals



STEP 2:

Set 3 financial SMART (Specific, Measurable, Actionable, Realistic and Time bound) goals and print this page. Keep it in a visible location and refer to it often, as you work to achieve your goals.

Example: I will save² \$500 to purchase holiday gifts for family and friends by December 1.



STEP 3:

Start Saving² and taking steps towards achieving your financial wellness goals.


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1. “Emergency Savings – Commonwealth.” Commonwealth – Making Wealth Possible For All, Commonwealth, 2022, <https://buildcommonwealth.org/our-work/emergency-savings/>. Commonwealth analysis of Federal Reserve Report on the economic well-being of U.S. Households 2020
2. Amounts transferred to your savings envelope will no longer appear in your available balance. You can transfer money from your savings envelope back to your available balance at any time using the myWisely app or at mywisely.com.
3. The Wisely card is a prepaid card. References to a digital account refer to the management and servicing of your prepaid card online digitally or through a mobile app. The Wisely card is not a credit card and does not build credit.
4. Standard message and data rates may apply.
5. Cash back rewards on purchases at participating merchants are powered by Dosh Rewards. Opt-In is required for Dosh Rewards only. Most Cash Back Rewards will appear in your Wisely Rewards savings envelope within 4 weeks after the transaction has completed. Only Cash Back Rewards for the purchase of eGift cards will appear instantly. eGift Card Cash Back offers range from 2% - 12%, depending on the gift card that is purchased. Cash Back amounts will be disclosed before you select a gift card. Please review the Terms and Conditions of each eGift card product before purchase. Funds from all Rewards can be moved from the savings envelope into the available balance on your card. You must log in to myWisely to access the Rewards features for purchases and eGift cards. These optional offers are not Fifth Third Bank, Pathward, Mastercard or Visa products or services, nor does Fifth Third Bank, Pathward Mastercard or Visa endorse these offers.
6. While this feature is available without a fee, certain other transaction fees and costs, terms, and conditions are associated with the use of this card. Please log in to the myWisely app or mywisely.com to see your cardholder agreement and list of all fees for more information.
7. The bill pay feature, powered by Papaya, is available through the myWisely app. Additional terms and limits apply. This optional offer is not a Fifth Third Bank, Pathward or a Mastercard or Visa product or service, nor does Fifth Third Bank, Pathward or Mastercard or Visa endorse this offer.
8. Please allow up to 3 weeks after your initial setup of direct deposit for your pay to start loading to your card.
9. You must log in to the myWisely app or mywisely.com to opt-in to early direct deposit. Early direct deposit of funds is not guaranteed and is subject to the timing of payor’s payment instruction. Faster funding claim is based on a comparison of our policy of making funds available upon our receipt of payment instruction with the typical banking practice of posting funds at settlement. Please see full disclosures on mywisely.com or the myWisely app. If you have a Wisely Pay or Wisely Cash card (see back of your card), this feature requires an upgrade which may not be available to all cardholders.
10. If you have a Wisely Pay card or Wisely Cash card (see back of your card), access to certain features or loading funds from sources other than the company you received your card through requires an upgrade, which you can request in the myWisely app or by calling the number on the back of your card. Requesting an upgrade will automatically initiate an identity verification process utilizing your personal information already on file which must be validated in order to upgrade. Card may be restricted or closed if your identity cannot be verified. Upgrade may not be available to all cardholders. If you have a Wisely Direct card (see back of card), you’re already upgraded.

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