

# Getting financially fit



What does financial wellness mean to you? Perhaps it's managing debt, being ready for a financial emergency, or planning for long-term goals like college or retirement. Being financially well can lower stress and increase your sense of security, and it's a big part of your overall wellness.

Physical wellness

Emotional wellness

✓ Financial wellness

## A great place to start

Get no-cost financial coaching through **Financial Finesse**. A great way to start is a free, confidential financial assessment. You'll get personalized recommendations and learn steps to improve your financial wellness and move toward your financial goals.



Get started by accessing the Financial Finesse Hub via [Colleague Zone](#) > [My applications](#) > [View all](#) > **Financial Finesse**.

### Tips for all stages of your life

See **Life Events** on the **Financial Finesse** Hub for help with these important moments in your life:

- Getting married or divorced
- Buying or selling a home
- Moving
- Starting or losing a job
- Starting a family or caring for aging parents
- Taking a leave of absence
- Sending kids to college
- Facing a disability or death
- Retiring

## What are your financial goals?



Whether you want to better manage your money, plan for big life events or stretch your dollars, CVS Health® can help.

### Build financial skills

Financial Finesse has tools and resources to help you increase your financial wellness, all at no cost to you.

- Talk with a financial coach whenever you have a financial question.
- Attend live financial wellness webinars.
- View articles and videos on topics like How to Get Out of Debt.
- Use calculators and worksheets like the Expense Tracker, Emergency Fund Planning and Financial Organizer.
- Work one-on-one with a certified financial planner.

### Plan for your retirement

**Financial Finesse** offers helpful articles (such as 5 Steps to Retirement Planning), a retirement estimator calculator, tips for getting ready to retire and no-cost sessions with certified financial planners. You can also connect with a Retirement Education Specialist from Alight through the Financial Finesse Hub.

Plus, build your retirement income through these CVS Health plans:

- Your **401(k) Savings Plan** and Vanguard resources
- The CVS Health **Employee Stock Purchase Plan**

Also be sure to see other Learning Library fact sheets including “Loving your HSA and 401(k)” and “Retiring from CVS Health.”

## Explore education-related programs

Use CVS Health resources to help plan for and reduce your education expenses and boost your or your family members’ earning potential.

- **Tuition assistance program** — Get reimbursed up to \$3,000 per year for job-related degree-based programs, or up to \$1,500 per year for job-related education, including the career online high school program. Plus, save on tuition and fees through partnerships with a variety of institutions. You have many options to **get a degree at no cost to you** using your annual tuition benefit.

You must meet program requirements to participate in the program and to receive reimbursement. For details, see [Colleague Zone > My applications > View all > Tuition Assistance Program/EdAssist](#).

- **Financial Finesse** — Find planning tips on the Financial Finesse Hub: [Guidance Tools & Resources > Education Planning and Life Events > Sending Kids to College](#) or [Going Back to School](#).

See the “Supporting your educational goals” Learning Library fact sheet for more information on these programs.

## Stretch your dollars

Make your money go farther as you meet your financial security needs.

- **Financial Finesse Hub** — Create a spending plan with the Easy Spending Plan Worksheet.
- **Bank at Work** — Set up an emergency savings account, get member perks, discounted services and loans with our partner banks and credit unions.
- **Benefit Extras** — Save on shopping, auto and home/renters insurance, and pet protection options. Plus access to purchase financing. Visit [www.CVSHealthBenefitExtras.com](http://www.CVSHealthBenefitExtras.com).
- **Colleague Discount Card** — Spend less on purchases made at CVS stores and on cvs.com.
- **Savings and spending accounts** — Pay for eligible expenses for health, dental, vision and childcare with pretax dollars.
- **Legal services plan** — Get legal advice at a discount.
- **ID theft protection** — Save on comprehensive protection.

Also see the “Stretching your dollars” Learning Library fact sheet for tips.



### For more information

Find more information on your financial wellness tools and resources on [ColleagueZone.CVS.com](http://ColleagueZone.CVS.com).



### For personalized coaching

Call Financial Finesse at **1-866-291-7134** to talk with a financial coach, Monday – Friday, 9 a.m. – 8 p.m. ET. Or, visit the Financial Finesse Hub via [Colleague Zone > My applications > View all > Financial Finesse](#).

*This summary provides a brief overview, primarily for colleagues regularly scheduled to work 30 or more hours per week, and is for informational purposes only. If there's any difference between this and plan documents, official plan documents govern. CVS Health reserves the right to amend, modify or terminate all or part of its benefit plans at any time. This description isn't an employment contract or guarantee. Colleagues may need to meet certain eligibility requirements to participate. Colleague contributions are not used to pay plan expenses for vendors or other service providers that are subsidiaries of CVS Health, except as may be permitted by ERISA. Union colleagues aren't covered unless their collective bargaining agreement specifically provides for a benefit.*