I’m worried about my daily finances, let alone a big purchase. How do I manage it all?

Where do I begin to get a handle on my money?

Do I know which SCL Health resources are best for me?

Contents
Click any of the key areas listed below to review the full list of the resources associated with that section.

- Saving
- Budgeting and Debt Management
- Investing
- Income Protection
- Preparing for Retirement
- Maximizing Your Savings
Ready for a Financial Checkup?

SCL Health wants to do its part to empower you to prioritize your unique financial needs and achieve financial wellness.

As part of this effort, we’re working with a number of financial companies and providers to bring you a vast array of tools, resources and support to enable you to make knowledgeable decisions regarding your finances—for both the present and future.

This “Resource Finder” is your one-stop shop. It is designed to meet you where you are, no matter your age, stage in your career or life event you may be experiencing. We want you to feel more in control of your money—and more confident about your financial future.

Contents

3 Saving
4 Budgeting & Debt Management
5 Investing
7 Income Protection
8 Preparing for Retirement
9 Maximizing Your Savings
10 General Resources

Use the links below to navigate to various topics in this guide
Putting money “away” can be a sound financial practice. Whether you are working on creating your emergency savings, building a budget, saving for a major purchase or family vacation, planning to provide for a child’s college education or thinking ahead to your retirement; there are important considerations to keep in mind and key steps you should be taking. Review the many resources below to help you get your day-to-day and longer-term finances in shape.

**Short-term savings goals**

Preparing to purchase a vehicle

- [Split Decisions: Buy a Car or Lease It](#)

Creating an emergency fund

- [Building an Emergency Fund](#)

Entertainment savings tips

- [Saving on everyday finances](#)

**Long-term savings goals**

Home savings tips

- [Housing counseling](#)

Tips for first-time home buyers

- [Pre-Purchase Housing Counseling](#)

Purchasing a second home

- [How Much Home Can You Afford?](#)

Preparing to send a child to college

- [College Savings Calculator (Fidelity)](#)

Save toward your retirement

- [Contribution Maximizer](#)

**Tax tips**

Preparing for tax season

- [Tax Preparation](#)

Lowering your tax bill

- [Strategies to Help You Save More and Pay Less in Taxes](#)

Estate and other complex planning needs

- [Estate Planning](#)

Search for Sisters of Charity of Leavenworth Health System, Inc. under the organizational search field.

**Tools and Calculators**

- [Savings and Spending Check-Up](#)
- [Short-Term Savings Calculator](#)
- [Take Home Pay Calculator](#)

Click any of the key areas listed below to review the full list of the resources associated with that section. Feel free to look around and find the topics and resources that are most beneficial to you.
Budgeting and Debt Management

If budgeting hasn't always come easy to you, don't worry—you're not alone. Many struggle with setting and keeping a budget, especially in the midst of competing financial priorities and the constant temptation of unnecessary spending. But there is hope! Sticking to a budget and paying down your debts is possible, and SCL Health has secured a variety of resources geared toward helping you make accomplishments in this area. Whether you’re looking to make some progress on your student loans or credit card debt, or just need to know how to build up or revive your credit, there is a long list of resources at your disposal. Take a look to see what may help you.

The Basics: Managing Your Finances
Finding ways to save

- How to save money every day

Savings on everyday finances

- How to build credit from scratch

How to build credit

Credit Report Education

- What really goes into your credit score

Evaluating your credit report

Rebuilding your credit after a major life event (divorce, death of a spouse)

- 5 easy ways to boost your credit score 100 points
- Building your credit after divorce

Managing and prioritizing debt

Paying down student loans

- Student Loan Debt Relief and Repayment Options

Credit counseling services – introducing a NEW benefit!

- InCharge Credit Counseling

Tips for paying down credit cards

Enroll in a Credit Card Debt Management Program

Scroll down to the “Credit Card Debt Management” section

Paying off a mortgage

Monthly Mortgage Payment Calculator

Paying off a vehicle

Auto Loan Calculator & Payment Tool

Budgeting

How to make a budget

Financial Advisor Consultation through the EAP

Budgeting for life events (marriage, birth of a child, saving for college)

Budgeting for your financial well-being

From the homepage, navigate to the RedBrick Health Financial Wellness Journeys

Tools and Calculators

Savings and Spending Check-Up

Short-Term Savings Calculator

Take Home Pay Calculator

Check in on your debt

All you need to do is make a list of all your credit cards, the interest rate, the balance, and the current minimum payment so that you can prioritize the debts with higher interest rates. Learn more through WorkLife Partnership.
Investing

Investing can have more of an impact on your savings than you realize. And if you haven’t started thinking about your investments or reviewed your investment strategy lately, now may be just the time to put it on your list of priorities. It’s a good way to help you make the most of your money and potentially increase what you’ll have available to you in retirement. However, feeling like you are choosing the best options for you situation, and monitoring your investments along the way can be intimidating. Whether you’re looking to learn the basics, ready to take on additional risk or looking for a professional to do the heavy lifting on your behalf, there are resources available for you.

The Basics: Investing for Success
Investing 101
Investing Basics
Enter “SCL Health” to gain access
Understanding what kind of investor you are
What an Investor Wants; What an Investor Needs
Diversifying your portfolio
Full View
Taking on additional risk
Investing Beyond the Basics
Enter “SCL Health” to gain access

SCL Health Retirement/Savings Plan investment help
Fidelity Brokerage Link
Log in to your NetBenefits account, then click the “Quick Links” button to the right of your savings plan name and select Investment Performance and Research. Next, click “BrokerageLink®” toward the top of the page.

Target Date Funds
Fidelity Freedom Funds
Log in to your NetBenefits account, then click the “Quick Links” button to the right of your savings plan name and select Investment Performance and Research. Your Target Date Funds are listed toward the bottom of the page.

Improving your investment strategy
Income Strategy Evaluator

Rebalance your portfolio
Rebalancing Your Portfolio
Click “Continue” under the message from Merrill Edge in order to be navigated to the video.

Keep in mind...
Want expanded investment options as well as help with researching, managing and monitoring your investments? Explore a self-directed brokerage account, too. You can learn more about this option through Fidelity BrokerageLink®.

BrokerageLink includes investments beyond those in your plan’s lineup. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance. See the fact sheet and commission schedule for applicable fees and risks.
Do you have the time, interest and skills to craft your own mix of investments?

**No.** You’re interested in professional management.

**Yes.** You’re a hands-on investor.

Simpler is better. You want an all-in-one approach.

You want low fees and are comfortable if your funds are keeping pace with how the market is performing.

You like trying to outperform the market, and you are comfortable knowing you may do better or worse than the market.

Consider target date funds. Learn more [here](#).
Log in to your NetBenefits account, then click “Quick Links” button to the right of your savings plan name and select Investment Performance and Research.

Consider Index funds. Learn more about Fidelity’s Index Funds [here](#).

Consider Actively managed funds. Learn more about Fidelity’s actively managed funds [here](#).
Log in to your NetBenefits account, then click “Quick Links” button to the right of your savings plan name and select Investment Performance and Research. Next, click “BrokerageLink®” toward the top of the page.

Saving  
Budgeting and Debt Management  
Investing  
Income Protection  
Preparing for Retirement  
Maximizing Your Savings
Income Protection

Protecting your assets and having your money available to you when you need it is just as important as saving for a rainy day or ensuring your taxes are prepared correctly. Are you a first-time homeowner who could use some tips about insurance, or need to know what your options are for adding your new teen driver to your current policy? Perhaps it’s been five years and two kids since you last reviewed your life insurance coverage. Maybe you’ve been putting off having a will prepared. Whatever the case may be, there are tons of resources available to you. Review the different resources listed below for more information.

The Basics: Insurance 101

Homeowner/Renter’s insurance
Homeowners Insurance How-To
Car insurance options
How To Choose the Best Car Insurance Company

Protecting yourself and your family

Life Insurance
The Money Mom: Life Insurance
Evaluating your life insurance policy / Long-term care coverage
Learn about Life Insurance and Long Term Care Coverage
Consumer Financial Protection Bureau
Consumer Tools
Medical Premium Assistance
Healthcare Costs in Retirement
Covering dependents on your health or car insurance
Medical / Dependent Care FSAs
Keep everything up to date
5 Ways to Protect What’s Yours
Disability Insurance
How To Protect Your Most Important Asset With Disability Insurance
Preparing a will
Will preparation
Search for Sisters of Charity of Leavenworth Health System, Inc. under the organizational search field

Tools and Calculators
Fidelity Estate Planner
Planning & Guidance Center
Preparing for Retirement

It is never too early or too late to begin preparing for your retirement. If you’re just starting out in your career, you may want to consider making contributions to the SCL Health Retirement Savings Plan for which you are eligible. Starting early helps build good financial habits for other savings and an awareness of what you’ll need to save to make retirement a reality. If you’ve been in the workforce a while or are planning to retire in the next 5-10 years, we encourage you to take a look at how much you currently have saved versus what you will need, and how to close the gap if there is one. You should also consider other ways to supplement your retirement income, how much you can expect to need to cover health care costs, details about Social Security and more – and can do so by exploring these resources listed below.

The Basics: Making a retirement income plan

Determine how much you’ll need in retirement through RedBrick Health

Financial Wellness Journey: Start Now, Retire Happy

Discussing retirement plans with your spouse

Real Stories: Meet Doff & Robin

Deciding on your withdrawal strategy

Building a Retirement Income Plan

Supplementing your savings account

IRA / Roth IRA

What is an IRA? Everything you need to know

Role of Social Security

Social Security Basics

Saving for retirement expenses

Begin contributing or increase your contributions to the SCL Health Retirement Savings Plan

Update your contributions

Log in to your NetBenefits account, then click “Quick Links” button to the right of your savings plan name and select Contribution Amount.

Catching up on your savings

Steps to Take if You’re Behind in Saving for Retirement

Healthcare expenses in retirement

Take advantage of your insurance options

Enrolling in Medicare

Enrolling in Medicare

Retiree health care costs

Control Your Future Health Care Costs

Enter “SCL Health” to gain access

Retiree medical

How to plan for rising health care costs

Tools and Calculators

Contribution Calculator

Power of Small Amounts

When Should You Claim Social Security?

Model Your Retirement Income

Are your savings on track for retirement? Use the Personal Retirement Calculator to find out where you stand.
Maximizing Your Savings

The Power to You campaign puts the focus of you and your total well-being in parallel with the core pillars of Power to the Patient: Empathy, Empowerment and the Whole Person. Your total well-being is important to us and it’s about more than just your financial health and your ability to manage your day-to-day finances or longer-term goals. In fact, how you manage your money can directly impact your emotional and physical health. And, by having a sound financial plan, it can even help lead a healthier life.

Another important financial consideration is looking at ways to maximize your total rewards that SCL Health offers you as an associate. For example, you may want to consider gradually working towards contributing to the IRS limit in the SCL Health Retirement Savings Plan for which you are eligible. In fact, many financial experts recommend saving 10%–15% of income over time.

You should also be tracking your healthy activity and making sure you schedule appointments for your covered, annual preventive exams. You may also want to learn more about volunteer opportunities in your community to stay socially engaged, or use some of your paid vacation days to rest and regroup or spend time with family and friends. Also, make sure you are aware of associate discounts on purchases including movie tickets, flowers, gifts, apparel, and vacations, or free training courses you could be taking to increase your knowledge base and become more experienced in your role.

Take a look at some of the steps Christine, a fictional associate, is taking to maximize her benefits, tools and resources available – and be the best she can be in all aspects of life.

**Money**
- Contributes enough to her SCL Health Retirement Savings Plan in order to receive the full employer match
- Has a plan in place to begin contributing up to the annual IRS limit within the next two years

**Health**
- Completes healthy activities to maximize the employer contributions she can earn toward her Health Reimbursement Arrangement (HRA) each year
- Takes advantage of fully covered preventive care visits and services in order to stay ahead of her health and wellness

**Work**
- Sets a goal to take one new training course related to her role each quarter
- Keeps a look out for any new associate benefits featured during each Annual Open period

**Life**
- Reviews her will once annually to confirm whether any adjustments are needed
- Makes sure her life/disability coverage is always up to date, in case of an emergency

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**Saving**
**Budgeting and Debt Management**
**Investing**
**Income Protection**
**Preparing for Retirement**
**Maximizing Your Savings**
General Resources

Visit the Fidelity Planning & Guidance Center
• Log in to netbenefits.com/SCLHS and click Planning to review how you’re invested for retirement and to get a holistic view of your retirement plan.

Contact the Fidelity Retirement Benefits Line to schedule a 30–minute appointment, or visit an on-site Fidelity Representative
• Get tips and support on managing your debt, ways to maximize your retirement plan benefit and more.

InCharge
• Evaluate your finances and get a better handle on your debt (credit cards, student loans, etc.)

RedBrick Health
• Check out the incentives, resources and tools available to you and potentially your spouse/LDA to help live a healthy life

Bank of America
• Educate yourself about financial literacy and key ways to get and keep your finances in order.

New Directions Employee Assistance Program
• Call to schedule a consultation with a financial advisor
• Log on to ndbh.com to access a variety of online tools and webinars on topics including budgeting, investing and more.

Liberty Mutual
• Learn about different sources of income protection, including life insurance, estate planning, identity theft solutions, etc.

Perks at Work
• Learn about helpful ways to make your paycheck last longer and save on your everyday expenses

Contact Information

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<thead>
<tr>
<th>Bank of America</th>
<th><a href="https://go.bofa.com/SCLHealth">https://go.bofa.com/SCLHealth</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity Retirement Benefits Line</td>
<td>1-800-343-0860</td>
</tr>
<tr>
<td>InCharge Debt Solutions</td>
<td>877-544-6110</td>
</tr>
<tr>
<td>Liberty Mutual</td>
<td>877-695-2789</td>
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<tr>
<td>New Directions Employee Assistance Program</td>
<td>800-624-5544</td>
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<td>Perks at Work</td>
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<tr>
<td>RedBrick Health</td>
<td>844-724-5612</td>
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<tr>
<td>SCL Health</td>
<td>toll free 855-412-3701 or 303-813-5250</td>
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