



What

Financial wellness is having a positive relationship with your money.

To help

Working toward it can help you bridge the gap between avoidance of financial decisions and action.

So you can

That way, you can make financial decisions from a position of control, instead of worry.

How

How can you make progress on your money journey?

Start today. Don't overthink where to begin. The key is to choose a first step and take it.

Take control. You may need to break old habits in order to form new ones. But small changes can add up.

Keep moving. Change takes dedication and patience. Stay positive and build momentum, so you can keep moving forward.

Where to begin

Unsure where to begin? Try:

- Boosting your understanding of financial topics, which can build confidence and help you make more informed decisions.
- Using tools and automation, to help simplify your financial life.
- Leaning on professionals who can understand your unique situation and help you stay on track.

Remember that wherever you are on your financial wellness journey, UBS can help you take your first step.

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