



*10-Minute Daily Financial Workouts*  
February 13, 2019

**Resources**

Much of our happiness and success will be defined by our daily habits. Those who want to be physically fit will need to engage in regular workouts and good nutrition. Similarly, quick 10-minute doses of daily financial action could do wonders for your financial fitness. This session discussed strategies and ideas for a thorough financial plan that can be accomplished in as little as 10-minutes a day.

**Online Resources**

- Cost of living calculator [www.bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx](http://www.bankrate.com/calculators/savings/moving-cost-of-living-calculator.aspx)
- Charity Navigator [www.charitynavigator.org](http://www.charitynavigator.org)
- Build an emergency savings fund [www.bankrate.com/banking/savings/starting-an-emergency-fund](http://www.bankrate.com/banking/savings/starting-an-emergency-fund)
- Step down your spending <https://articles.extension.org/pages/39763/what-is-the-step-down-principle-as-applied-to-household-spending>
- PowerPay your debts <https://powerpay.org/>
- Compound interest calculator [www.bankrate.com/calculators/savings/compound-savings-calculator-tool.aspx](http://www.bankrate.com/calculators/savings/compound-savings-calculator-tool.aspx)
- Housing affordability calculator [www.bankrate.com/calculators/mortgages/new-house-calculator.aspx](http://www.bankrate.com/calculators/mortgages/new-house-calculator.aspx)
- Explore allowance tools and strategies [www.cnb.com/2018/01/04/digital-allowance-apps-help-kids-better-manage-money.html](http://www.cnb.com/2018/01/04/digital-allowance-apps-help-kids-better-manage-money.html)
- Social Security retirement calculators [www.ssa.gov/planners/calculators](http://www.ssa.gov/planners/calculators)

**Healthy Money Habits**

- Step 1: Financial Goal Setting and Communication <http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass1.pdf>
- Step 2: Education and Income <http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass2.pdf>
- Step 3: Charity <http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass3.pdf>
- Step 4: Preparing for Financial Emergencies <http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass4.pdf>
- Step 5: Budgeting <http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass5.pdf>

- Step 6: Eliminate Debt & Build Credit  
<http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass6.pdf>
- Step 7: Invest for the Future  
<http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass7.pdf>
- Step 8: Homeownership  
<http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass8.pdf>
- Step 9: Kids and Money  
<http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass9.pdf>
- Step 10: Later-Life Planning  
<http://solidfinances.msuextension.org/resources/2019/HealthyMoneyHabitsClass10.pdf>