

Cash Quest Challenge

When we think about our health and wellness, our finances aren't typically what comes to mind. However, one of the six pillars that is included in Moda's Pillars of Health and Wellness is financial.

Financial wellness refers to a person's understanding and control over their finances. Being financially well is the result of successfully managing one's finances and the absence of financially related stress. It is an integral part of an individual's overall health and wellbeing.

Instructions:

This is a four-week challenge. The game board consists of five categories related to personal finance, plus a "**Bonus Bucks!**" opportunity. Each category contains four activities with increasing difficulty and dollar values (\$100, \$300, \$500, \$1,000). Complete activities to accumulate \$5,700 Jeopardy dollars (and save in real life) over the course of the challenge.

	Stellar Saver	Find the Funds	Every Penny counts	Daily Dime	Defy Debt	Bonus Bucks!
\$100	Open a savings account and add \$25 to your savings each week for four weeks	Review subscriptions you're not using	Pack a lunch instead of buying lunch	Add your pocket (or couch or car) change to a change jar	Review your credit report	Cancel those subscriptions you least use
\$300	Create a budget	Redeem credit card points (or make a plan for them)	Consign or sell clothing, toys or furniture you don't use	Make coffee at home (Sorry Starbies)	Track your spending for two weeks then review	Stick to that budget
\$500	Calculate how much you need in savings for three months of emergency funds <small>(consumerfinance.gov/an-essential-guide-to-building-an-emergency-fund)</small>	Research checking accounts for high interest and/or no monthly/annual fees	Use coupons or discount codes on your next grocery trip	Meal prep three dinners instead of ordering in or going out	Create a plan to pay off high interest items (CCDs? Cars?)	Make enough for dinner to use for lunches later in the week
\$1,000	Make an appointment with a financial advisor/ review plans for retirement	Consolidate old 401(k)s or retirement funds	Shop around for better insurance rates or bundle to save	No online shopping for a week (except for necessities)	Consolidate student loans or move high interest CCDs to a 0% interest card	Reduce your monthly debt by 10%

Total dollars

Connect with a health coach – just for you!

Eligible members can work confidentially with a health coach, at no extra cost, to set sustainable health goals and move toward them in ways that work best for you. You'll better understand your health, how to advocate for yourself, and self-manage ongoing health issues. Since health coaching takes place by phone or video, it's easy to connect from just about anywhere. To learn more, email healthcoachteam@modahealth.com or call 800-913-4957.