

examples of financial wellness

Examples of Financial Wellness: Building a Secure & Thriving Future

Are you tired of feeling stressed about money? Do you dream of a future where finances aren't a constant source of anxiety? You're not alone. Many people struggle with financial well-being, but it doesn't have to be this way. This comprehensive guide will explore practical examples of financial wellness, providing actionable steps to build a secure and thriving financial future. We'll delve into various aspects of financial health, offering concrete examples you can implement immediately to improve your overall financial wellness. Get ready to take control of your finances and build a brighter tomorrow!

1. Budgeting & Tracking Expenses: The Foundation of Financial Wellness

One of the most crucial examples of financial wellness is mastering your budget. It's not about deprivation; it's about mindful spending. Think of budgeting as a roadmap to your financial destination. There are numerous budgeting methods available, from the 50/30/20 rule (50% needs, 30% wants, 20% savings and debt repayment) to zero-based budgeting (allocating every dollar to a specific category).

Example: Let's say you earn \$4,000 a month. Using the 50/30/20 rule:

50% Needs (\$2,000): Rent/mortgage, utilities, groceries, transportation, essential medical expenses.

30% Wants (\$1,200): Entertainment, dining out, subscriptions, hobbies.

20% Savings & Debt Repayment (\$800): Emergency fund, retirement contributions, loan payments.

Crucially, accurately tracking your expenses is paramount. Use budgeting apps, spreadsheets, or even a simple notebook to monitor where your money is going. Identifying areas of overspending allows you to make informed decisions about your spending habits.

2. Building an Emergency Fund: A Safety Net for Unexpected Events

Life throws curveballs. Job loss, medical emergencies, car repairs – unexpected expenses can derail your finances if you're not prepared. An emergency fund acts as a safety net, preventing you from accumulating high-interest debt during challenging times.

Example: Aim for 3-6 months' worth of living expenses in a readily accessible savings account. If your monthly expenses are \$2,000, your emergency fund goal would be \$6,000 - \$12,000. Start small; even saving \$100 a month consistently will make a significant difference over time.

3. Paying Down High-Interest Debt: Breaking Free from the Debt Cycle

High-interest debt, like credit card debt, can quickly spiral out of control. Prioritize paying down this debt aggressively. Strategies like the debt snowball (paying off the smallest debt first for motivation) or the debt avalanche (paying off the debt with the highest interest rate first for cost savings) can be effective.

Example: If you have several debts, the avalanche method focuses on the highest interest rate debt first (e.g., a credit card with 20% APR). Once that's paid off, you redirect those payments to the next highest interest debt. This minimizes the total interest paid over time.

4. Investing for the Future: Growing Your Wealth

Investing is crucial for long-term financial security. It allows your money to grow over time, enabling you to achieve your financial goals, whether it's buying a house, funding your children's education, or securing a comfortable retirement. Consider diversifying your investments across different asset classes (stocks, bonds, real estate) to manage risk.

Example: Start with a retirement account like a 401(k) or IRA, taking advantage of employer matching contributions if available. Consider index funds or ETFs for diversified exposure to the market. Consult with a financial advisor for personalized investment advice.

5. Regular Financial Check-ups: Monitoring Your Progress

Financial wellness isn't a one-time achievement; it's an ongoing process. Regularly review your budget, track your progress towards your financial goals, and adjust your strategies as needed. This proactive approach ensures you stay on track and address any potential problems early.

Example: Schedule a monthly or quarterly review of your budget and investment portfolio. This allows you to identify any areas needing adjustment and make necessary changes promptly.

6. Protecting Yourself with Insurance: Mitigating Risk

Insurance protects you from unexpected financial burdens. Health insurance covers medical expenses, car insurance protects against accidents, and home insurance safeguards your property. Adequate insurance coverage is a crucial component of comprehensive financial wellness.

Example: Ensure you have sufficient health, auto, and homeowners/renters insurance. Review your coverage periodically to ensure it aligns with your current needs and circumstances.

Conclusion

Achieving financial wellness is a journey, not a destination. By implementing these examples of financial wellness, you'll build a strong foundation for a secure and prosperous future. Remember, consistency and discipline are key. Start small, celebrate your progress, and don't be afraid to seek

professional help when needed. Your future self will thank you!

FAQs

1. Q: What if I'm already deeply in debt? A: Seek professional help from a credit counselor or financial advisor. They can help you create a debt management plan tailored to your specific situation.

1. Q: How much should I save for retirement? A: A general guideline is to aim to save at least 15% of your income for retirement, but the ideal amount depends on your individual circumstances and goals.

1. Q: Are there any free resources available for improving financial literacy? A: Yes! Many websites and non-profit organizations offer free financial education resources, including budgeting tools, investment guides, and debt management advice.

1. Q: When should I start investing? A: The sooner the better. Even small contributions early on can compound significantly over time, thanks to the power of compound interest.

1. Q: Is it okay to adjust my budget periodically? A: Absolutely! Your financial circumstances and goals may change over time, requiring adjustments to your budget. Regular reviews are crucial to maintain financial wellness.

examples of financial wellness: *The Social Determinants of Mental Health* Michael T.

Compton, Ruth S. Shim, 2015-04-01 *The Social Determinants of Mental Health* aims to fill the gap that exists in the psychiatric, scholarly, and policy-related literature on the social determinants of mental health: those factors stemming from where we learn, play, live, work, and age that impact our overall mental health and well-being. The editors and an impressive roster of chapter authors from diverse scholarly backgrounds provide detailed information on topics such as discrimination and social exclusion; adverse early life experiences; poor education; unemployment, underemployment, and job insecurity; income inequality, poverty, and neighborhood deprivation; food insecurity; poor housing quality and housing instability; adverse features of the built environment; and poor access to mental health care. This thought-provoking book offers many beneficial features for clinicians and public health professionals: Clinical vignettes are included, designed to make the content accessible to readers who are primarily clinicians and also to

demonstrate the practical, individual-level applicability of the subject matter for those who typically work at the public health, population, and/or policy level. Policy implications are discussed throughout, designed to make the content accessible to readers who work primarily at the public health or population level and also to demonstrate the policy relevance of the subject matter for those who typically work at the clinical level. All chapters include five to six key points that focus on the most important content, helping to both prepare the reader with a brief overview of the chapter's main points and reinforce the take-away messages afterward. In addition to the main body of the book, which focuses on selected individual social determinants of mental health, the volume includes an in-depth overview that summarizes the editors' and their colleagues' conceptualization, as well as a final chapter coauthored by Dr. David Satcher, 16th Surgeon General of the United States, that serves as a Call to Action, offering specific actions that can be taken by both clinicians and policymakers to address the social determinants of mental health. The editors have succeeded in the difficult task of balancing the individual/clinical/patient perspective and the population/public health/community point of view, while underscoring the need for both groups to work in a unified way to address the inequities in twenty-first century America. The Social Determinants of Mental Health gives readers the tools to understand and act to improve mental health and reduce risk for mental illnesses for individuals and communities. Students preparing for the Medical College Admission Test (MCAT) will also benefit from this book, as the MCAT in 2015 will test applicants' knowledge of social determinants of health. The social determinants of mental health are not distinct from the social determinants of physical health, although they deserve special emphasis given the prevalence and burden of poor mental health.

examples of financial wellness: *Control Your Cash* Greg McFarlane, Betty Kincaid, 2010-06 A 14% credit card rate! What a deal! Where it says 'adjustable' here on my mortgage - that means 'fixed', right? Work until I retire, then collect Social Security. That's my wealth plan. If you've ever wondered how your money works, where it goes or how it grows, stop wondering. *Control Your Cash: Making Money Make Sense* deconstructs personal finance so that everyone but the hopelessly inept can understand it. Inside the book, you'll learn: [how to get your bank accounts, credit cards and other financial instruments to work for you, and not the other way around [the right way to buy a car (i.e. with the salesman cursing your name as you drive away) [where and how to invest, and what all those symbols, charts and graphs mean [how to turn expenses into income, and stop living paycheck-to-paycheck [whom the tax system is stacked against (hint: it's most of us) and how to use that to your advantage [the very key to wealth itself. In fact, the authors thought it was so important they put it on the cover so you can read it even if you're too cheap to buy the book: Buy assets, sell liabilities. Finally, a book that explains personal finance not only in layman's terms, but in detail. If you can read, and have any capacity for self-discipline, invest a few bucks in *Control Your Cash* now and reap big financial rewards for the rest of your life.

examples of financial wellness: *Improving Financial Literacy Analysis of Issues and Policies* OECD, 2005-11-10 This book describes the different types of financial education programmes currently available in OECD countries, evaluates their effectiveness, and makes suggestions to improve them.

examples of financial wellness: *College Success* Amy Baldwin, 2020-03

examples of financial wellness: *You Only Live Once* Jason Vitug, 2016-06-07 Get your finances in order with smart budgeting and money mindfulness *You Only Live Once* is the guide to achieving your best life through smart money moves. Before you even begin making a budget, you need to think about why. Where do you see yourself financially in ten years? Five years? This time next year? What does money do for you? Once you know your destination, you can begin charting your course. Step-by-step guidance walks you through the budgeting process, and shows you how to plan your financial path to point toward your goals. You'll learn how to prioritize spending, how to save efficiently, and how to take advantage of simple tools you didn't know you had. Next comes the most important part: taking control. You need to really look at how you perceive and use money day-to-day. Chances are, changing a few habits could give you some breathing room and help you

reach your goals sooner. You work hard for your money, yet there never seems to be enough. You don't need to live like a pauper, but you need to be truly aware of just where your money is going, and why. Financial awareness is the key to a financially secure future, and this book unpacks it all to help you get where you want to go. Accept past decisions and articulate your financial goals Align your lifestyle with your budget Explore your relationship with money Re-evaluate financial habits and behaviors You know you need a budget, but you never seem to get around to doing it. Or maybe you did, but you can never seem to stick to it. Smart planning is a major factor in financial security, and it involves just as much introspection as math. You Only Live Once is more than a budgeting guide—it's a guide to revamping your financial behaviors to achieve the life you want.

examples of financial wellness: Clever Girl Finance Bola Sokunbi, 2019-06-25 Take charge of your finances and achieve financial independence - the Clever Girl way Join the ranks of thousands of smart and savvy women who have turned to money expert and author Bola Sokunbi for guidance on ditching debt, saving money, and building real wealth. Sokunbi, the force behind the hugely popular Clever Girl Finance website, draws on her personal money mistakes and financial redemption to educate and empower a new generation of women on their journey to financial freedom. Lighthearted and accessible, Clever Girl Finance encourages women to talk about money and financial wellness and shows them how to navigate their own murky financial waters and come out afloat on the other side. Monitor your expenses, build a budget, and stick with it Make the most of a modest salary and still have money to spare Keep your credit in check and clean up credit card chaos Start and succeed at your side hustle Build a nest egg and invest in your future Transform your money mindset and be accountable for your financial well-being Feel the power of real-world stories from other “clever girls” Put yourself on the path to financial success with the valuable lessons learned from Clever Girl Finance.

examples of financial wellness: Handbook of Consumer Finance Research Jing Jian Xiao, 2016-05-30 This second edition of the authoritative resource summarizes the state of consumer finance research across disciplines for expert findings on—and strategies for enhancing—consumers' economic health. New and revised chapters offer current research insights into familiar concepts (retirement saving, bankruptcy, marriage and finance) as well as the latest findings in emerging areas, including healthcare costs, online shopping, financial therapy, and the neuroscience behind buyer behavior. The expanded coverage also reviews economic challenges of diverse populations such as ethnic groups, youth, older adults, and entrepreneurs, reflecting the ubiquity of monetary issues and concerns. Underlying all chapters is the increasing importance of financial literacy training and other large-scale interventions in an era of economic transition. Among the topics covered: Consumer financial capability and well-being. Advancing financial literacy education using a framework for evaluation. Financial coaching: defining an emerging field. Consumer finance of low-income families. Financial parenting: promoting financial self-reliance of young consumers. Financial sustainability and personal finance education. Accessibly written for researchers and practitioners, this Second Edition of the Handbook of Consumer Finance Research will interest professionals involved in improving consumers' fiscal competence. It also makes a worthwhile text for graduate and advanced undergraduate courses in economics, family and consumer studies, and related fields.

examples of financial wellness: *Finding Your Financial Type* Chantel Bonneau, 2018 Finally, Financial Freedom! Gaining clarity about personal finances, taking financial ownership, and building a healthy relationship with money is hard, and the anxiety of tackling such could be holding you back. Author Chantel Bonneau will show you that hope is within reach; there is a way to enter into a healthy relationship with our finances, starting with discovering your FIN type. Everyone--the millennial, the single parent, the forty-year-old blue collar worker, or the late-fifties CEO--has a financial type, or FIN type, and it's never too late or too early to start working on your financial plan. You could be a ... - DILIGENT SAVER--a budgeter who's extremely frugal - IMPLEMENTER--a decision-maker and macro-thinker who wants a relevant, narrowed focus and appreciates knowledgeable guidance - CAPABLE STUDENT--a novice when it comes to jargon; one who is fearful

of making wrong decisions but is eager to learn - HURDLER--a novice who is out of touch with their financial reality, and not numbers oriented - ANALYTIC--a micro-thinker who is data-driven, detail-oriented, and a bit of a control freak In Finding your FINancial Type, you will discover which of five different FIN types you align with, empowering you to achieve good financial health just by being yourself.

examples of financial wellness: Mindful Finance: A Guide to Financial Wellness Özge Zeytin Bildirici, 2023-04-04 Personal finance is an important aspect of our daily lives. Whether it is managing expenses, saving for the future, or making investments, financial decisions impact our well-being in a significant way. However, managing finances can often feel overwhelming, stressful, and complicated. The sheer amount of information and options available can leave us feeling confused, uncertain, and anxious. That's where the concept of mindful finance comes in. Mindful finance is about cultivating awareness and intentionality in our financial decisions. It's about bringing the principles of mindfulness, such as awareness, clarity, and non-judgment, to our relationship with money. By adopting a mindful approach to finance, we can make better decisions, reduce stress and anxiety, and increase our financial well-being. In this book, we will explore various aspects of mindful finance and how they can help us lead a more fulfilling and financially secure life. We'll discuss the importance of developing a mindful money mindset, setting financial goals, understanding our cash flow, tracking our expenses, and making conscious purchase decisions. We'll also cover topics such as mindful saving and investing, retirement planning, debt management, and mindful giving. Throughout this book, we'll provide real-life examples, tips, and strategies to help you develop a more mindful approach to your finances. Whether you're just starting out on your financial journey or you're a seasoned investor, this book will provide valuable insights and tools to help you achieve financial well-being. By the end of this book, you'll have a deeper understanding of the principles of mindful finance and how to apply them to your own life. You'll be equipped with the knowledge and skills to make more conscious, intentional, and meaningful financial decisions that align with your values and financial goals. So, let's dive in and explore the world of mindful finance together.

examples of financial wellness: The Financial Wellbeing Book Chris Budd, 2023-11-16 One of the biggest enemies of our general wellbeing is stress; and one of the biggest causes of stress is concern about money. This book provides a simple and practical guide to planning your daily and long-term finances by understanding your objectives and motivations. In doing so, it offers respite from the anxiety and stress caused by money problems. The author, an experienced financial adviser, argues that the key to financial wellbeing is to know thyself in order to allow decisions to be made, and to ensure those decisions are the rights ones for you. This is underpinned by having control of your daily finances, the ability to cope with a financial shock, to be able to have options in life, to have identifiable goals and a clear path to achieve them, and to ensure clarity and security for those we leave behind.

examples of financial wellness: Financial Well-Being Consumer Financial Protection Bureau (CFPB), 2015-03-23 A growing consensus is emerging that the ultimate measure of success for financial literacy efforts should be improvement in individual financial well-being. But financial well-being has never been explicitly defined, nor is there a standard way to measure it. This report provides a conceptual framework for defining and measuring success in financial education by delivering a proposed definition of financial well-being, and insight into the factors that contribute to it. This framework is grounded in the existing literature, expert opinion, and the experiences and voice of the consumer garnered through in-depth, one-on-one interviews with working-age and older consumers.

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examples of financial wellness: The Index Card Helaine Olen, Harold Pollack, 2016-01-05

"The newbie investor will not find a better guide to personal finance." —Burton Malkiel, author of *A RANDOM WALK DOWN WALL STREET* TV analysts and money managers would have you believe your finances are enormously complicated, and if you don't follow their guidance, you'll end up in the poorhouse. They're wrong. When University of Chicago professor Harold Pollack interviewed Helaine Olen, an award-winning financial journalist and the author of the bestselling *Pound Foolish*, he made an offhand suggestion: everything you need to know about managing your money could fit on an index card. To prove his point, he grabbed a 4 x 6 card, scribbled down a list of rules, and posted a picture of the card online. The post went viral. Now, Pollack teams up with Olen to explain why the ten simple rules of the index card outperform more complicated financial strategies. Inside is an easy-to-follow action plan that works in good times and bad, giving you the tools, knowledge, and confidence to seize control of your financial life.

examples of financial wellness: *Your Money, Your Goals* Consumer Financial Consumer Financial Protection Bureau, 2015-03-18 Welcome to the Consumer Financial Protection Bureau's *Your Money, Your Goals*: A financial empowerment toolkit for social services programs! If you're reading this, you are probably a case manager, or you work with case managers. Finances affect nearly every aspect of life in the United States. But many people feel overwhelmed by their financial situations, and they don't know where to go for help. As a case manager, you're in a unique position to provide that help. Clients already know you and trust you, and in many cases, they're already sharing financial and other personal information with you. The financial stresses your clients face may interfere with their progress toward other goals, and providing financial empowerment information and tools is a natural extension of what you are already doing. What is financial empowerment and how is it different from financial education or financial literacy? Financial education is a strategy that provides people with financial knowledge, skills, and resources so they can get, manage, and use their money to achieve their goals. Financial education is about building an individual's knowledge, skills, and capacity to use resources and tools, including financial products and services. Financial education leads to financial literacy. Financial empowerment includes financial education and financial literacy, but it is focused both on building the ability of individuals to manage money and use financial services and on providing access to products that work for them. Financially empowered individuals are informed and skilled; they know where to get help with their financial challenges. This sense of empowerment can build confidence that they can effectively use their financial knowledge, skills, and resources to reach their goals. We designed this toolkit to help you help your clients become financially empowered consumers. This financial empowerment toolkit is different from a financial education curriculum. With a curriculum, you are generally expected to work through most or all of the material in the order presented to achieve a specific set of objectives. This toolkit is a collection of important financial empowerment information and tools you can access as needed based on the client's goals. In other words, the aim is not to cover all of the information and tools in the toolkit - it is to identify and use the information and tools that are best suited to help your clients reach their goals.

examples of financial wellness: *Personal Finance for Dummies*® Eric Tyson, 2009-11-04 If your personal financial knowledge is limited, you're probably not at fault. *Personal Finance 101* isn't offered in our schools - not in high school and not even in the best colleges and graduate programs. It should be. (Of course, if it were, I wouldn't be able to write fun and useful books such as this - or maybe they'd use this book in the course!) People keep making the same common financial mistakes over and over - procrastinating and lack of planning, wasteful spending, falling prey to financial salespeople and pitches, failing to do sufficient research before making important financial decisions, and so on. This book can keep you from falling into the same traps and get you going on the best paths. As unfair as it may seem, numerous pitfalls await you when you seek help for your financial problems. The world is filled with biased and bad financial advice. As a practicing financial counselor and now as a writer, I constantly see and hear about the consequences of poor advice. Of course, every profession has bad apples, but too many of the people calling themselves "financial planners" have conflicts of interest and an inadequate competence level. All too often, financial

advice ignores the big picture and focuses narrowly on investing. Because money is not an end in itself but a part of your whole life, this book helps connect your financial goals and challenges to the rest of your life. You need a broad understanding of personal finance to include all areas of your financial life: spending, taxes, saving and investing, insurance, and planning for major goals like education, buying a home, and retirement.....You want to know the best places to go for your circumstances, so this book contains specific, tried-and-proven recommendations. I also suggest where to turn next if you need more information and help.

examples of financial wellness: Financial Literacy for Generation Z Kenneth O. Doyle Ph.D., 2019-09-19 This indispensable resource explains principles of financial planning and financial psychology to help teens and young adults make good financial decisions now and achieve their financial goals. Financial literacy for savvy teens and young adults means meeting them where they are, which is in high school and college. It also means understanding how they differ from their Gen X and elder millennial parents. For example, they tend to be debt-averse, thrifty, and responsible but may err on the side of taking too little risk, such as not investing early enough. This book uses economics and psychology to help Generation Z students make better decisions throughout their lives and especially in their formative years. Financial Literacy for Generation Z addresses decisions students have to make while still in school, after graduation, and later, with the greatest emphasis on the decisions closest at hand to them. It encompasses not just money talk—for example, how much to contribute to your 401(k)—but also decisions that are directly connected to money, such as choosing a major and a career, building a credit record, and managing your first real income.

examples of financial wellness: Financial Wellness Factors Gina Colalillo, Joseph Trombetta, 2023-09-12 What if changing just a few things in your life could set you up financially forever? It doesn't matter where you think you are financially, it doesn't matter where you think you are in personal relationships. Perhaps you're recovering from a major health issue or you have recently lost or started a job. Authors Joseph Trombetta and Gina Colalillo have fine-tuned a strategy for you to follow that will guide you toward financial and personal stability. Using the five pillars they have developed (Financial Wellness Factors) plan your next moves with a healthy balance and strategic goal-setting. Embrace the five pillars of financial wellness – cash flow, attitude, relationships, health, and balance – and start down the path toward financial wellness. The authors' tried and tested strategy offers the keys to personal financial restoration and health. This book guides readers young and old first through a financial lifestyle analysis: understanding your expenses and incomes, which is the most important thing in financial matters. The authors also introduce readers to other key elements in the financial wellness journey: Who are your personal and professional mentors? What goals are you setting for yourself and your loved ones? Where do you find balance in your professional and personal life? How do your life decisions affect what you value most in life? This book can help you!

examples of financial wellness: A Journey to Financial Wellness Your Financial Wellness Mentor, 2023-08-19 Embark on a transformative journey to financial well-being and abundance in 'A Journey to Financial Wellness. Your Financial Wellness Mentor combines inspiring stories, practical strategies, and soul-stirring insights to guide you toward a life beyond your wildest dreams. This captivating book will challenge your beliefs, empower your choices, and unlock the door to a future filled with unbridled fulfillment. Discover the secrets to cultivating a mindset of abundance, creating multiple streams of income, and building a solid foundation for your financial wellness. Open the pages and embark on a remarkable odyssey toward true financial liberation.

examples of financial wellness: Digest of Education Statistics 2012 Thomas D. Snyder, Sally a Dillow, 2014-04 Digest of Education Statistics 2012 is the 48th in a series of publications initiated in 1962. Its primary purpose is to provide a compilation of statistical information covering the broad field of American education--from pre-kindergarten through graduate school--drawn from government and private sources, but especially from surveys and other activities led by NCES (National Center for Education Statistics) part of the Institute for Education Sciences (IES). The digest contains data on the number of schools, students, and teachers, as well as statistics on

educational attainment, finances, libraries, technology, and international comparisons. Details on population trends, education attitudes, labor force characteristics, and federal aid supplies helpful background for evaluating the education data. This statistical reference could be helpful to parents choosing schools for their children as well as for teachers, librarians, and public administrators as it tracks enrollment, population trends and key areas of studies with student progress. It also tracks the post-secondary/college level detailing undergraduate tuition and room/board ESTIMATE costs at private nonprofit institutions, private for profit institutions and public institutions. It also tallies the number of postsecondary degrees and provides some gender demographics in this area. The Digest contains seven chapters: All Levels of Education, Elementary and Secondary Education, Postsecondary Education, Federal Programs for Education and Related Activities, Outcomes of Education, International Comparisons of Education, and Libraries and Adult Education. Preceding these chapters is an Introduction that provides a brief overview of current trends in American education, which supplements the tabular materials in chapters 1 through 7. The Digest concludes with three appendixes. The first appendix, Guide to Sources, provides a brief synopsis of the surveys used to generate the Digest tables; the second, Definitions, is included to help readers understand terms used in the Digest; and the third, Index of Table Numbers, allows readers to quickly locate tables on specific topics. In addition to updating many of the statistics that have appeared in previous years, this edition contains new material, including: Percentage distribution of 6- to 18-year olds, by parent's highest level of educational attainment, household type (either two-parent or single-parent), and child's race/ethnicity (table 12); Enrollment and percentage distribution of enrollment in public elementary and secondary schools, by race/ethnicity and region (table 44); Number and percentage of public school students participating in programs for English language learners, by state (table 47); Children 3 to 21 years old served under Individuals with Disabilities Education Act, Part B, by age group and race/ethnicity (table 49); Percentage of 3-, 4-, and 5-year-old children enrolled in preprimary programs, by attendance status, level of program, and selected child and family characteristics (table 57); Number and enrollment of public elementary and secondary schools that have closed, by school level and type (table 109); Number and percentage distribution of public school students eligible for free or reduced-price lunch, by school level, locale, and student race/ethnicity (table 112); Public elementary and secondary charter schools and enrollment, by state (table 117); First-time kindergartners' reading, mathematics, science, cognitive flexibility, and approaches to learning scale scores in fall and spring of the kindergarten year, by selected child, family, and school characteristics (table 135); Number and percentage distribution of kindergartners, by kindergarten entry status (i.e., early entrant, on-time entrant, delayed entrant, or kindergarten repeater) and selected child, family, and school characteristics (table 136); Kindergartners' reading, mathematics, science, cognitive flexibility, and approaches to learning scale scores in fall and spring of the kindergarten year, by kindergarten entry status (table 137); Percentage of 9th-grade students participating in various school-sponsored and non-school-sponsored activities, by sex and race/ethnicity (table 183); Percentage of 4th-, 8th-, and 12th-graders absent from school in the last month, by selected student and school characteristics and number of days absent (table 187); Total and current expenditures per pupil in fall enrollment in public elementary and secondary schools, by function and subfunction (table 214); Total fall enrollment in all postsecondary institutions participating in Title IV programs, by degree-granting status and control of institution (table 222); Percentage of recent high school completers enrolled in 2-year and 4-year colleges, by income level (table 236); Number of postsecondary students who entered the student loan repayment phase, number of students who defaulted, and 2-year student loan cohort default rates, by level and control of institution (table 400); Number and percentage of persons 16 to 24 years old who were neither enrolled in school nor working, by educational attainment, age group, family poverty status, and race/ethnicity (table 429); Employment to population ratios of all persons, males, and females 16 to 64 years old, by age group and educational attainment (tables 431, 432, and 433); Unemployment rates of all persons, males, and females 16 to 64 years old, by age group and educational attainment (tables 434, 435, and 436);

Percentage of high school students age 16 over who were employed, by age group, sex, race/ethnicity, family income, nativity, and hours worked per week (table 441); and Average reading literacy scale scores of fourth-graders and percentage whose schools emphasize reading skills and strategies at or before second grade or at third grade, by sex and country or other education system (table 462).

examples of financial wellness: Money Minded Families Stephanie W. Mackara, 2020-04-21 Teach your children to make sound financial decisions. Prepare them to use their money wisely and with a purpose Money issues challenge every family, no matter their background. That's why Money Minded Families: How to Raise Financially Well Children offers advice on how every adult and child can be financially well. The book explores how we can align our individual values with finances, while planning for a more secure financial future. It looks at how we can save, spend, share, and invest with a purpose. The author supplies financial basics for families and direction on creating a family mission statement, in order to help drive mindful financial choices. With the help of this book's holistic financial guidance, families can take steps to live their best financial lives, rather than simply getting by. Readers will find advice on: Practicing financial mindfulness Understanding the current financial landscape Spending with a focus on personal values Understanding key financial concepts Engaging in healthy financial socialization Becoming financially independent Today's financial environment sets up unique challenges, including concerns over Social Security, sky-high college costs, and debt. Kids are more likely to make their buying decisions online rather than in stores. It's important that children's knowledge about money begins in the home. When parents actively teach their kids about money, it can contribute to their chances of future financial success. Within Money Minded Families, parents will find tools for evaluating and improving their own financial wellness. They can also teach their children about positive financial health using the book's activities, which are organized by age.

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