

# 2025 September



Financial well-being tips to help you plan and save.

= Webinar

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	<div>1</div> <div>Schedule a one-on-one consultation with a Merrill financial specialist to plan how to reach your financial goals. <a href="#">Register now.</a></div>	<div>2</div> <div>A good rule of thumb is to save three to six months' worth of expenses to cover financial emergencies.</div>	<div>3</div> <div>Track your earnings and see how much you'll make per shift and per paycheck with the <a href="#">ONE@Work app</a>.<sup>1</sup></div>	<div>4</div> <div>Tomorrow is International Day of Charity. Did you know Walmart offers matching grants for eligible volunteering and donations? <a href="#">Learn more.</a></div>	<div> 5</div> <div><a href="#">Webinar:</a> Learn about the benefits of saving in the Walmart 401(k) Plan at 11 a.m. or 2 p.m. CT</div>	<div>6</div> <div>Know what you're saving for, such as a home, vacation, education, retirement, or emergencies.</div>
<div>7</div> <div>Examine your financial attitudes and behaviors to develop a healthy money mindset. <a href="#">Read more.</a></div>	<div>8</div> <div><a href="#">Tip!</a> Write a "Dear future me" letter to stay motivated on your way to your financial goal. Read it when you need a boost!</div>	<div>9</div> <div>Use credit cards intentionally: pay down the balance and avoid cash advances.</div>	<div>10</div> <div>If you're thinking about buying a house, remember to include ongoing expenses in your budget, such as insurance and repairs.</div>	<div>11</div> <div>Pat yourself on the back for achieving a financial goal such as paying off a credit card or saving enough for a down payment.</div>	<div>12</div> <div>You can make additional (or "catch-up") contributions to your 401(k) starting the year you turn 50. <a href="#">Learn more.</a></div>	<div>13</div> <div>Help your middle or high schooler learn how to budget for a bike, concert, game, etc. <a href="#">Read how.</a></div>
<div>14</div> <div>Writing your bill due dates on a calendar can help you see the full picture as you plan for the weeks ahead.</div>	<div>15</div> <div>Three questions can help you decide whether renting or buying is better for you. <a href="#">Explore these options.</a></div>	<div>16</div> <div>Tracking your personal net worth can help you measure your progress toward your financial goals.</div>	<div>17</div> <div>It's never too late to invest in your financial future. Check out videos, audio series, and more at <a href="#">Live Better LIVE!</a></div>	<div>18</div> <div>You may need to adjust your saving or retirement plans as your life changes.</div>	<div>19</div> <div>Buying Walmart stock with the <a href="#">Associate Stock Purchase Plan (ASPP)</a> could help you build wealth.<sup>2</sup></div>	<div>20</div> <div><a href="#">Create a budget</a> to help you pay your debt and cover your expenses.</div>
<div>21</div> <div>Contributions to a Roth 401(k) are made after-tax, just like a Roth IRA. <a href="#">Find out more.</a></div>	<div>22</div> <div>Once you're match-eligible, <a href="#">Walmart matches</a> each dollar you contribute to your 401(k), up to 6% of your eligible pay.</div>	<div>23</div> <div>If enrolled, <a href="#">critical illness insurance</a> can give you financial protection for a newly diagnosed covered critical illness.</div>	<div>24</div> <div>Use an <a href="#">if-then plan</a> to help you overcome any obstacle on your financial journey.</div>	<div>25</div> <div>A financial advisor can help you make plans and answer your financial and investment questions.</div>	<div>26</div> <div>Planning for retirement can seem complicated, but Drew and Olga help break it down. <a href="#">Listen now!</a>  [Transcript available]</div>	<div>27</div> <div>Build your emergency fund on autopilot by depositing a set amount from each paycheck. <a href="#">Get more tips.</a></div>
<div>28</div> <div>Financial worries giving you stress? Take advantage of Lyra's confidential <a href="#">mental health resources</a>.</div>	<div>29</div> <div><a href="#">Video tip:</a> When creating a budget, rank all of your expenses from "necessary" to "like to have."</div>	<div>30</div> <div>The "right time" to focus on retirement is today. Start with what you can comfortably contribute and consider increasing it over time.</div>			<div>1 One is a financial technology company, not a bank. Banking services provided by Coastal Community Bank, member FDIC.</div> <div>2 Walmart's stock price can change daily, and all investments have risks.</div>	

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