

2026 July Freedom to flourish



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 Trying a No Spend Challenge can help you identify impulsive shopping behaviors.	2 Master the four A's of stress : Avoid, Alter, Adapt, and Accept.	3 Protect your eyes from fireworks and other summer hazards.	4 Learn the basics of building credit from scratch , such as getting your first credit card.
5 Break large goals into smaller steps. Celebrating " mini-wins " builds momentum to stay driven.	6 The connection between hormones and mental health can be complex and look different in men and women.	7 Merrill can help answer your budget questions , from paying for youth sports to building an emergency fund.	8 Limit doomscrolling by using your phone's app blockers or creating phone-free zones at home.	9 Full to-do list? Use movement microbreaks to modulate mood, energy, and focus as you work through your day.	10 Join Merrill's live webinar and Q&A session, Money Minutes: Plan with Intention .	11 Navigating stress? Tackling parenting challenges? You have access to 20 no-cost sessions through Lyra.
12 Water and contacts don't mix . Keep your eyes safe by removing contacts before swimming.	13 Try noticing three good things each day. They can be as simple as nabbing a great parking spot.	14 Learn more about Merrill's new Financial Wellness Tracker during today's webinar.	15 Looking for a workout you can do anywhere? Try this beginner 15-minute power walk .	16 Planning meals can help you save money by using pantry staples and reducing last-minute takeout.	17 Feeling overwhelmed or just need a pause? Try a short breath work exercise to reset.	18 Listen to your body : trouble focusing, a racing mind, or a clenched jaw can signal the need for a break.
19 Summer fun can bring sunburns, rashes, bumps, and bruises. Get urgent care fast —without the long waits or large bills. ¹	20 If you're stuck on a problem, take a break to support creative thinking and restart with a fresh perspective.	21 Remember these forgotten basics of caring for your body —hydration, breathing, and posture.	22 Keep your financial goals on track this summer. Check in with a Merrill specialist at no cost to you.	23 If overwhelming thoughts are causing you stress, then practicing mindfulness may help.	24 Missed a workout? Find freedom in movement! Don't start over—just keep going.	25 From \$4 annual WellVision exams to \$0 UV protection, VSP can help you care for your eyes. ¹
26 Understand what you're feeling to help you manage your reactions and find calm.	27 Taking short breaks throughout the day can keep eye strain at bay.	28 Check your credit score for free in the OnePay app to track your financial progress. ²	29 A digital detox can help you use your time wisely and boost your mental health.	30 Learn more about the differences between primary care, urgent care, and the ER. ¹	31 Instapay ² helps you get part of your paycheck early so you have your money when you need it most.	

● Mind ● Body ● Wallet (🎧) Webinar

1 Eligibility rules apply. Find eligibility details at One.Walmart.com/BenefitsGuide
 2 Eligibility rules apply. OnePay is a financial technology company, not a bank. Banking services provided by Coastal Community Bank or Lead Bank, Member FDIC. Instapay is unavailable to associates in New York and Puerto Rico, truck drivers, and executives.



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