

403(b)Day® 2021

Play REFOCUS Bingo! Complete seven tasks across, down or diagonally to earn your badge!

| R | E | F | O | C | U | S |
|----------------------------------------|----------------------------------------------------------------|------------------------------------------------|----------------------------------------------|-----------------------------------------------------------|------------------------------------------------------|----------------------------------------------------|
| Open a savings account | Use cash for groceries instead of a credit card | Increase contributions to your retirement fund | Make saving the priority; avoid overspending | Calculate how much total debt you carry | Practice the habit of analyzing purchases beforehand | Maximize company match |
| Analyze your personal spending habits | Call service providers to see if you qualify for any discounts | Establish an emergency savings fund | Set up automatic retirement plan increases | Monitor and limit impulse buying | Look up your interest rates | Open an investment account |
| Get thrifty and focus on DIY projects | Skip the pricey coffee shop and brew at home | Count and cash in loose change | Distinguish “want” from “need” purchases | Utilize your local library instead of buying books | Have a life insurance policy | Prioritize paying debts with higher interest rates |
| Set financial priorities and goals | Save money by switching to generic brands | Enroll your employer’s 403(b) plan | FREE! | Look into refinancing your mortgage | Review your retirement plan beneficiaries | Use the envelope system |
| Increase your investment contributions | Replace a bad habit with a good one | Make an extra deposit into savings | Live within your financial means | Assess your financial lifestyle | Cancel unused subscription services | Have savings that cover expenses for 3-6 months |
| Have a will or a trust | Plan a staycation or use travel rewards | Meal prep for the week instead of restaurants | Open a college savings plan | Unsubscribe from tempting retail emails | Ignore the flashy and fun check-out line shelves | Make a list of areas you would like to improve on |
| Pause “want” purchases | Set aside money for holiday spending year-round | Update your beneficiaries annually | Try using the “You Need a Budget” app | Use educational resources from your company/plan provider | Sell unused items around the house to build up cash | Bring lunch to the office instead of ordering out |

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