

# Momentum



Join our live webinar, *Take control of your finances*, on Wednesday, February 11, 2026, at 1 p.m. CT. Discover the essentials of communicating effectively about money and develop a personalized plan to achieve your financial goals. Scan the QR code to [register now](#).

## Build your financial confidence

If you're among the more than 60% of American adults who live paycheck to paycheck, know that you can improve your financial wellbeing by spending more cautiously, managing debt, increasing savings and planning for retirement.

- **Get clear on your goals.** Write down where you'd like to be financially in one month, six months, one year and five years.
- **Track your spending.** Use a budget tracker and identify unnecessary expenses.
- **Start an emergency fund.** Even a small savings cushion can reduce stress and help you handle unexpected situations.
- **Tackle debt with support.** If debt feels overwhelming, a money coach through your program can help you create a practical, stress-relieving plan to pay it down.
- **Think long-term.** Your money coach can also guide you on budgeting, investing and saving for retirement—helping you feel more confident and in control of your financial life for years to come.



### Financial wellbeing\*

Build your financial security with personalized support from experienced money coaches (averaging 22 years of experience), plus helpful online tools and resources. You and your household members each receive three free 30-minute phone consultations per year, per topic. Coaches provide unbiased guidance—they don't sell products.

\*If available through your program.

Contact your Employee Assistance Program at 1-800-327-4581 (TTY 711) or go online to [Member.MagellanHealthcare.com](#) for confidential, no cost help available 24/7/365 for you and your household members.

Mind Your Mental Health

## February is International Boost Self-Esteem Month

February is all about celebrating your worth! Communities worldwide offer workshops, educational materials and therapy options to support your journey toward greater self-appreciation.

Ways to boost your self-esteem:

- **Challenge negative self-talk.** Notice when you're being too hard on yourself, then counter those thoughts with reminders of your accomplishments and strengths.
- **Surround yourself with supportive people.** Positive relationships can make a real difference in how you see yourself.
- **Support others.** If someone close to you struggles with low self-esteem, complimenting their character, talents and achievements, rather than just their appearance, helps them recognize their true worth.

Visit the Mind Your Mental Health page on your [member website](#) or call your program for confidential mental health resources.

## Working on financial wellbeing

Money may not buy happiness, but it does provide a solid foundation for a balanced and healthy life. To strengthen your financial wellbeing:

- Live within your budget, prioritize paying down high-interest debts and avoid taking on unnecessary new debt.
- Build an emergency fund and maximize your 401(k) contributions, especially if your employer offers matching. For personalized guidance, consider working with a professional money coach.

## Financial wellbeing webinars

### Smart Tax Moves: Understanding Tax Returns

February 10. Register here: [11:00 a.m. CT | 2:00 p.m. CT](#)

This event is an overview designed to help you understand and feel more confident about the tax filing process. Learn about the basics of tax returns, such as determining your filing status and calculating your taxable income, and more advanced topics like tax deductions and credits. We'll also explore the different types of tax returns, including federal and state returns, and how to file each one.

### MSA Insights

February 26. Register here: [11:00 a.m. CT | 2:00 p.m. CT](#)

Master your money with MSA Insights! Join this event to stay ahead of market trends, learn from our expert Money Coaches and adopt strategies that help you boost your financial well-being and overall peace of mind. Ready to build the financial future you've always wanted?