



good financial health begins with

LifeCents™

LifeCents is an award winning personal financial wellness program that is your starting point for a brighter and healthier financial future.

With LifeCents, you'll have the knowledge, skills, and confidence you need to finally take control of your financial life and feel happier, less stressed, and more optimistic.

Unlock Your Opportunities

Follow Your Personalized Wellness Plan

Make Valuable Connections

Track Your Journey & Progress

Your LifeCents journey starts with a holistic financial health

assessment. With each step in the assessment, you will unearth and gain a greater awareness of your financial interests, needs, and goals. You will also discover what you are doing well — and not so well — in your financial life.

Completing your financial health assessment unlocks your LifeCents Financial Health Playbook. This truly innovative personalized financial wellness

plan is designed to help you reach your financial goals and becomes the foundation upon which you will confidently continue your LifeCents journey. Your Playbook walks you through individual “plays” that offer step-by-step guidance you can use to improve your financial life.

Connect with new information, tools, and resources that are specific to your financial needs and goals. This personalized approach will help to

accelerate your progress towards a healthier relationship with money.

Much as our financial lives are dynamic and ever changing, LifeCents is designed to grow with you, too. Periodic check-ins and check-ups will ensure

that your Playbook and overall LifeCents experience keeps you on track towards a happier and healthier financial life.

Let's get started on improving your financial health!



frequently asked questions

Do I need to download an app to use LifeCents?

Nope! You can use LifeCents directly through your browser on your desktop computer, laptop, tablet, or smart phone.

What information do I need to provide to register?

All you need is **your name** and **email address** to register and get started.

Do you sell my data?

No — absolutely not! Your information is only used to personalize and optimize your LifeCents related experience.

Do I need any training to use LifeCents?

Nope! LifeCents is an easy-to-use, intuitive program that requires no training. Once you register, you will be guided step-by-step on what to next.

Do I need to login to LifeCents to benefit from my membership?

Not necessarily. Based on your financial health profile, LifeCents will periodically email tools and resources. Of course, your personalized LifeCents experience is much more robust, so you might enjoy continuing your journey with the program!

How long does it take to complete the Financial Health Assessment?

The Financial Health Assessment **takes most people 5-10 minutes to finish.** Still, your progress is automatically saved every step of the way so you can come back at any time to pick up where you left off.

How does LifeCents make my journey enjoyable?

LifeCents was designed specifically to help keep you interested and engaged. You'll **earn points, badges, and rewards** as you progress.

How long does it take to finish the rest of the program?

It depends — everyone is different and everyone has different financial interests, needs, and goals. Most people will continue to use LifeCents over time as their financial lives change.

How long will it take me to see improvements in my financial life?

It depends on what your goals are and where you are starting on your journey...

Most people will quickly see improvements in their financial knowledge and understanding of various money related topics.

The next step is to develop a healthier financial mindset and have more confidence in your ability to make better financial decisions.

Once you have a stronger foundation of knowledge and a healthier mindset, you can start building better money-management habits.

How long am I supposed to use LifeCents?

There is no “finish line” when it comes to improving and maintaining your financial health. It is no different than if you were to start an exercise program or a new diet. You don't just stop eating well or being active when you hit a target weight, right? The same applies to your financial health. The more you engage with LifeCents, the more you will get out of it.

Some goals take a lifetime to achieve, like saving for retirement. But there are steps you can take and interim goals you can achieve.

LifeCents can help you along the way.

