

401(k) 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 401(k) 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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