

TRADE THE WINTER BLUES FOR MORE SPRING GREEN!

SPRING INTO FINANCIAL LITERACY

Did you know that April is Financial Literacy Month? It's a perfect time to learn more about your retirement plan options, reassess your financial health, or make a budget. Take the time to do some spring cleaning with your finances, and find more green in your budget!



When it comes to finances, everyone's experience is unique. The good news is that your account with BPAS includes access to our Financial Wellness Center. This resource offers you tools for budgeting and planning, and calculators to help you assess your progress towards your goals. In addition, you'll find in-depth articles and videos, as well as customizable feeds to personalize your experience, and help you on your way to financial wellbeing.

Learn more about the BPAS Financial Wellness Center at:
<https://u.bpas.com/bpas-u-financial-wellness-center/>



A GREENER FUTURE? HOP TO IT!

Spring is Tax Season and the deadline for most Americans to submit tax returns this year is Monday, April 15, 2024. Will you receive a tax refund this year? About three quarters of Americans receive tax refunds,* on average. Before your tax refund arrives, make a plan to assess the big picture of your finances. Do you have high-interest debt that you can pay down? Paying off credit card or other debt can really save you money on interest payments in the long term. Have you started an emergency fund? According to a recent study, 57% of Americans can't afford a \$1000 emergency expense.** By saving some of your refund now, you can weather the rainy days and have greener pastures ahead!

*Bankrate's 2023 Tax Survey

**Bankrate's 2023 Annual Emergency Savings Report

HERE ARE A FEW ADDITIONAL RESOURCES TO HELP YOU MAXIMIZE YOUR GREEN

FINANCIAL HEALTH CHECKUP

Have you taken the time to check up on your finances yet this year? [Click here to use our worksheet.](#)

BUDGETING WORKSHEET

What does your monthly budget look like and where can you make adjustments? [Click here to use our worksheet.](#)

GO GREEN WITH ONLINE STATEMENTS AND MORE

Conserve natural resources with paperless communications from BPAS. [Click here to learn more.](#)