

New to work and  
don't know how to  
use money wisely?  
Here are a few tips.



# Start investing

Consider investing a small portion of your salary. This will help fund your long-term savings goals and prepare you for the future.





# Make a budget

Make a list of essential expenses. This will help you plan and allocate money for future needs, like training programs that can improve your career prospects.



# Pay off debts

Start paying off school loans or other debts that you may have incurred. It's better to start making a minimum monthly payment from your first paycheck to reduce your loans.





# Start a rainy-day fund

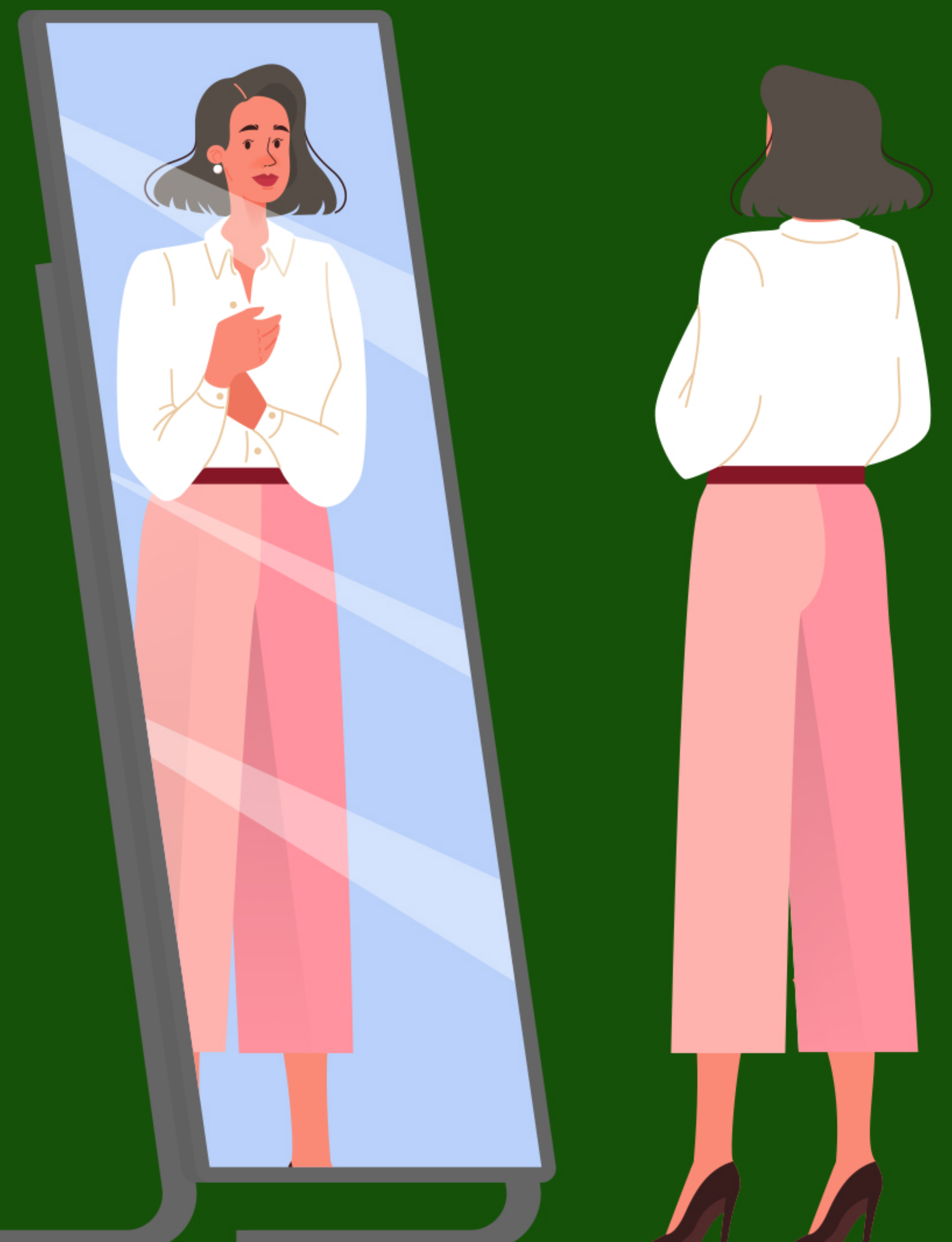
Other than investing for the future it's also better to start keeping aside some liquid funds to meet emergency expenses or an unexpected layoff.





# Upgrade your wardrobe

The right clothes help build confidence and create an aura of professionalism. Make sure to shop within your budget when you plan to update your wardrobe to suit your new role.





## Reward yourself

You deserve to celebrate your new employment status, so do something with your family and friends to boost your morale.





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