5 spending swaps for improved well-being

Ready to boost your well-being with smart fiscal tips? These "spending swaps" pay dividends to your physical, mental, and social well-being:

1. **Home gym over a traditional gym membership.** Investing in some at-home gym equipment saves you money in the long run, in terms of convenience, membership fees, and in gas money. *Estimated monthly savings: $50–$100.*

2. **Packing lunch over lunch out.** The at-home meal prep not only allows you to stretch some scratch, but you'll also have greater control over what you're eating. *Estimated monthly savings: $140, or an average of $35/week.*

3. **Guided meditation over a subscription app or in-person class.** Relax for free by spending a few minutes breathing mindfully, or stream a free guided meditation. Other options include getting outside, writing in your journal, and spending time in gratitude. *Estimated monthly savings: $50–$150.*

4. **Bike or walk over driving to work.** Not only can bicycling and walking do wonders for your pocketbook, but they're good for your physical well-being. *Estimated monthly savings: $150–$200+, depending on commute distance and gas prices.*

5. **Home-cooked meal and streaming entertainment over a night out.** Trade being out on the town for cooking with freshly prepared ingredients, along with an at-home movie or board game. *Estimated monthly savings: $100–$200, based on four weekend evenings.*

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Under **Employers,** see **Wellness Toolkits.**

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