



Financial Wellness in 2025: Start with These Simple Steps

(NAPS)—Now that 2025 is here, it's time to tackle resolutions for a financially healthier year. The self-improvement journey can be expensive so go for goals that will help keep you on track, especially after an expensive holiday season.

Americans were estimated to have spent upwards of \$1,000 on holiday shopping, a 10% increase from 2023. Roughly 47% of people entered this past holiday season carrying debt from the year prior. With real life back in business, you'll want to find meaningful solutions to achieve financial wellness.

2025 is the year to relieve yourself of financial stress. Here are some ways that go beyond staying financially afloat and that can set you up for success.

Map out your expenses and create a budget

- Identifying where your money goes puts you in control. Spend some time listing out your expenses by category. These may include insurance, groceries, rent or mortgage, gas, and entertainment. Once you've figured out how much money you really need to spend, you can begin budgeting.
- Your budget should be as detailed as possible. Allot a sum of money toward your reoccurring expenses, breaking it down by month. Plan to spend your money on the categories you identified and intentionally put any remaining funds into an account where they can grow.

Cut out unnecessary bills

- Monthly bills rack up whether you notice it or not. From housing costs to healthcare and phone bills, these necessities can eat away at your wallet when on autopilot. For example, Americans spend an average of \$1,365 yearly on phone bills which often carry hidden charges and fees. Switching to phone service provider TextNow makes it easy to track your bill within a simple app and saves you money. You can call and text, free, over Wi-Fi or unlock free cellular service nationwide with a \$4.99 SIM card.

Take advantage of free trials

- Before you commit to an expensive gym membership for your 2025 glow-up, try out different forms of exercise through free trials. Try Pilates, yoga, cycling, kickboxing, HIIT, and group workouts—the options are nearly endless. Save money and experience all that's out there. Ask about corporate, student, senior and youth discounts while you're at it.



Stick to your 2025 goals while relieving yourself of financial stress by switching to phone service provider TextNow.

Buy in bulk and coupon clip

- Buying in bulk or using refill stations is another way to save money in the long run. You may have stocked up for the new year. Make it a habit to buy and re-stock the essentials. Fill up your pantry, seek out stores that offer re-fills and take advantage of your freezer.
- Stick to the budget you created and be on the lookout for deals and coupons. Beyond offering free phone service, TextNow also has a Perks program where you can find various deals and discounts from your favorite brands, updated weekly. Simply download the app to start saving!

With TextNow, you are not only saving, but gaining control of your budget, year-round. Getting started with TextNow is easy. Download the app to call and text for free over Wi-Fi or unlock free cellular service nationwide with a \$4.99 SIM card.

- Free Phone Service: Unlimited calling and texting on the nation's largest 5G network—for free. No gimmicks, no contracts.
- Free Essential Data: Get free data for essential apps such as maps, ride share, and email when you activate your SIM card.
- Additional Flexible Data Plans: Add extra data only when you need it, with hourly, daily, or monthly passes.
- Access free deals from your favorite brands including Hulu, Disney, Chime, Walmart and more with TextNow Perks.

Instead of spending more in 2025, do something different and focus on goals that will pay dividends over time. With inflation and debt, it's more difficult than ever to save a penny but with these tips we hope you can swim in the savings you'll accumulate.

Learn More

For more details, visit www.TextNow.com.

Did You Know?

Roughly 47% of people entered this past holiday season carrying debt, but you may relieve yourself of financial stress by switching to phone service provider TextNow. Call and text, free, over Wi-Fi or unlock free cellular service with a SIM card. Learn more at www.TextNow.com.

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