



EYLANI
FOUNDATION

&

Eylani Community
Health Network

EDUCATE | EMPOWER | ELEVATE | EQUITY

Financial
Wellness
Builds
a Healthier
You



HEALTHY LIVING SERIES

Financial Wellness & Your Health

Healthy Finances. A Healthier You.



Why It Matters

Financial stress can affect your mental and physical health. When you have a plan and feel more in control of your finances, you can make healthier choices, reduce stress, and be better prepared for unexpected medical expenses.



The Connection Between Money and Health

Financial stress can impact both your mind and body. Ongoing money worries may contribute to:

- ✓ Increased stress, anxiety, and depression
- ✓ Trouble sleeping
- ✓ Elevated blood pressure and other cardiovascular risks
- ✓ Unhealthy coping behaviors (e.g., overeating, substance use)
- ✓ Delaying or avoiding needed medical care, prescriptions, or follow-up visits



Common Financial Challenges

Many people face financial barriers that can impact their health, including:

- ✓ High medical costs (deductibles, copays, coinsurance)
- ✓ Unexpected emergency expenses
- ✓ Prescription medication costs
- ✓ Going out of network and higher out-of-pocket costs
- ✓ Balancing basic needs (housing, food, transportation) with healthcare expenses
- ✓ Student loans, credit card debt, or other financial obligations



Steps Toward Financial Wellness

Small steps can make a big difference in your health and financial well-being.



Know Your Coverage

Understand your benefits, including deductibles, copays, coinsurance, and in-network options.



Plan for Healthcare Costs

Consider a Health Savings Account (HSA) or Flexible Spending Account (FSA) if available.



Compare Costs

Ask about lower-cost options, generics, or patient assistance programs for prescriptions and services.



Build an Emergency Fund

Even a small amount saved regularly can help you prepare for unexpected medical expenses.



Reduce Financial Stress

Create a budget, prioritize spending, and seek free or low-cost financial counseling if needed.



Use Community Resources

Explore local and national programs that may help with healthcare coverage, prescription costs, and basic needs.



Learn More

Visit www.echnchicago.com for more health education resources, tools, and community support.



Need Support?

If you're experiencing financial stress or need help finding resources:

- Contact a local community health center
- Visit Benefits.gov for government programs
- Call 2-1-1 to find local resources
- Talk with a trusted healthcare provider or social worker



Related Topics in the Healthy Living Series:

- Navigating Health Insurance
- Preventive Care 101
- Managing Chronic Conditions
- Mental Wellness
- Healthy Habits
- Community Resources



This information is for educational purposes only and is not medical, financial, or legal advice. Your individual situation may be different. Always consult your healthcare provider, a financial professional, or a trusted advisor for guidance specific to your needs.

Sources:

- Centers for Disease Control and Prevention (CDC)
- National Institutes of Health (NIH)
- Consumer Financial Protection Bureau (CFPB)
- U.S. Department of Health and Human Services (HHS)
- Accessed October 2026.

