



## Financial Wellness Tools:

### 50-20-30 Rule

- <https://www.opers.org/financial-wellness/50-20-30-calculator/>

### Loan / Debt calculators:

- <https://www.nerdwallet.com/h/calculators/financial-calculators>

### Investor.gov from US SEC:

- <https://www.investor.gov>

### Budgeting applications:

- <https://www.ynab.com>
- <https://goodbudget.com>

### Credit Score education:

- <https://www.creditkarma.com>

### Bloomberg WealthScore

- <https://www.bloomberg.com/wealthscore-financial-health-calculator>

## Current Lincoln Tools:

### Calculators for college savings, debt repayment:

- <https://www.lincolffinancial.com/public/individuals/planning/calculatorsandtools#financialwellness>

### Insurance and disability calculators:

- <https://www.lincolffinancial.com/public/individuals/planning/calculatorsandtools#insurancecalculators>

### Retirement savings calculators:

- <https://www.lincolffinancial.com/public/individuals/planning/calculatorsandtools#IRSqualifiedplans>
- <https://www.lincolffinancial.com/public/individuals/planning/calculatorsandtools#retirement>