Don't Wait for New Year's: MoneyLion Shares How to Build Lasting Financial Fitness Habits

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As financial stress takes a toll on the physical health of 66% of Americans, MoneyLion experts urge taking five simple steps now to lock in on financial fitness

TEMPE, Ariz., Oct. 9, 2025 /PRNewswire/ -- MoneyLion, a leading digital ecosystem for consumer finance and part of Gen (NASDAQ: GEN), is highlighting an often-overlooked pillar of wellness: the connection between financial well-being and overall health. Inspired by the viral "Great Lock-In" trend which urges people to form better habits before the new year, MoneyLion is encouraging Americans to "lock in" on their financial fitness, something nearly 90% of Americans consider as vital as physical fitness to overall wellness. With inflation still squeezing budgets and holiday expenses approaching, the final months of 2025 present an opportunity to strengthen money habits and enter 2026 with greater financial confidence.

While many are focused on exercise and nutrition, MoneyLion's 2025 *Health is Wealth* report also underscores the direct connection between financial well-being and overall health. The research found that 66% of U.S. adults reported experiencing physical symptoms due to financial stress, including trouble sleeping (40%) and headaches (37%). Meanwhile, 67% of Americans say inflation has harmed their physical or mental health, with respondents citing increased stress (38%), heightened anxiety (36%), and difficulty affording healthy food (30%).

"Just as the gym builds physical strength, daily habits build financial strength," said Tim Hong, Global Head of Financial Wellness Technology for MoneyLion. "Just like physical health, the key is consistency and not waiting for a resolution or a perfect moment to get started. Building financial confidence takes work, and the effort you put in today compounds over time."

Five Simple Habits to Build Financial Fitness by 2026

MoneyLion encourages people take these small, practical steps that can have a lasting impact on both wallets and well-being:

Practice "No-Spend Days" – Designate one day a week with zero discretionary spending as a simple way to notice habits and uncover opportunities to save.
End Your Financial Situationship – Treat your finances like a committed relationship by scheduling monthly "money dates" to build accountability, check in, and reduce stress.
Practice Good Financial Hygiene – Check your credit score monthly, review your credit report, and automate at least one bill to simplify your routines.
Take a Subscriptions Cleanse – Review recurring streaming, app, or gym memberships every three months to free up cash flow for what really matter.
Set Up Your Emergency Fund – Contribute to an emergency fund and aim to save 3-6 months worth of basic living expenses. If your emergency fund is set, start a small "flex fund" ($100–$300) for low-stakes

experiments like a side hustle, class, or new tool to build confidence and create financial flexibility. For more tips on financial wellness, visit https://www.moneylion.com/learn/.

About MoneyLion
MoneyLion is a leading financial technology platform and part of Gen (NASDAQ: GEN), a global company dedicated to powering Digital Freedom with a family of trusted consumer brands. MoneyLion powers the next generation of personalized products, content, and marketplace technology through its top-rated consumer finance super app, and premier embedded finance platform for enterprise businesses. Consumers gain control of their finances with an innovative suite of products to save, borrow, spend, and invest, seamlessly integrating the best offers and content from MoneyLion and its 1,300+ enterprise partners into one unified experience. Its mission is to give everyone the power to make their best financial decisions. Learn more at www.moneylion.com.

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