

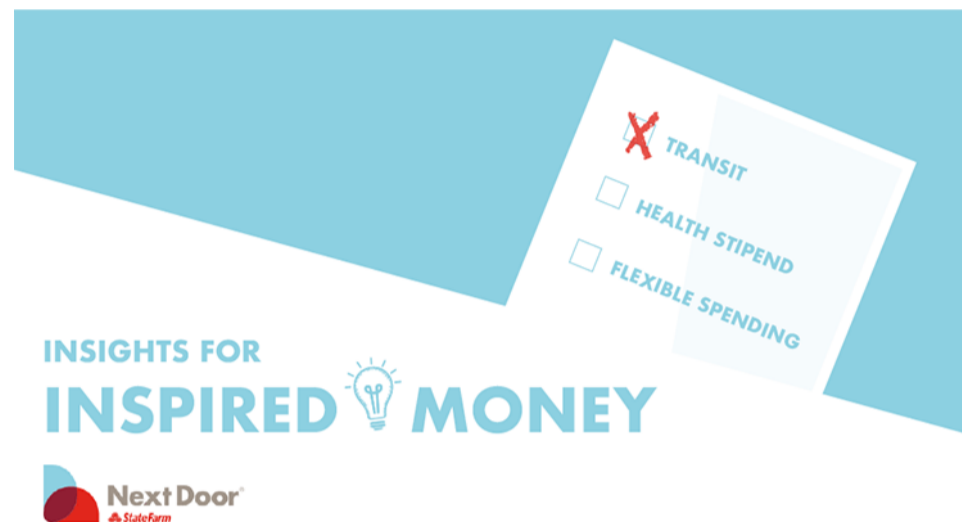
Know your work perks

It (literally) pays to get in on all the benefits your employer offers.

From our first high school job to our first "real" job, our employers send us home with paychecks, valuable skills and sometimes, an occasional headache. But many employers also offer great perks to reward you for the time and effort investment you make day after day. These benefits are often opt-in, though, so do your homework today in order to max out those benefits.

Investigate your company perks and opt-in today

Research what your employer provides beyond the paycheck so you can reap all the rewards of your 9-to-5 (or 6...or 7...). By knowing if your employer offers perks like health and wellness stipends, flexible spending accounts (FSAs) or transit benefit programs, you can save some serious money you may not have known you were missing out on.



Here's why

Your employer wants to attract and keep top talent, but some of the extra perks might require you take the first step. By setting aside an hour or two to research all the benefits your employer offers, you'll be cashing in on money you may have been skipping over. To dig into specifics, set up a meeting with your HR department to chat with someone in real life or ask if a full rundown of your benefits is online.

Benefits to explore

1. **Flexible Spending Accounts:** FSAs allow you to deduct a percent or specific amount from your paycheck pre-tax and use toward health expenses (co-pays, contact lenses, aspirin, etc.). By using pre-tax dollars, you avoid paying Uncle Sam and even lower your total taxable income.
2. **Transit benefit programs:** Many employers offer an FSA for transit (bus, train or for those really hard mornings: cabs). With them, you deduct funds pre-tax for transit, which saves you from paying taxes on that income and reduces your total taxable income. Taxis without taxes: a cause we can all believe in.
3. **Health and wellness programs:** Your company might offer a small stipend for a gym, yoga or that kickboxing beginner's class. To keep their employees healthy and medical bills down, your employer is literally paying you to exercise. So feel the burn on your body, not your wallet.
4. **Cell phone reimbursement/discounts:** Your company might cover some of your phone bill, especially if you're using it for business calls. That means lower monthly expenses, which you can put into a savings account (recommended) or treat yourself with (also recommended).

What now?

Avoid missing out on benefits your employer provides and wants you to use. These benefits can add up to serious savings through pre-tax funds, reimbursements and other fancy words for cash money. Cash money that you could be spending on other financial goals — like saving for a trip or investing in your future-self. Carve out time to research and opt-in today — it'll add up over time.

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