

[Unengaged - Age 18-35]
[Sample final CTA variation: Non-juggler <55]

Subject: Small money moves can add up
Preheader: FidBits: Help for building confidence with money.



[Firstname] [Lastname]

[Secure login](#)

FidBits

Helping you make the most of your workplace benefits and your money.

Small steps, big possibilities

Strong money habits don’t develop overnight. Explore financial wellness tips and next steps that can help build your confidence with money.

[Take your next step](#)



Outsmart the scammers

A strong password is a good start, but staying alert matters too. October is Cybersecurity Awareness Month. Take a few minutes to [learn how Fidelity protects your accounts](#) and how to spot potential scams.



Imagine your future self

Retirement means something different to everyone. Whether you imagine more travel, family time, new hobbies, or something else entirely, [defining your goals today](#) can help shape tomorrow's decisions.

Start small—future you will thank you

If your budget is stretched thin, you're not alone. The good news? [Saving for retirement](#) doesn't have to be all or nothing.

Even modest contributions today can add up over time and help move you closer to your long-term goals.



End-of-year resolutions

Why wait until January to review your financial outlook? Small actions today can make a difference tomorrow. The [Financial Wellness Calendar](#) is full of practical ideas you can put into action right away.



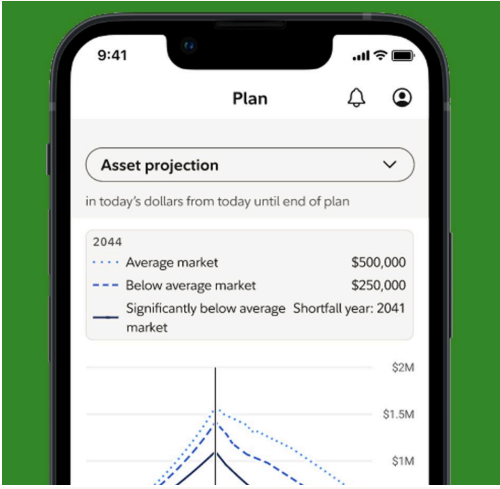
Can you spot the scam?

Scammers are constantly changing their tactics. [View the webinar schedule](#) and register for Spot the Scam to learn warning signs that could help you recognize fraud before it becomes a costly mistake.

What’s your next financial goal?

Whether you're focused on saving, spending, or planning ahead, your financial wellness dashboard can help you see where you stand and what actions to take next.

[Go to your dashboard](#)



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