No matter where you are in life—just starting your career, approaching retirement, or somewhere in between—the Morgan Stanley Financial Wellness Program can help empower you to achieve your financial goals. The Morgan Stanley Financial Wellness Program is designed to help you feel less stressed, more confident and more in control of your financial future.

The Benefits of Financial Wellness
The goal of this kind of program is to help you move from a state of financial stress to a state of financial confidence. By providing you with access to educational tools, resources and professionals, the Morgan Stanley Financial Wellness Program can help you get started on the path to financial well-being today.
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**DIGITAL EDUCATION PORTAL**
Measure and improve your financial well-being by exploring a range of topics, recommended based on your individual needs. The portal is designed to empower you with the information to make better financial decisions.

**FINANCIAL EDUCATION**
Deepen your financial knowledge through live and recorded sessions on essential money topics, delivered by financial professionals.

**FINANCIAL QUESTIONS**
If you have questions specific to your financial situation, please contact The Okby Group.

**STUDENT LOAN REFINANCING**
Compare prequalified student loan refinancing rates from up to 10 lenders without affecting your credit score. Refinancing options are provided by Credible, an online marketplace that provides borrowers with competitive, personalized offers from multiple lenders in real time.

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Visit the Saratoga Hospital Financial Wellness digital portal at https://financialwellness.morganstanley.com/saratogahospital to get started today on the path to financial wellbeing.

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