

FINANCIAL WELLNESS

The essence of financial literacy is empowering individuals to make smart financial choices that improves their financial well-being.

A financially literate person can...

- Create & follow a budget
- Understand interest rates & loans
- Use credit responsibly
- Save for emergencies & retirement
- Avoid financial scams
- Interpret financial information (like bank statements or investment summaries)



Taking time to understand your financial situation and steps that can maintain or improve it is essential. Without it our sense of financial security can decrease!

PRACTICAL & DOABLE

Improving financial well-being involves building good habits, building knowledge, & making intentional decisions with money. Try these 4 easy ways to improve your finances!

- 1 Create & follow a budget**
Track income & expenses to understand where money is going using templates or budgeting tools.
- 2 Improve financial knowledge for free**
Follow credible financial educators or take free online courses.
- 3 Start a small emergency fund**
Start with \$5 or \$10 per paycheck and let it accumulate over time.
- 4 Pay down high-interest debt**
Making small, extra payments can help reduce stress & interest over time.