



GROWING YOUR FINANCIAL FUTURE



April is Financial Literacy Month, the perfect time to access free resources online from the Financial Literacy and Education Commission at MyMoney.gov. Sharpen your financial literacy in a variety of areas; including saving and shopping, credit and debt, buying a home or car, or looking for a job or paying for school.



Make the most of your money with the **My Money Five basic building blocks** for managing and growing your money.

1. EARN

Make the most of what you earn by understanding your pay and benefits. Pay attention to your deductions and review the amount of taxes withheld. Invest in your future with training and education. Take advantage of all of the credits and deductions that you can to help lower your taxes.

2. SAVE & INVEST

Form a savings habit and pay yourself first! Plan for short-term and long-term goals – retirement, children’s education, and other major life events. Build up an emergency savings for unexpected events.



3. PROTECT

Keep your financial records in order and be vigilant about identity theft. Monitor your credit record and credit score. Be mindful of scams and fraud.

4. SPEND

Make a budget and stick to it! Use your money wisely by living within your means, being a smart shopper and tracking your spending habits.

5. BORROW

Sometimes it’s necessary to get a loan for major purchases – such as a home or education. Be mindful of your credit history, research the best terms for your loan, and learn how to use credit effectively.

Visit MyMoney.gov for more resources to help improve your financial outlook.