## Dear Financial Literacy Participant,

We are pleased to provide you with this resource guide to support your journey towards financial literacy. Below you will find valuable resources, tips, and information to help you achieve your financial goals.

## **Resources Available:**

- **Budgeting Tools:** Use applications like Mint or YNAB to create and manage your budget.
- **Saving Strategies:** Explore high-interest savings accounts or consider a direct savings plan.
- **Credit Management:** Learn how to check your credit score for free at AnnualCreditReport.com.
- **Investment Basics:** Read books like "The Intelligent Investor" or take free online courses on platforms like Coursera.
- **Debt Relief Options:** Consult with a non-profit credit counseling agency for personalized advice.

## **Tips for Financial Success:**

- 1. Set realistic financial goals and track your progress.
- 2. Always pay your bills on time to maintain a good credit score.
- 3. Educate yourself about financial products before making decisions.
- 4. Don't hesitate to seek help when needed; financial advisors can offer valuable guidance.

We hope this guide serves as a helpful tool in your financial literacy journey. Remember, knowledge is power and the more you know, the better prepared you will be to manage your finances effectively.

Sincerely,

Financial Literacy Program Coordinator