

Financial Literacy



The ability to use knowledge and skills to manage one's financial resources effectively for lifetime financial security.

Budgeting Basics

Creating and maintaining a budget is one of the most basic aspects of staying on top of finances.

Understanding Interest

It's important to understand different type of interest, i.e., compound interest. Why? It can make the difference between borrowing a small amount and paying back much more than you need to for years to come.



Saving

Saving is important to promote a healthy financial future. It's so easy to spend money on "wants" that add up to big expenses.

Learning to save helps gain knowledge, discipline, confidence and skills to use throughout life. Manage your money, don't let it manage you!

Credit-Debt Roller-Coaster

Roller-coaster or downward spiral? It's easier to lose credit than gain it. Credit can be an extremely useful tool if it's managed correctly. Making rash decisions can end up costing you for a lifetime. It's important to develop responsible credit practices as early on as possible. Source: [fastweb](#)



EveryDollar is free budget software accessible from your desktop, iPhone and Android.

- Budget from your computer or on the go with EveryDollar mobile apps.
- Create your first budget in 10 minutes.
- Add and split transactions on the go.
- Quick views for what's planned, spent and remaining.

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