



ROYAL THRONE

April is **Financial Literacy Awareness Month!** Each day of the week, throughout the entire month of April, we will focus on different aspects of Financial Literacy, and provide information about small ways you can gain confidence in your current financial situation. We hope that you will create good money habits to use to work toward a future of financial security.

Money

MONDAY

Use Monday to set your money schedule for the week. Be aware of bills that are due and account for other irregular expenses.

New Opportunities employees — On Mondays in April, you can wear jeans and your green Financial Literacy T-shirt!

Track Your Expenses

TUESDAY

Since you used Monday to set your weekly budget, take time on Tuesday to think about and plan your budget for the next month. Also on Tuesdays, take extra time to track your expenses, even the small ones like buying snacks at the convenience store daily can add up quickly! Our Financial Literacy Coordinator has debit trackers that make tracking expenses easier!

Wealth

WEDNESDAY

Do you have a financial home? Have you researched all of the bank and credit union options to make sure you've found the best fit for you and your financial situation? Find a safe financial institute, and if you haven't, open a savings account!

Thrifty

THURSDAY

Get thrifty on Thursdays! Shop for necessities at second-hand stores, purchase generic brand foods, and browse several stores to see if you can get a better price. Did you know that the Family Development Center has a clothing closet? We sell gently used items at a low-cost!

FICO

FRIDAY

A very important part of financial security is knowing your FICO score and checking your credit reports regularly. By law, everyone is entitled to a free credit report from all three major credit reporting agencies, TransUnion, Equifax, and Experian, once per year!

Savings

SATURDAY

Make it a goal to take extra money out of your checking and put it into your savings every Saturday during April. Your savings account should be used as an emergency fund for unexpected expenses. A common goal is to have enough saved to cover three months of expenses, in case your financial situation changes (ex: health problems, job loss, etc.).

No-Spend

SUNDAY

Use Sundays to take a break on spending. Many people consider Sunday a day of physical rest, and a financial rest day is just as important! Challenge yourself to have one day per week where you do not spend any money —including cash, debit, and credit card purchases. Use this day to enjoy free activities, such as playing outside at the park, free local events, or volunteering. Focus on spending your time instead of spending your money!

Like and visit our **New Opportunities Facebook page!** We will be sharing more information about Financial Literacy throughout the month of April! If you have any questions, contact our Financial Literacy Coordinator at **712-792-9266!**

"Don't save what is left after spending; spend what is left after saving." — Warren Buffett