

Grow your knowledge: Resources for you!

April is Financial Literacy Month; a dedicated time to reflect on the state of financial education in local communities and across the nation. According to Standard & Poor's Ratings Services Global Financial Literacy Survey, only 57% of adults in the US are considered financially literate. While 100% of Americans are making decisions with financial impact, only half are equipped to do so.

The Family & Consumer Education (FCE) Program Cornell Cooperative Extension Dutchess County (CCEDC) has a history of providing financial literacy and educational resources, information and updates throughout the county.

APRIL Financial Literacy Month



Our aim this year is to encourage Dutchess residents of any age to **budget wisely, manage debt, planning your future and know your rights.**

Week 1: Balancing your Budget Find the right balance between daily spending repaying debt.

Week 2: Managing your Debt What to consider before borrowing & paying down debt.

Week 3: Planning your Future Avoid taking on debt in the future by saving for your financial goals.

Week 4: Knowing your Rights Know your rights & responsibilities around borrowing money.

Week 1 Links:

[Daily Spending vs Repaying Debt](#)

[What do you think is a Balanced Budget?](#)

[7 Steps to Build a Household Budget](#)

Week 2 Links:

[Do you have to manage your debt?](#)

[How to Create a Debt Elimination Plan](#)

[How To Get Out of Debt](#)

Week 3 Links:

[Financial Goals: Where to Begin](#)

[10 Examples Of SMART Financial Goals](#)

[How to Avoid Landing in Debt](#)

Week 4 Links:

[Warning Signs of Identity Theft](#)

[Fair Debt Collection Practices Act](#)

[Home Ownership and Equity Protection Act](#)

Sources: [findingjoywithless.com](#), [mymoneycoach.ca](#), [thebalancemoney.com](#), [nerdwallet.com](#), [cleancutfinance.com](#), [debt.org](#), [identitytheft.org](#), [ftc.gov](#), [upsolve.org](#)

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