



## 5 Resources to Build Financial Literacy

According to most definitions, the term financial literacy refers to understanding how to effectively manage household finances, handle debt, create a budget, and build savings.

Working toward financial literacy is the foundation of your relationship with money and can set you up for a lifetime of financial health and wellness.

As a trusted national nonprofit, GreenPath can be part of your lifelong journey to financial literacy, especially in the areas of managing personal finances, budgeting, saving, and managing debt.

Listed below are some financial resources to enhance financial literacy.

1. **[Financial Terms Glossary](#)**: The basics of financial literacy start with some definitions. Understanding terms like interest rates, compound interest, balloon payments, secured vs. unsecured debt and other concepts help you get a working knowledge of personal finances, from

understanding the steps to take to finance a car to managing consumer credit cards.

2. **[Financial Calculators](#)**: A healthy financial future begins with an understanding of your current situation. Online financial calculators help you run the numbers and answer questions related to financing your home or the impact of interest on any outstanding credit card debt.

3. **[Financial Wellness Resources](#)**: Financial literacy is about having good information at your fingertips. Much of that education is available online, but it's important to tap into trusted resources. As an example, as a trusted national nonprofit, GreenPath makes available a library of resources including worksheets and guides about managing finances, setting a simple spending plan or prioritizing expenses.

4. **[On-Demand Webinars](#)**: For convenience and ease-of-use, you can't beat on-demand educational webinars

showcasing personal finance topics. GreenPath offers a comprehensive library of educational webinars to view on your own schedule. From budgeting, managing student loans, building credit, as well as other topics, free access to the educational webinars gets you well on your way to financial literacy.

5. **[Credit Report Review](#)**: Studies show 1 in 3 Americans never check their credit report yet knowing credit history is key to financial literacy. Regularly monitoring your credit can alert you to errors, protect you from fraud, and provide important information to strengthen your credit score. GreenPath's NFCC-certified credit counselors can walk you through a free review of your credit report. You'll understand how to read your report and how credit scoring works.

### Key to Success

Financial literacy is the key to success when it comes to managing your money.

As a national nonprofit, GreenPath Financial Wellness provides free one-on-one financial guidance with

certified counselors. You'll improve your financial literacy with credit card debt counseling, student loan

counseling, housing counseling, foreclosure mitigation, and debt management counseling.

## The Path to Financial Wellness Starts Here

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No matter what your goals may be, our partners at GreenPath can help you to take control of your day-to-day financial choices to create more opportunities for achieving your dreams.



Create a  
Budget



Save  
More



Pay Off  
Debt



Improve  
Credit



Buy a  
House



Plan for the  
Future

Connect with a GreenPath Counselor Today  
**877-337-3399**

*Your Partner in Financial Wellness*

