



Financial Literacy & Well-Being

Learn the money skills that help you reduce stress, build confidence, and take control of your life.

Money touches every part of daily life—housing, food, transportation, goals, and peace of mind. This practical learning experience breaks finances into clear, manageable steps so you can make informed choices and move forward with purpose.

Why it matters: Financial literacy supports well-being—helping you plan ahead, respond to surprises, and feel more in control.

You'll learn how to:

- Create a budget that actually works (without giving up everything you enjoy)
- Track spending patterns and identify quick wins to free up cash
- Build an emergency fund and plan for unexpected expenses
- Understand credit (scores, reports, interest, and smart borrowing)
- Pay down debt strategically and avoid common traps
- Set goals for savings, education, housing, or entrepreneurship

Take control in 3 simple steps:

1. Know your numbers: income, bills, due dates, and spending
2. Make a plan: prioritize needs, reduce leaks, and map your goals
3. Build momentum: automate savings, review monthly, and adjust

Ready to feel more confident with money?

Questions? Contact: [Jose Rodriguez/Community Teamwork Inc.] | [978-654-5758] | [jrodriguez@commteam.org]

Thursday, Oct. 1st from 6-7 PM, Microsoft Teams meeting Join:

<https://teams.microsoft.com/meet/244473868228020?p=Q7PX6kFL0xR1rPwDiu>

Meeting ID: 244 473 868 228 020, Passcode: 68wC6QK2