

The Importance of Financial Literacy

Financial literacy is a valuable life skill that enables individuals to make smart financial decisions and understand the complexities of the financial world.

How financial literacy helps you:

- Understand key financial terms and topics
- Empowers you to take control
- Avoid financial scams and fraud



The Financial Capability Roadmap

Where are you on this roadmap?



Where do you want to be?

The Financial Capability Roadmap

- **Financial Freedom** – no longer needing to worry about cost
- **Financial Independence** – no longer requiring a primary income stream
- **Financial Security** – having enough funds to withstand hardships
- **Financial Stability** – making enough money to cover
- **Financial Insecurity** – having no funds or income to handle hardships
- **Financial Dependence** – being reliant on an income source
- **Financial Servitude** – being forced to work enable to cover living expenses

Servitude

Dependence

Insecure

Stable

Secure

Independence

Freedom

Economic Mobility

Knowing and using
financial literacy
can move you from here



To here



Using topics such as:

- Budgeting
- Managing debt
- Building credit
- Retirement planning
- And more...