

7 EASY WAYS TO INCREASE YOUR FINANCIAL LITERACY NOW



If you're seeking to expand your understanding of money management concepts, techniques, and strategies, there's no better time than during National Financial Literacy Month, which takes place each year in April. Financial Literacy Month focuses on raising awareness about the tools and resources available to help people increase their money management knowledge and skills.

Whether you're a long-term investor or new to money management, strengthening financial literacy may help you make more confident decisions about spending, saving, building long-term wealth, and planning for retirement.

Below are seven ways to help you expand your knowledge in areas that continue to evolve, from basic money management strategies to avoiding credit pitfalls, increasing fraud awareness, and more.

1. Determine your baseline

To evaluate your financial knowledge, consider taking an online financial literacy quiz to help identify areas you may want to brush up on or strengthen. Many financial institutions and organizations, including banks and credit unions, offer free online literacy tests and quizzes. Get started by checking out: [Finra.org/financial_knowledge_quiz](https://www.finra.org/financial_knowledge_quiz) or [FinancialEducatorsCouncil.org/national-financial-capability-test/](https://www.FinancialEducatorsCouncil.org/national-financial-capability-test/).

2. Attend a local or virtual event

Check your local listings for community centers, libraries, or organizations hosting in-person presentations and events during Financial Literacy Month. Or consider attending a virtual event, such as **YourLife Finance Classes**, hosted by [TheWomensResource.org/classes/](https://www.TheWomensResource.org/classes/). Live classes cover a wide variety of topics and are also archived for on-demand viewing. Men are also welcome!

3. Proceed at your own pace

If you prefer self-study on your timeline, visit [Khanacademy.org/college-careers-more/financial-literacy](https://www.Khanacademy.org/college-careers-more/financial-literacy). This free Khan Academy curriculum is comprised of 16 modules you can follow at your pace.

4. Embrace fun and games

Increasing your money management skills doesn't have to be dull or boring. Ratchet up the fun by visiting [PlayMoneySmart.fdic.gov/games](https://www.PlayMoneySmart.fdic.gov/games) where you'll find more than a dozen learning games on topics from basic money management techniques to protecting your identity, smart borrowing decisions, and more.

5. Access interactive tools

Visit [MyMoney.gov/mymoney-five-tools](https://www.MyMoney.gov/mymoney-five-tools) to access calculators, budgeting worksheets, and checklists designed to help you increase your fiscal management and organizational skills. You can access your **free weekly online credit reports** from Equifax, Experian, and TransUnion at [AnnualCreditReport.com](https://www.AnnualCreditReport.com). Brush up on best practices for managing credit, including how to differentiate between good and bad debt, and create a plan to pay down credit card balances, student debt, or high-interest loans.

6. Make it a family affair

Organizations like the Council for Economic Education provide different ways parents, grandparents, and other interested parties can get involved in helping children and teens develop positive financial habits early in life. Visit [Councilforeconed.org/programs/for-families/](https://www.Councilforeconed.org/programs/for-families/) to download a free **Family-At-Home Financial Fun Pack**. This curated set of materials allows families to explore financial literacy activities, games, worksheets, and suggested books for children or adults.

7. Keep it going

Financial management tools, technology, products, and delivery methods continue to evolve over time. One of the best ways to keep up with the changing financial marketplace is to make financial literacy an ongoing endeavor by tuning in to podcasts, videos, articles, financial market research, and other educational tools available through your financial professional, bank or credit union, or your employer's retirement plan website.

To learn about aligning wealth-building strategies with your goals, call the office to schedule a time to talk.



Scott E Holstein

seh@prudentwm.com

(800) 458-9330

Prudent Wealth Management, Inc.
Wealth Manager | Financial Advisor

<http://www.prudentwm.com>



This information was written by KRW Creative Concepts, a non-affiliate of the broker-dealer.

"Cetera Financial Group" refers to the network of independent retail firms encompassing, among others, Cetera Advisors LLC, Cetera Wealth Services, LLC, Cetera Investment Services LLC (marketed as Cetera Financial Institutions or Cetera Investors), and Cetera Financial Specialists LLC. All firms are members FINRA / SIPC. Located at 655 W. Broadway, 11th Floor, San Diego, CA 92101.

Avantax Planning Partners, Inc. is an SEC registered investment adviser within the Aretec Group, Inc. (dba Cetera Holdings, an affiliate of Cetera). All the referenced entities are under common ownership.

Individuals affiliated with Cetera firms are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.

This communication is designed to provide accurate and authoritative information on the subjects covered. It is not, however, intended to provide specific legal, tax, or other professional advice. For specific professional assistance, the services of an appropriate professional should be sought.

Some IRAs have contribution limitations and tax consequences for early withdrawals. For complete details, consult your tax advisor or attorney. For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera Firms nor any of its representatives may give legal or tax advice.

[Make a phone appointment](#)

Securities offered through Cetera Wealth Services, LLC (doing insurance business in CA as CFGAN Insurance Agency LLC: CA Insurance Lic# 0644976), member FINRA/SIPC. Advisory Services offered through Cetera Investment Advisers LLC, a registered investment adviser. Cetera is under separate ownership from any other named entity. CA Insurance License # 0K99821. Certain advisory services and financial planning services offered through Vicus Capital, Inc., a federally registered investment advisor. Cetera is under separate ownership from any other named entity.

Confidential: This email and any files transmitted with it are confidential and are intended solely for the use of the individual or entity to whom this email is addressed. If you are not one of the named recipient(s) or otherwise have reason to believe that you have received this message in error, please notify the sender and delete this message immediately from your computer. Any other use, retention, dissemination, forward, printing, or copying of this message is strictly prohibited.

This informational email is an advertisement and you may opt out of receiving future emails. To opt out, please click the "Unsubscribe" link below.

This message was sent by
Prudent Wealth Management, Inc.
(800) 458-9330
301 York Road
Ste 200
Warminster, PA 18974

[Unsubscribe](#)