

FACT SHEET

What is Financial Literacy?

Financial literacy is the knowledge and skills needed to make informed and effective decisions about money.

It is important because it helps individuals understand how to manage their finances, make wise investment choices, and plan for the future.

Financial literacy can help people avoid debt, save for emergencies, and achieve their financial goals.

What is Financial Empowerment?

Financial empowerment refers to gaining control over one's financial situation and making informed decisions to achieve financial goals.

It involves acquiring knowledge and skills related to budgeting, saving, investing, and managing debt.

Financial empowerment can lead to increased financial stability, reduced stress, and improved overall well-being.

Educational Partners

Genwealth Consulting, LLC

Greenfield Missionary Baptist Church & Mixon-Clayton Bridge Builders Memorial Foundation Financial Wellness & Empowerment Training



New Workshop Sessions Beginning March 9th 2024. (In Person and Virtual*)

Workshop Topics:

- **Session 1: How to develop a spending plan. March 9, 10am**
Participants will learn how to develop and maintain a budget. We will also share ways to stretch your money and build savings.
- **Session 2: How to use credit wisely. March 22nd, 7pm**
Participants will learn the importance of credit and when to use. An overview of credit reporting and credit scoring. Also ways to protect your credit.
- **Session 3: Strategies to reduce debt*. March 30, 10:00am**
This workshop will discuss ways to reduce debt, esp. consumer debt (credit cards, loans).
- **Session 4: Saving for the unexpected*. TBD.**
We will discuss ways to begin a savings plan to meet unexpected expenses and save for future purchases like a car, house or education.

Registration Form
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Mixon-Clayton Bridge-Builders Memorial Foundation
902 West Coleman Ave, Hammond, Louisiana 70403
Website: www.Mixon-ClaytonFoundation.org

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