



BUDGET & FINANCIAL LITERACY

DID YOU KNOW?

In FY 2018, HUD approved counselors provided Budget & Financial Literacy services to 363,149 households

1/8
households served

Two in five U.S. adults (40%) – a proportion that has held roughly steady since 2007 – say they have a budget and keep close track of their spending



TOP 5 BENEFITS

OF BUDGETING & FINANCIAL LITERACY COUNSELING

- 01 Learn budgeting tools and techniques to help you manage your money
- 02 Improve your credit rating
- 03 Begin a savings plan for future goals
- 04 Increase awareness to avoid identity theft and loan scams
- 05 Understand your financial options for homeownership, refinancing, or renting

BUDGETING & FINANCIAL COUNSELING WORKS

Financial literacy plays an important role in many aspects of our lives. It enables us to make smart choices and set goals.

Housing counselors help to empower clients with knowledge, tools, and resources to make informed financial choices.

As the economy improves, the awareness and understanding of budgeting and financial literacy is vital to a family's ability to become and remain financially stable.