

Merry Christmas

12 Days of

Financial Empowerment

DAY 1

★ Set Financial Goals



Start the countdown by writing down SMART goals

DAY 2

★ Create A Budget

Track income
List expenses
Allocate Funds
Review & Adjust

DAY 3

★ Build An Emergency Fund

Make the first deposit today to kickstart the fund



DAY 4

★ Track Your Spending



Write down all purchases, no matter how small

DAY 5

★ Need Vs Want Challenge

Choose to fulfill needs instead of wants throughout the day



DAY 6

★ Understanding & Managing Credit

Obtain a free credit report from Equifax, Experian and TransUnion



DAY 7

★ Prepare For Tax Season



Set a reminder for free tax preparation at TCM

DAY 8

★ Reduce Debt & Cut Expenses

Review repayment strategies. Identify ways to reduce spending



DAY 9

★ Create a Financial Vision Board

Include financial goals, quotes, and symbols that inspire



DAY 10

★ Strengthen Financial Literacy



Read a book on Personal Finance or watch a video

DAY 11

★ Reflect & Reevaluate



What worked well, what didn't, & how to move forward

DAY 12

★ Celebrate Your Progress



Share achievements with a friend, family or financial health coach