

# PERSONAL FINANCE FOUNDATIONS PASSPORT



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literacy journey today!**

For educational purposes only. The information is not intended as specific advice for any individual. Individuals should consult with a financial professional to determine a plan that best fits their situation.



**Michael W. Frerichs**  
ILLINOIS STATE TREASURER

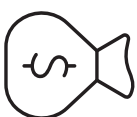


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**BANKING WITH FINANCIAL INSTITUTIONS**

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**SAVING FOR GOALS**

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**CREATING A BUDGET**

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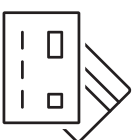
**UNDERSTANDING CREDIT REPORTS AND SCORES**

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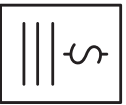
**UNDERSTANDING YOUR PAYCHECK AND W2**

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**USING CREDIT CARDS RESPONSIBLY**

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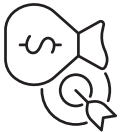
**FILING YOUR TAXES**

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**MASTERING CREDIT AND OPTIMIZING YOUR SCORE**

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**CREATING A FINANCIAL PLAN FOR YOUR PRIORITIES AND GOALS**

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**PROTECTING YOURSELF FROM IDENTITY THEFT AND SCAMS**

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**SETTING UP AN EMERGENCY FUND**

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**MANAGING FINANCIAL STRESS**

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