



Personal Finance Educational Resources

Resources from the Illinois Financial Wellness Hub (FinWell Hub) focus on the foundational building blocks of personal finance. Topics have been organized from more basic personal finance concepts to increasingly more complex concepts. Most topics start with a course and then provide supplementary materials like tools, articles, infographics, etc. All courses are organized as interactive modules. They are roughly 15-45 minutes long, with the majority being 20 minutes long. Topics are available in different learning formats, so you can adjust based on the learning needs of your students.

1. Banking with Financial Institutions

- a. Course: https://illinoistreasurer.enrich.org/courses/banking-with-financial-institutions
- b. Start here guide: https://illinoistreasurer.enrich.org/start/start-here-banking
- c. Infographic: https://illinoistreasurer.enrich.org/infographics/traditional-bank-credit-union-or-online

2. Budgeting

- a. Course: https://illinoistreasurer.enrich.org/courses/creating-a-budget
- b. Tool: https://illinoistreasurer.enrich.org/budget
- c. Infographic: https://illinoistreasurer.enrich.org/infographics/how-to-create-an-accurate-budget
- d. Start here guide: https://illinoistreasurer.enrich.org/start/start-here-budgeting
- e. Webinar: https://illinoistreasurer.enrich.org/webinars/fwfsls-goal-setting-budgeting

3. Understanding Your Paycheck & W2

- a. Course: https://illinoistreasurer.enrich.org/courses/understanding-your-paycheck-and-w2
- b. Infographic: https://illinoistreasurer.enrich.org/infographics/how-taxes-affect-your-paycheck
- c. Tool: https://illinoistreasurer.enrich.org/paycheck

4. Filing Your Taxes

- a. Course: https://illinoistreasurer.enrich.org/courses/filing-your-taxes
- b. Start here guide: https://illinoistreasurer.enrich.org/start/start-here-filing-your-taxes

5. Financial Goal Setting

- a. SMART goals infographic: https://illinoistreasurer.enrich.org/infographics/setting-smart-goals
- b. Simple goal setting infographic: https://illinoistreasurer.enrich.org/infographics/bringing-simplicity-to-goal-setting

- c. Creating a financial plan for priorities and goals course:

 https://illinoistreasurer.enrich.org/courses/creating-a-financial-plan-priorities-goals
- d. Setting up an emergency fund course: https://illinoistreasurer.enrich.org/courses/emergency-fund
 - i. Emergency fund tool: https://illinoistreasurer.enrich.org/emergency-fund
- e. Saving for goals course: https://illinoistreasurer.enrich.org/courses/saving-for-goals
 - i. Assess finances infographic: https://illinoistreasurer.enrich.org/infographics/how-to-assess-your-finances-when-saving-for-a-goal

6. Understanding Credit Reports and Scores

- a. Course: https://illinoistreasurer.enrich.org/courses/understanding-credit-reports-and-scores
- b. Start here guide: https://illinoistreasurer.enrich.org/start/start-here-credit
- c. Interactive infographic: https://illinoistreasurer.enrich.org/infographics/how-is-my-credit-score-calculated
- d. FICO score infographic: https://illinoistreasurer.enrich.org/infographics/does-my-credit-score-really-matter
- e. Tool: https://illinoistreasurer.enrich.org/credit-score-estimator

7. Using Credit Cards Responsibly

- a. Course: https://illinoistreasurer.enrich.org/courses/using-credit-cards-responsibly
- b. Risks involved when using credit cards infographic: https://illinoistreasurer.enrich.org/infographics/risks-involved-when-using-credit-cards
- c. How interest rates affect purchases infographic: <u>https://illinoistreasurer.enrich.org/infographics/how-interest-rates-affect-purchases</u>
- d. Are you ready for a credit card infographic: https://illinoistreasurer.enrich.org/infographics/are-you-ready-for-a-credit-card

8. Mastering Credit and Optimizing Your Score

- a. Course: https://illinoistreasurer.enrich.org/courses/mastering-credit-and-optimizing-your-score
- b. Infographic: https://illinoistreasurer.enrich.org/infographics/different-types-of-credit-products

9. Protecting Yourself from Identity Theft and Scams

- a. Course: https://illinoistreasurer.enrich.org/courses/protecting-yourself-from-identity-theft-and-scams
- b. Infographic: https://illinoistreasurer.enrich.org/infographics/would-you-fall-for-these-common-scams
- The most common scholarship and financial aid scams article:
 https://illinoistreasurer.enrich.org/articles/most-common-scholarship-financial-aid-and-money-for-school-scams