

IMPROVE FINANCIAL LITERACY

United Way's portfolio of Financial Literacy offerings provides people with opportunities to learn techniques that will help improve their financial decision making and promote financial well-being over their lifetime.

We translate complex financial concepts and help individuals develop actionable strategies for managing their finances. People will gain an understanding of the different ways to maximize income, track expenses, create a budget, make informed purchases, monitor and protect their money, and develop a savings plan.

SAVERLIFE CT (EARN):
A joint effort of Connecticut's 16 United Ways to promote financial stability for working families statewide.

ALICE[®]
S A V E S

The mission of ALICE Saves is to motivate Connecticut residents to save and establish healthy financial behaviors, including a lifelong habit of saving.

- Available to all Connecticut residents who are at least 18 years of age, have a valid email address and online banking credentials. There is no income threshold.
- Individuals link their bank accounts to SaverLife.
- Eligible "savers" are rewarded with a \$20 gift card when they link their bank account to the SaverLife platform, earn monetary rewards when they achieve savings goals and could qualify for prizes

**TRUST PLUS
(NEIGHBORHOOD TRUST
FINANCIAL PARTNERS):**
A FREE, one-on-one financial counseling program.

- This program helps individuals meet their immediate and long-term financial goals.
- Trust Plus is available via telephone or Skype at participants' convenience.
- Tech enabled financial counseling available in English and Spanish.
- Co-create a plan to help meet your financial goals with support and encouragement from your counselor.



**UNITED WAY
BUDGET COACHING:**
People will engage in 90-minute Financial Management 101 workshop facilitated by United Way of Central and Northeastern Connecticut staff.



Session 1 (Beginners):

Participants will learn the following:

- Basic financial concepts (i.e. income vs. expense, what is credit, etc.)
- How to create S.M.A.R.T financial goals (short vs. long term)
- How to track income and expenses
- How to develop a draft budget to gain a general insight into their finances

Session 2 (Intermediate):

Participants will learn the following:

- Advanced budgeting techniques and concepts
- A deeper analysis of personal budgeting
- The basics of credit and debt
- How to access and analyze their credit report
- How to develop an action plan



United Way of Central and Northeastern Connecticut

TAX PREPARATION:
FREE Professional Tax Help if your household income is up to \$57,000 during the tax season.



- Save an average of \$200 or more in tax preparation fees.
- Get your refund in 7-10 days.
- Sign up for a free, virtual session online at www.211ct.org, click on "Tax Help" or dial 2-1-1, press 3, then 6.

MYFREETAXES.COM:
File your own taxes online during the tax season.



- Households with a simple return can file their federal and state taxes for free online at www.myfreetaxes.com.

FAMILYWIZE:
A FREE Drug Discount Card that makes it easy to save money on prescription drugs. It is accepted at most pharmacies and with many community organization partners.



- Familywize negotiates a discounted cost on prescription drugs and then passes 100% of that savings on to the consumer.
- Get the Familywize card via download, mobile app, email or text at: <https://familywize.org/free-prescription-discount-card>
- Show your free card to the pharmacist to receive the lowest possible price for your prescription!



**United Way of Central and
Northeastern Connecticut**