# Building your money skills

Everyone, no matter how old they are, is on their own lifelong money journey. We can all learn to do more to manage our money.

Your money journey includes three important areas you can explore to get the money future you want.



Our money habits and values guide the way we spend and save money each day. They are the things we believe about money Money knowledge and choices

Our money knowledge and choices give us the information and skills we need to make thoughtful decisions about money.

for managing money.

Planning ahead,

remembering information,

juggling tasks, and controlling

impulses are important skills

## Examples of these skills:

- Giving something up now so that you can have something better later
- Setting goals and making plans to meet them

and the rules we set for ourselves to navigate our money choices.

## Examples of these skills:

- Developing a positive attitude about saving and spending
- Making money choices based on your own values, not someone else's

### **Examples of these skills:**

- Understanding basic money concepts and using them with confidence
- Comparing choices before making a money decision

#### **O** STOP AND THINK:

- Which of my money skills are the strongest?
- Which ones do I think I can improve to help along my money journey?



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