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FCAA Offers Free Videos, Courses and Other Tools for National Financial Literacy Month

FCAA president, Martin Lynch, underscores the importance of financial literacy in April and year-round

The FCAA provides free educational toolkit in recognition of National Financial Literacy Month

BOCA RATON, FLA., UNITED STATES, April 1, 2024 /EINPresswire.com/ -- The Financial Counseling Association of America (FCAA) is making available free videos, courses, infographics and other valuable resources to raise awareness of National Financial Literacy Month in April. Access the free toolkit here.

"As a national non-profit organization dedicated to helping people better manage their finances and rise up out of debt, we're working hard to bring financial education to the forefront," says Martin Lynch, president of the FCAA. "Our member agencies talk to financially troubled Americans every month of the year, not just in April. It's clear from those counseling sessions that many consumers still lack a clear understanding of fundamentally sound financial behavior."

Indeed, recent statistics are alarming:

> Becoming more financially literate sounds like a great return on an investment in your own well-being."
>
> *Martin Lynch*

• 27 percent of Americans don't have a budget.
• Credit card balances are up 10 percent in just one year's time.
• 35 percent of consumers report that they're carrying more credit card debt than ever before.

But building financial literacy can help reverse these troubling trends, according to Lynch. He explains what being financially literate can and cannot do for an individual:

- It can’t prevent emergencies from happening – but it may help people survive them.
- It probably won’t make an individual a Wall Street titan – but they don’t need to be to keep their finances in order.
- It won’t prevent people from trying to take financial advantage of a consumer – but they will be able to recognize a lousy offer or interest rate and know when they deserve a better deal.
- It won’t tell a person whether their financial goals are worthwhile – but it can help make them attainable.

“To us at the FCAA, becoming more financially literate sounds like a great return on an investment in your own well-being,” Lynch says. “After all, it doesn’t take long to learn how to budget or how credit reporting and credit scoring work. It doesn’t even take all that long to make a spending plan.”

FCAA counselors help individuals in all these areas and more. The organization’s non-profit status rests on educating consumers about personal finance. How to get started:

- Access the FCAA’s free educational toolkit here.
- Fill out this form to talk with a certified credit counselor.
- Call the FCAA at 1-800-450-1794 for additional help.

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