



## **April is National Financial Literacy Month**

Level Up is focusing on your financial wellness because your peace of mind matters at work and beyond. Empower yourself with financial knowledge and take control of your well-being, one smart step at a time. We are providing you with resources, tools and guidance to help you manage money, reduce financial stress and plan confidently for the future.

### **Focus on Things You Can Change**

Identify the things that concern you the most. Maybe it's a fear of being unable to pay the rent or afford a doctor visit if you need one. Try making a list of all your monthly expenses, the extra things you spend money on, and the amount of money you make each month. Next, look at one small change you can make right away. For example, maybe you can make your own lunch instead of going out as often.



### **Take Steps to Lower Your Debt**

Too much debt is a common cause of financial stress. You may feel better if you can reduce your debt. Look at the list you made of your expenses. Figure out how much money you need to live on each month. Then put any extra money toward debt, such as credit cards or car payments. If you are behind on loans or payments, try working with a debt consolidation service. You might be able to merge your debts into one monthly payment. These services are often free or low-cost.

### **Make A Budget**

A budget is a tool you can use to pay down your debt and start saving money. There are free budgeting apps you can use to get started. Some people find it helps to use an envelope system to stick with a budget and avoid overspending. Decide how much

money you'll spend each month on regular expenses, such as gas, groceries, or eating out. Put that amount of money in each envelope. On the outside of the envelope, write down what the money is for, such as "gas" or "groceries." Only use the money in each envelope for those expenses, and don't be tempted to spend outside of your set spending amount.

## Find Small Ways to Make A Difference

Small changes can add up in the long run. Try finding one thing you can change to help save money. Even if you find a way to save \$5 a week, you can save \$20 a month. You could also start a family rainy-day fund. Even a few dollars each week will add up to a good amount of money saved by the end of a year.

## Reward Yourself

Even if you're on a tight budget, there are things you can do to reward yourself. When you reach a milestone on the way to a big goal, do something to celebrate that success. Look for things that seem indulgent but are free or don't cost much money.

**Happening Now: April 7-11, 2025**

**Level Up's Financial Wellness Week**

**Webinars & Information | Money-Saving Tips | Prizes & Giveaways**

### Register Now for Webinars

Elevate your financial well-being! [Browse the offerings and sign up today!](#)

## Additional Resources

- [Prince George's County Deferred Compensation Plan 457\(b\)](#)
- [Financial Literacy and Education Commission](#)
- [National Credit Union Administration](#)

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