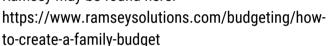


Wellness Wednesdays



Financial Literacy Week—"Financial Planning & Household Budget"

Financial wellness is a state of financial well-being where you can manage your bills and expenses, pay your debts, sustain unexpected financial emergencies and plan for long-term goals such as buying a home, attending college, or saving for retirement. Creating a monthly household budget is the first step to financial peace. There are many different resources for help in creating a budget including Dave Ramsey, Debt Reduction Services, or resources at your local library to name a few. More information on Dave Ramsey may be found here:





Non-profits who assist with financial needs include:

- ·Idaho Chapter National Hemophilia Foundation (NHF)
- o Financial Assistance Program is a limited program after other sources of assistance have been exhausted.
- o Aids with expenses such as transportation related expenses (gas, car repairs), basic living expense emergencies, dental, health insurance premiums, etc. ohttps://idahoblood.org/support-resources/financial-assistance-program.html
- ·Hemophilia Federation of America (HFA)— "Helping Hands" program
- o HFA aids with urgent basic living expenses, medically necessary items, plus medical travel and educational support for people with inhibitors
- o Helping Hands Hemophilia Federation of America
- ·Household Budget and/or Debt Education and Assistance
- o Non-profit debt relief company, licenses in all 50 states providing financial literacy education, household budget counseling, and administering a debt management plan if necessary.

https://debtreductionservices.org/services/

If you would like more information or want to speak with your HTC Team about Wednesday Wellness, please contact Diane or Alicia at (208) 381-2782.