

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:
<https://www.ramseysolutions.com/budgeting/how-to-create-a-family-budget>



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.
 - o <https://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.
 - o <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.