

STEP 6: INVEST

STEP 5: BORROW

STEP 4: PROTECT

STEP 3: SPEND

STEP 2: SAVE

STEP 1: EARN

FINANCIAL LITERACY

DO YOU KNOW HOW
EACH STEP WORKS?

Step 1: **EARN**

Everyone knows how to make money. Whether it's getting a job, starting a side hustle, or making passive income.

Step 2: **SAVE**

It's not about how much money we make. It's about how much we keep and save in the right places.

Step 3: **SPEND**

Are you spending wisely on things you need? Or are you spending unconsciously on things you want?

Step 4: **PROTECT**

Will your obligations be fulfilled when you lack the ability to work due to illness, disability, or death?

Step 5: **BORROW**

Have you opened your first credit card? Learning the art of borrowing credit will help you a lot in the future.

Step 6: **INVEST**

Your money should be working for you rather than the other way around. But what are my options and how much risk can I handle?