

# PERSONAL FINANCE FOUNDATIONS PASSPORT

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**Start your financial  
literacy journey today!**

For educational purposes only. The information is not intended as specific advice for any individual. Individuals should consult with a financial professional to determine a plan that best fits their situation.



**Michael W. Fretrichs**  
ILLINOIS STATE TREASURER



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**BANKING WITH FINANCIAL INSTITUTIONS**



**SAVING FOR GOALS**



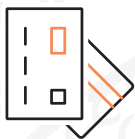
**CREATING A BUDGET**



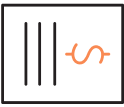
**UNDERSTANDING CREDIT REPORTS AND SCORES**



**UNDERSTANDING YOUR PAYCHECK AND W2**



**USING CREDIT CARDS RESPONSIBLY**



**FILING YOUR TAXES**



**MASTERING CREDIT AND OPTIMIZING YOUR SCORE**



**CREATING A FINANCIAL PLAN FOR YOUR PRIORITIES AND GOALS**



**PROTECTING YOURSELF FROM IDENTITY THEFT AND SCAMS**



**SETTING UP AN EMERGENCY FUND**



**MANAGING FINANCIAL STRESS**

