



For more information please call:
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Tri-Valley
Opportunity Council, Inc.

Four Cornerstones of Financial Literacy

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1424 Central Ave. NE

East Grand Forks, MN 56721



Four Cornerstones of Financial Literacy



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Community Assistance Programs

How We Help:

The Four Cornerstones of Financial Literacy program was written and developed by Darryl Dahlheimer through a federal grant administered by the Minnesota Department of Human Services, Office of Economic Opportunity and in partnership with the Minnesota Community Action Partnership.

All of our Financial Coaches are specifically trained to work with small groups and individuals in exploring their economic issues. They are trained on curriculum called the “Four Cornerstones of Financial Literacy” developed by Lutheran Social Services to empower individuals and families by gaining financial freedom.

The financial coaches are not intended to provide any specific legal, tax, or investment service, but rather they strive to provide resources and a road map for helping people find their way to financial well-being.



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What Are The Four Cornerstones?

ONE:

Budgeting to Creating Savings

- * Tracking spending
- * Recognizing spending leaks
- * Creating and sticking to a budget

TWO:

Debt Reduction & Asset Building

- * Prioritizing debt
- * Creating a debt reduction plan & an emergency fund
- * Planning for the future through savings & investments

THREE

Building a Good Credit Rating

- * Understanding credit reports
- * Fixing errors on credit reports
- * Improving credit scores

FOUR

Consumer Protection & Financial Institutions

- * Working with financial institutions
- * Reading & keeping an accurate and balanced checkbook
- * Identifying credit scams & avoiding predatory financial programs

What You Can Expect To Learn:

- * How to track where my money goes and make choices that get me to my goals.
- * How to make a spending plan that will get my bills paid on time.
- * How to find thrifty ways to stretch my money.
- * How to set aside money for non-monthly expenses and emergencies.
- * How to function when you don't have enough money.
- * How to find money in your budget to save without feeling deprived.

