

# YOUR FINANCIAL HEALTH TOOLKIT



National  
Urban League



## SAVINGS!



**DIGIT** Save money without trying! Digit is a savings tool that only saves what you can afford, automatically. Digit is free for 100 days, after which there is a monthly \$2.99 fee. [www.digit.co](http://www.digit.co)



**ALBERT** automates your savings & shows all of your accounts in one place so you can budget! [www.albert.com](http://www.albert.com)



**EARN's** free **SaverLife\*** will pay you \$10 for every \$20 that you save, for the first 6 months! These rewards help you create lifelong savings habits, and you'll get helpful weekly tips! [www.saverlife.org](http://www.saverlife.org)

## CREDIT



**self lender**

**SELF LENDER** actually helps build your credit when you lend to yourself! Your monthly payments are savings that will be reported to all 3 credit bureaus each month. At the end of the loan period, you will have access to your savings! There is a \$12 upfront admin fee, and low additional costs. [www.selflender.com](http://www.selflender.com)



**CREDIT WISE** gives you your TransUnion Vantage credit score and credit report, all for free! No ads will be sent to you, so you can focus on your finances without adding debt. <https://creditwise.capitalone.com/home>

**AnnualCreditReport.com** **ANNUAL CREDIT REPORT.COM\*** is the only site directed by the federal government to provide all 3 of your credit reports each year. However, this does not provide FICO scores. [www.annualcreditreport.com](http://www.annualcreditreport.com)  
(For your free FICO score go to Experian's site [www.freecreditscore.com](http://www.freecreditscore.com))

## BUDGET



**MINT** is the gold standard for budget apps, as it shows you due dates for your bills and your Equifax Vantage credit score, all for free! [www.mint.com](http://www.mint.com)



**everydollar**

**EVERY DOLLAR** is based on Dave Ramsay's principles of planning for every dollar, so you can save your first \$1,000, get out of debt, and become financially free! [www.everydollar.com](http://www.everydollar.com)



**DAVE** helps you budget for expenses and texts you if you're spending too much. As an added bonus, if you're about to overdraft Dave advances you \$75 from your next paycheck! \$1 monthly fee. [www.dave.com](http://www.dave.com)

# DEBT MANAGEMENT



**LENDING CLUB** helps pay down high interest debt such as credit cards by giving personal loans up to \$40,000! Small business loans and auto refinancing are also available. [www.lendingclub.com](http://www.lendingclub.com)



**LENDSTREET\*** helps pay down your debt by working with your creditors to reduce the amount owed, paying a % of your debt and making your monthly payments more manageable. [www.lendstreet.com](http://www.lendstreet.com)

# GROW YOUR MONEY!



**WISE BANYAN** is the world's first **free** financial advisor, allowing you to invest as little as \$1 into the stock market! [www.wisebanyan.com](http://www.wisebanyan.com)



**ACORNS** uses your spare change to make micro-investments into the stock market, allowing you to save for today and for retirement. \$1-\$3 monthly fee. [www.acorns.com](http://www.acorns.com)

# BENEFITS MANAGEMENT



**FRESH EBT** lets you easily check your food stamp balance by creating an account with your state EBT card! Fresh EBT also finds local stores that accept EBT and has coupons to help you stay within budget. [www.freshebt.com](http://www.freshebt.com)

# PLAN FOR TOMORROW



**TOMORROW** helps you easily sign up for life insurance and create a legal will in minutes! Planning for tomorrow will ensure your family is taken care of when you're no longer around, by providing funds for your memorial services and even assigning guardianship of your children or pets. [www.tomorrow.me](http://www.tomorrow.me)

**To find a financial coach near you, visit**

**<http://www.iamempowered.com/programs/financial-literacy-locations>**

\*Indicates tools that are only available online. Clients who choose these options should visit the website on their computers and bookmark the pages and/or save the sites to their home screens.

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