April is Financial Literacy Month and serves as a great reminder that understanding basic financial management concepts are important for all of us regardless of economic status. The Resource Center offers many resources on asset building and financial management to assist individuals in improving financial literacy. Additionally, teaching our children about money and how to manage finances is one of the most important lessons we can provide to position them for success in life.

Teaching children the difference between "wants" and "needs" establishes a healthy foundation for spending habits. Age appropriate conversations regarding the family's financial situation are helpful in setting realistic expectations. Children shouldn't be expected to take on family financial stress, but do need to understand when a request is beyond current means. For teens, encouraging them to get a part-time job gives them an opportunity to learn first-hand about earning, spending, saving and taxes (an often-overlooked expense). Realizing that they will need to work 10 hours to pay for the popular shoe or outfit they've been dying for provides a new perspective!

The sooner we start teaching children about money, the more likely they will develop good financial habits. World of Cents is a fun and engaging, kid-friendly game for ages 5 and up designed to help teach the value of money through the concepts of earning, saving and spending money, while incorporating basic math
We hope you'll take advantage of these resources and the tips and tools below for yourself and the families you serve.

Best Regards,
Robyn Cenizal, CFLE, Project Director

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**Tip of the Month**

Your monthly tip to strengthen the relationships of those you serve. Share it - Post it - Pass it on!

Taking control of financial matters helps families make progress toward economic self-sufficiency and supports healthier, less stressful family relationships. Share the following tips from the Resource Center's [Strong Families: Tips for Healthy Financial Management](https://www.resourcetcenter.org) to help the families you serve to strengthen their financial positions and relationships:

- **Identify money habits and attitudes** - You and your partner will be more likely to handle financial discussions and conflicts in healthy ways if you both have a good understanding of each other's habits and attitudes towards money.

- **Track and reduce expenses while following a budget** - Start by first carefully identifying all expenses you and your partner have in a specific period of time (such as a week or month), then try to find ways you can reduce expenses.

- **Get banked** - Open checking and savings accounts. A bank account allows you to have your paycheck directly deposited. You don't have to pay for check cashing or worry about your cash being lost or stolen.

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**Featured Resources**

The Resource Center's [Virtual Library](https://www.resourcetcenter.org) has collected more than 1,400 materials in a variety of formats including fact sheets, research-to-practice briefs, brochures, pamphlets, training resources, program reports or evaluations, and research materials.

- **Building Financial Capability: A Planning Guide for Integrated Services**
  
  Prepared for the Administration for Children and Families, this guide is aimed at community-based organizations that serve low- and moderate-income clients. The Guide walks through the process of building clients' financial capability by integrating financial capability services into existing programs (e.g., housing,
workforce development, family services) that clients are already using.

- **Tips for Service Providers: Healthy Financial Management Skills**
  This Resource Center product helps service providers understand why finances are important to relationships and how they can help couples develop financial management skills.

- **A Must-Have Financial Priorities Checklist for Married Couples**
  This resource from Black Enterprise identifies key financial issues that couples at any stage of marriage should focus on to develop and reach collective financial goals. Find more helpful financial management resources on our Economic Self-Sufficiency web page.

### Events

The Resource Center’s Events Calendar offers a listing of Resource Center events and other national, regional, and community-wide events that might be of interest. Upcoming events include:

- **InterNational Prisoner's Family Conference, Dallas, TX, May 3-5, 2017**
  The Conference features dynamic, knowledgeable speakers and provides numerous opportunities to learn best practice approaches, receive current information, share useful tips, exchange creative ideas, network, and receive and provide encouragement and support.
  **Please attend our presentation and visit our booth at the Exhibitors Showcase**

- **Groves Conference on Marriage and Family, Charleston, SC, June 4-7, 2017**
  Though progress has been made since the civil rights era, current tensions with race, identity, and privilege continue to challenge policy makers, interventionists, family scientists, and scholars as they work to build strong families and communities. Not only are we challenged to serve families with varying values and culture, we are challenged to have an appropriate response to the issues facing ethnic minority families. The 2017 conference program builds on the Groves Conference’s past and recognizes that the realities of families of color have always been diverse by culture, socioeconomic status, and family values.

### Feedback and Technical Assistance

To learn more about the Resource Center, visit us at [www.healthymarriageandfamilies.org](http://www.healthymarriageandfamilies.org).

The National Resource Center for Healthy Marriage and Families supports human service providers as they integrate healthy marriage and relationship education skills into service delivery systems as part of a comprehensive, culturally appropriate, family-centered approach designed to promote self-sufficiency.
If you have suggestions or wish to speak with a Resource Center staff member, please contact us and we will be happy to assist you. To learn more about free training and technical assistance available to human service agencies, visit our Training and Technical Assistance page.

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