



Financial Wellness Toolkit for Victim Advocates

Resources to support you in your financial literacy and wellness.

Budgeting and Management

Creating a Budget

- [Every Dollar: Budgeting App](#)
- [NerdWallet: Free Budget Template](#)
- [Monarch: Track, Budgeting and Planning App](#)
- [Conscious Spending Plan](#)
- [Best Expense Tracker Apps of 2025 \(CNBC\)](#)

Savings and Emergency Funds

- [High-Yield Savings Account \(HYSA\)](#)
- [Money Market Account \(MMA\)](#)
- [Cash Management Account \(CMA\)](#)
- [Types of Retirement Plans](#)

Building & Understanding Credit

Managing Debt

- [Fixing your Credit](#)
- [How to Get Out of Debt](#)
- [How to Pay Off Credit Card Debt: 5 Strategies](#)

Protecting and Building Credit

- [Federal Trade Commission](#)
- [Annual Credit Report](#)
- [Credit Freeze](#)

Understanding Financial Assistance Programs

Government Assistance

- [Benefits Overview](#)
- [Food Assistance](#)
- [State Housing Programs and Rental Assistance](#)
- [How Does Social Security Work?](#)

Federal Student Loan Repayment Plans

- [Federal Student Aid \(Studentaid.gov\)](#)
- [Income-Driven Repayment Plans Overview](#)
- [Debt Resolution Federal Student Aid](#)

Understanding Health Insurance

Health Insurance Basics

- [Health Care.gov](#)
- [Medicare](#)
- [Medic Aid \[AP1\]](#)
- [Health Insurance Information \(NPR\)](#)

Other Types of Insurance

- [Term Life Insurance](#)

Resources for Continued Learning (Books/Podcasts/Courses)

- [The 5 Types of Wealth, By: Sahil Bloom](#) (Book)
- [Afford Anything](#) (YouTube/Podcast)
- [Capital One & Khan Academy's FREE Financial Literacy Course](#)
- [How to Money](#) (Podcast & Newsletter)
- [IBR](#) (Investing Basic Rules)
- [Money.com](#) (Newsletter)
- [Money for Couples](#) (Book)
- [The Ramsey Show](#) (YouTube Channel)
- Ramit Sethi:
 - [I Will Teach You to Be Rich](#) (YouTube/Spotify)
 - [I Will Teach You to Be Rich](#) (Book)
 - [How to Get Rich](#) (Netflix)
- [The Total Money Makeover](#) (Book)
- [Two Cents](#) (YouTube Channel)

- [Ladies Get Paid](#) (YouTube Channel/Book) Claire Wasserman