

Teach her about how money really works,  
**AND SHE CAN CHANGE THE WORLD.**  
—Linda Davis Taylor

# FINANCIAL WELLNESS FOR WOMEN

## The Five Principles

### Earn



Know how much money you get from your job and what extra help you have.

### Save



Save money now for later.

### Protect



Set aside money for emergencies and get insurance.

### Spend



Compare prices to get the best deal.

### Borrow



Borrow only if you can pay it back on time.

Source: [MyMoney.gov](http://MyMoney.gov)

## > Know Your Numbers: Quick Tips

### What's Really in Your Paycheck?

Take-home pay = money after taxes  
Use tax credits  
Join work's retirement plan if they have one

### Pay Yourself First

Save before you spend  
Build an emergency fund  
Check if your money advisor is good

### Guard Your Nest Egg

Keep important money records safe  
Watch out for scams and fake messages  
Check your bank statements often  
Don't share private info

### Live Within Your Means

Set a spending limit  
Write down what you spend  
Don't buy just because it's on sale  
Compare prices before big buys

### Borrow to grow, not to owe

Borrow only when truly needed  
Most debts include interest  
Compare loans to find the best one  
Pay more than the minimum each month  
Always pay on time for good credit

### Your Credit Score Matters

Get 1 free credit report each year from 3 places  
Go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)  
or call 1-877-322-8228  
Be careful — some websites are fake





## Financial Wellness & Safety Net Resources



### NO-COST FINANCIAL WELLNESS PROGRAMS

- **Peninsula Family Service:** Workshops for managing money at every age and stage  
[www.peninsulafamilyservice.org](http://www.peninsulafamilyservice.org)  
[finemp@pfso.org](mailto:finemp@pfso.org) | 650.403.4300
- **Samaritan House:** Free money skills training for all ages, including Lifeline for Single Mothers  
[www.samaritanhousesanmateo.org](http://www.samaritanhousesanmateo.org)  
By appointment only: 650.347.3648
- **WANDA (Women and Allies):** Programs to manage money and build life skills for single moms | [womenandallies.org](http://womenandallies.org) | 855.WANDASV
- **Savvy Ladies:** Free financial helpline for women (available as a free app)  
[www.savvyladies.org](http://www.savvyladies.org)
- **Project Read of North San Mateo County:** Training on how to manage money (18+)  
[www.ssf.net/Departments/Library/Services/Literacy-Services/Project-Read](http://www.ssf.net/Departments/Library/Services/Literacy-Services/Project-Read)  
650.829.3871
- **City of Redwood City:** Self-paced money guides for everyone  
[www.redwoodcity.org/business/economic-mobility/financial-empowerment](http://www.redwoodcity.org/business/economic-mobility/financial-empowerment)



### SAFETY NET RESOURCES

- **Local Community Services 24-Hour Hotline: 211**  
[211bayarea.org](http://211bayarea.org)
- **Food: 1.877.847.3663**  
[calfresh.dss.ca.gov/food](http://calfresh.dss.ca.gov/food)
- **Child Care: 650.517.1400**  
[sanmateo4cs.org](http://sanmateo4cs.org)
- **Domestic Violence 24-Hour Hotline: 1.800.300.1080** | [www.corasupport.org](http://www.corasupport.org)
- **Financial Assistance: 650.594.5917**  
[www.smcgov.org/hsa/financial-assistance](http://www.smcgov.org/hsa/financial-assistance)
- **Women, Infants & Children (WIC) Program: 650.573.2168** | [www.smchealth.org/wic](http://www.smchealth.org/wic)
- **Jobs: 650.599.3826**  
[www.smcgov.org/hsa/resource-centers](http://www.smcgov.org/hsa/resource-centers)
- **Retirement: 855.650.6918**  
[www.calsavers.com](http://www.calsavers.com)
- **Legal Assistance: 650.517.8904**  
[www.legalaidsmc.org/getting-help](http://www.legalaidsmc.org/getting-help)



Your Voice Matters. Visit our website to find resources to drive change.

[www.smcgov.org/csw](http://www.smcgov.org/csw)