

April is Financial Literacy Month!

BBB Column

By Lauren Galley, Regional Director, Bryan/College Station Better Business Bureau

Before April comes to a close, Better Business Bureau serving the Heart of Texas wants to recognize Financial Literacy Month. Many non-profits and government agencies are using this opportunity to remind consumers of the importance of knowing how to properly manage their money. Whether you're a teenager in school or planning to retire soon, BBB has a variety of resources available on various aspects of protecting your finances.

BBB and BBB's Education Foundation offers the following programs:

- **Ethics in Action.** Fifth through twelfth graders get the opportunity for a head start on financial literacy with BBB's Ethics in Action program. BBB representatives go to local schools to teach one of the three modules offered in this program: "Everyday Ethics," "Online Safety & Cyberbullying" and "Financial Literacy."
 - The objective of the "Financial Literacy" program is to create awareness of potential financial and credit-related pitfalls.
 - Students take away common financial and credit definitions, an understanding of how to use credit wisely, tips on identity protection and creating budgets.
- **Military and Veterans Initiative.** More than three in four service members have financial worries. BBB Institute for Marketplace Trust believes supporting a military consumer's financial readiness can help them feel more confident in a trustworthy marketplace.
 - BBB offers workshops and resources for service members on buying cars and homes, investing for retirement and planning for higher education.
 - BBB also provides tips and articles on protecting assets and saving for the future, as well as a resource list of financial readiness partners that service military and veteran communities.
- **BBB AdTruth.** This program educates consumers on how to recognize a misleading advertisement in order to keep them from losing their money to scams or untrustworthy businesses.
 - AdTruth includes videos and tutorials that teach consumers the information they need to know and quizzes they can take to test their knowledge. Find more information by visiting bbb.org/adtruth.
- **BBB Scam Tracker.** This important tool available at bbb.org/scamtracker allows consumers to view the details of a variety of scams happening in their neighborhood, along with the option to report a scam.

For more information on these programs or to book an appointment with a BBB representative, visit bbb.org or contact us at programs@austin.bbb.org. If you're

interested in requesting a BBB representative to come speak on a variety of topics, including financial literacy, [click here](#).

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