

## National Credit Union Administration

Federal agency that protects credit union members and educates on consumer topics such as credit, banking, and fraud prevention

[mycreditunion.gov/consumer-assistance-center](https://mycreditunion.gov/consumer-assistance-center)

[mycreditunion.gov/life-events](https://mycreditunion.gov/life-events)

## USDA Food Plans

Once a month, the USDA reports the cost of food for each member of a family at four spending levels (thrifty, low, moderate, and liberal). A useful tool for creating budgets.

[fns.usda.gov/cnpp/usda-food-plans](https://fns.usda.gov/cnpp/usda-food-plans)

## Women's Money Matters

Boston-based nonprofit that educates and empowers women on financial issues

[womensmoneymatters.org](https://womensmoneymatters.org)



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300 Chandler Street  
Tewksbury, MA 01876

Updated 2/21/24

# Financial Literacy Resources

ONLINE & IN PERSON IN THE TEWKSBURY AREA



## Community Teamwork

Lowell-based organization that offers financial education and counseling, loans programs, tax help, and homeownership seminars

[commteam.org/program/financial-education](http://commteam.org/program/financial-education)

## Consumer.gov

Website run by the Federal Trade Commission to educate consumers on money management, credit, loans, and avoiding scams and fraud

[consumer.gov](http://consumer.gov)

## Consumer Financial Protection Bureau Resources

Government resource with education tools for consumers and a complaint database

[consumerfinance.gov/consumer-tools](http://consumerfinance.gov/consumer-tools)

## FDIC (Federal Deposit Insurance Corporation) Consumer Resources

Resources to protect consumers, as well as a financial education program, "Money Smart"  
[fdic.gov/resources/consumers](http://fdic.gov/resources/consumers)

## Financial Wellness @ Penn Budgeting

Crash course in budgeting, including the most common styles of creating a budget, such as 50/20/30, Pay Yourself First, and the Envelope System

[srfs.upenn.edu/financial-wellness/budgeting](http://srfs.upenn.edu/financial-wellness/budgeting)

## MIT Living Wage Calculator

Select state and county to see living wage by family size, cost of living, and typical salaries in your area

[livingwage.mit.edu/](http://livingwage.mit.edu/)

## Massachusetts Office of Economic Empowerment

Provides financial education for residents of Massachusetts

[mass.gov/orgs/office-of-economic-empowerment](http://mass.gov/orgs/office-of-economic-empowerment)

## Mass.gov BabySteps

State program to help parents establish savings accounts for their children's future education

[mass.gov/babysteps](http://mass.gov/babysteps)

## Northwestern University's Financial Wellness Guide

Guide targeted towards students and new adults that teaches about money management, student loan repayment, and retirement planning

[northwestern.edu/financial-wellness](http://northwestern.edu/financial-wellness)