

# From Struggle to Strength: Building Financial Resiliency & Literacy

## Key Takeaways

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### Building Financial Resilience

Why is it Important?

**It helps you weather unexpected challenges, reduce stress, and stay focused on long-term goals, no matter the obstacles.**

#### Mindset Shift to Overcome Setbacks

- Shift from scarcity to abundance (focus on opportunities).
- Move from fear to empowerment (learn from challenges).
- Be proactive (plan ahead instead of reacting to problems).
- Stay focused on long-term success and don't let temporary setbacks

2

### Mastering Financial Literacy Through Effective Debt Management



Understanding  
Debt



Create a  
Repayment Plan



Avoiding Future  
Debt

#### Five Main Areas of Personal Finance

- **Income (Earning & Cash Flow Management)**
- **Spending (Budgeting & Expense Management)**
- **Saving (Emergency & Short-Term Funds)**
- **Protecting (Risk Management & Financial Security)**
- **Investing (Wealth Growth & Long-Term Planning)**

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### Practical Strategies for Strengthening Your Financial Health



**Practice  
Conscious  
Spending**



**Prepare for  
Irregular  
Expenses**



**Create a  
Financial  
Contingency  
Plan**



**Monitor  
Your Credit  
Regularly**



**Build a  
Support  
Network**

### Need a bit more help?

Discuss with your coach on more personalised strategies for more effective performance reviews at work!



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