Financial Literacy
Buying A Home

1. **Know What You Can Afford**
   Determine your future home based on your income, credit rating, down payment, interest & prospective expenses. Be sure to consider additional costs like HOA fees or assessments.

2. **Do Your Research**
   Know your rights as a purchaser and understand potential assistance programs that could assist you in purchasing your home including FHA loans or the HUD program.

3. **Shop Around**
   Look for the best possible mortgage, interest rate and the home for your needs then make an offer.

4. **Close Wisely**
   Have you home inspected, search for home owners insurance, read the entire contract and sign the necessary paperwork.

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**Financial Literacy And Your Liver**

Financial Literacy, or lack thereof, can generate significant stress on the human body and cause repercussions:

"Fear" and "Anxiety" induced by hypnotic suggestion significantly decrease hepatic (liver) blood flow.

Stress can exert a dual effect (enhancement or reduction) of the inflammatory process that takes place in the liver.

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**+ Get Fit Tip**

Discover ways to reduce stress relating to financial issues - such as setting and sticking to budgets, saving fund in cases of emergency, carrying necessary insurance to help in times of need, and understanding your employee benefits to maximize your indirect pay.

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Get Fit is a campaign provided by the American Liver Foundation, Great Lakes Division. Learn more by visiting us at http://www.LiverFoundation.org/GreatLakes

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