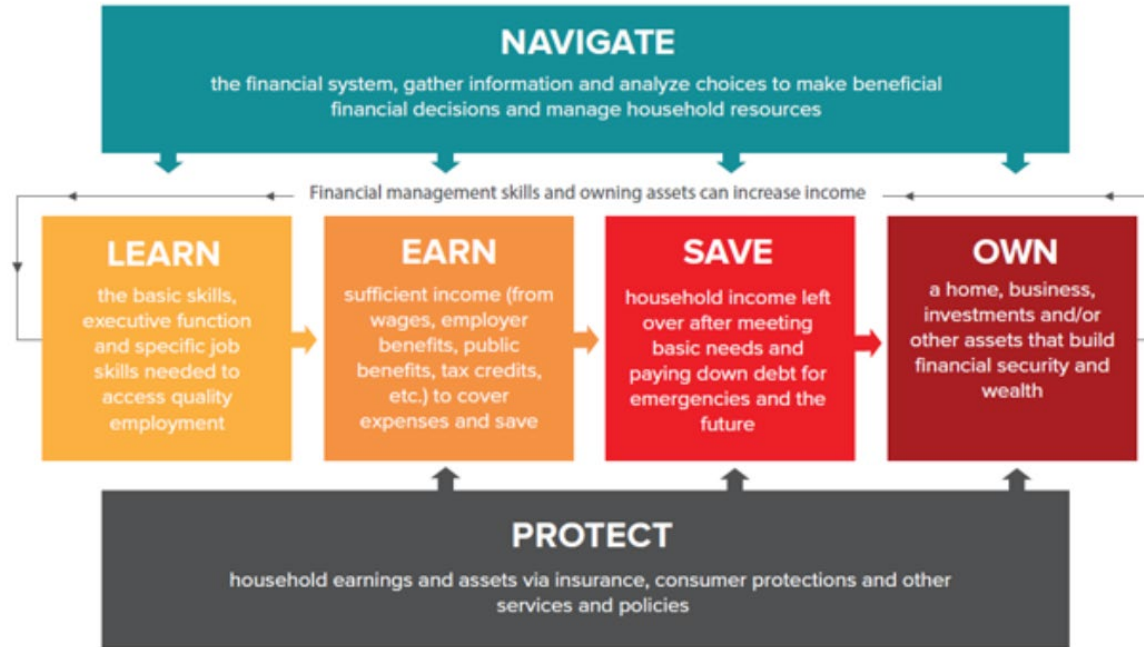


## What is Financial Capability?

*Having financial knowledge, practicing financial skills and accessing financial products. These strategies provide on-ramps for families to get on the path toward saving and building assets.*

## Household Financial Security Framework



## Theory of Change

