



# Introduction to Francine

Where do you begin with financial literacy?

Financial literacy is now seen as being crucial but where do you begin? How do you sort through all the investment choices and government programs without feeling overwhelmed? How do you deal with the shame and fear that often surrounds money?

Certified Financial Planner, Francine Dick, and author of *Enjoy Your Latte*, offers clear and simple guidance, showing how you can save for tomorrow, while enjoying life today.