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KNOW. PLAN. ACT.

THE FACTS FOR YOUR FUTURE TODAY

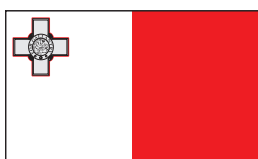
You will only manage your finances if you are financially capable – that is, if you have the knowledge and skills on retirement and financial matters.

The better informed you are the more likely you are able to make better financial decisions that fit your circumstances. There are 6 core knowledge and skills for you to acquire to be financially capable:

- Managing your debt
- Managing your budget
- Building a safety net
- Planning for your future
- Understanding investment basics
- Knowing your consumer rights

www.gemma.gov.mt is your trusted independent portal that will assist you in acquiring the above knowledge and skills.

**BECOME
RETIREMENT
& FINANCIALLY
CAPABLE**



Operational Programme II- European Structural and Investment Funds 2014-2020
"Investing in human capital to create more opportunities and promote the well-being of society"

Project part-financed by the European Social Fund
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