

*The 2023 Colorado Financial Stability Coalition Report found that 21% of Colorado adults are financially vulnerable, meaning they lack the savings or resources to cover a \$400 emergency expense.<sup>1</sup>*

## **The Financial Landscape in Colorado — A Call for Action**

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While the national statistics on unbanked and underbanked individuals paint a concerning picture, it's crucial to understand the specific financial landscape within Colorado to tailor solutions effectively.

## **Fair Advisors Institute — A Viable Solution**

Fair Advisors Institute (FAI) is dedicated to empowering people through comprehensive financial literacy programs. Knowledge is power, and by equipping individuals with the necessary skills and understanding, we can help them manage their finances effectively, make informed decisions, and build a brighter future.

## **Addressing the Human Cost of Financial Insecurity**

While statistics paint a clear picture of the financial landscape in Colorado, they often fail to capture the human stories behind the numbers. Imagine the anxiety of not having enough saved to cover an unexpected expense, the frustration of feeling stuck in a cycle of debt, or the helplessness of not knowing where to turn for financial guidance. These are the real-life challenges faced by millions of financially underserved Coloradans.

FAI is more than just financial literacy education. We are passionately dedicated to empowering Coloradans to take control of their financial future. We believe that financial well-being is not a privilege but a right, and we strive to: Ignite hope by providing the knowledge and skills to navigate complex financial decisions.

- Empower individuals to break the cycle of financial insecurity and build a brighter future for themselves and their families.
- Foster resilience by equipping people with the tools to overcome financial challenges and achieve their financial goals.

Whether enrolled as individuals, employees, or within a community group, those who participate in FAI programs gain valuable skills to:

- Manage their finances effectively.
- Make informed financial decisions.
- Plan for a secure future.
- Reduce financial stress and anxiety.

### **Investing in Financial Literacy**

FAI encourages individuals, organizations, and corporations to support our mission of financial empowerment. Investing in financial education can build a stronger and more secure future for all Coloradans.

### **Join us in building a financially secure Colorado**

Everyone deserves access to accurate, unbiased financial literacy skills to make informed decisions and build a secure future. Let's make it happen.

You can also reach out to us directly by emailing [info@fairadvisors.org](mailto:info@fairadvisors.org) or calling 720.279.1372. We're always happy to answer your questions and guide your financial empowerment journey.

<sup>1</sup> Colorado Financial Stability Coalition Report (2023)

[https://leg.colorado.gov/sites/default/files/images/final\\_treasury\\_long\\_range\\_financial\\_plan\\_fy\\_23-24\\_3.pdf](https://leg.colorado.gov/sites/default/files/images/final_treasury_long_range_financial_plan_fy_23-24_3.pdf)

