



**My Agency (My Recovery Capital):** Before planning concrete actions steps to achieve your financial goals, take a moment to think about the assets you already have to support your agency, that is, your ability to be an “agent,” an active participant in your financial wellness. We all have some capital already. This is our recovery capital for financial wellness. Here are some examples of material, human, social and cultural capital you may have:



**Material Capital**

- Income from part-time job
- SSI/SSDI benefits
- Savings
- Rainy-day fund
- Car
- Bicycle
- Computer
- Home
- Retirement account



**Human Capital**

- Technical Skills
- Trade
- Degree
- Money management skills
- Knowledge about work incentives
- Knowledge about asset-building programs



**Social Capital**

- People who are working on their financial wellness
- People who know about financial supports
- Peer support
- Family support
- Connections for jobs
- People who can lend me \$ in an emergency
- People who know people



**Cultural Capital**

- My work ethic
- Family values about saving
- Values about being self-supporting
- Positive views about money
- My faith
- My willingness and determination
- My past experiences

For each type of capital, write down below the **assets** you have to pursue your financial wellness goals.

Material capital	Human capital	Social capital	Cultural capital