

Financial Literacy Resources

Organizations Supporting Financial Literacy Activities

The **American Bankers Association Education Foundation**, a 501(c)(3) non-profit, provides leadership and banker resources to help consumers take control of their personal finances. ABAEF has supported the banking industry's efforts to teach personal finance skills in schools and communities across the country for nearly eight decades. Go to www.aba.com and click on "Consumer Connection."

The **JumpStart Coalition for Personal Financial Literacy** seeks to improve the personal financial literacy of students and young adults. Working with and through its members – a collection of non-profit organizations, government agencies, state-based coalitions, and private companies – JumpStart:

- evaluates the financial literacy of young adults through a nationally recognized and sited bi-annual survey
- developed and now disseminates and encourages the use of standards for grades K-12
- promotes the teaching of personal finance

On its web site – www.jumpstart.org – you'll find:

- **The JumpStart Personal Finance Clearinghouse** – features more than 500 separate personal finance education materials – books, videos, software, teaching guides, pamphlets, and Web pages – for use in Kindergarten through 12th grade classrooms. The database can be searched by grade level, key words, title, source, media type, and major descriptors such as income, money management, saving and investing, spending, and credit.
- **Reality Check** – an interactive area to help young people determine the costs of their desired lifestyle.
- **Twelve** "must-know" **Personal Finance Principles** and mini-lessons that, if understood by young people, will make a positive difference in their financial outlook.

National Council on Economic Education (NCEE) is a non-profit devoted to helping youngsters learn to think, to choose and to function in a changing global economy. They provide teacher training and materials used to instill an understanding of economic principles for grades kindergarten through twelve and run a nationwide network of state councils and over 260 university-based centers called EconomicsAmerica. Their Web site is www.ncee.net.

- NCEE developed the Financial Fitness for Life personal finance curriculum for K-12, with a grant from Bank of America. Material is available in print format and on a companion CD-ROM for use by teachers. Parent materials are also available. Learn more about it at www.fffl.ncee.net

National Endowment for Financial Education (NEFE) is a non-profit dedicated to helping people gain financial skills and knowledge to allow them to get control over their personal finances. Their Web site is www.nefe.org.

- The organization is best known for its [NEFE High School Financial Planning Program®](#), which uses contemporary materials to teach the basics of personal



finance to young people while they are developing habits and attitudes about money that will influence them for the rest of their lives. A Braille version has also been developed.

National Foundation for Credit Counseling is a non-profit network of 1,450 Neighborhood Financial Care Centers designed to provide assistance to people dealing with stressful financial situations. They offer a variety of services including: counseling, the Debt Solver Program, money management education and homebuyer education. Credit Counseling offices are located in communities nationwide. Consumers can call a toll-free national referral hotline: (800) 388-2227 or visit their Web site at www.nfcc.org.

- The organization's +**Debt Advice Website** – www.debtadvice.org – is designed to help consumers understand the wise use of credit as well as locate a certified counselor if they are in need of assistance. Services include debt management plans, money management education and homeowner counseling and education.

National Foundation for Teaching Entrepreneurship (NFTE) is a non-profit focused on giving youngsters from low-income backgrounds a chance to become economically successful. Their Web site is at www.nfte.com.

Financial Literacy Materials and Other Resources

For Adults:

Financial Education Blueprint

This resource was developed to help women gain financial literacy by the Wisconsin Women's Council, an independent state council created in 1983. The free, easy-to-use curriculum is available at the Women's Council web site – <http://womenscouncil.wi.gov/index.asp>

- You can also download a free PowerPoint presentation on personal finance, get tips for presenters, review a personal finance quiz and see a variety of handouts.

Money Smart

Curriculum developed by the Federal Deposit Insurance Corporation (FDIC) to help individuals enhance their money management skills, understand basic financial services and build their financial confidence to use banking services effectively. The **Money Smart** curriculum contains a set of ten comprehensive instructor-led units of instruction covering basic financial topics, which is available at no cost to users and may be reproduced as needed. To obtain copies of the curriculum go to www.fdic.gov, click **Consumers**, then click on the **Money Smart** link or call (202) 416-6940. **Money Smart** is also available on CD-ROM in English and Spanish.

If you are interested in becoming an alliance member – one who works to promote, deliver, and enhance *the implementation of financial education using Money Smart* – you can get contact information about the FDIC Community Affairs Officer for your community by going to <http://www.fdic.gov/consumers/consumer/moneysmart/cao.html>



For Youth:

The Money Connection is an 18-minute video from the Federal Reserve Bank of San Francisco. It introduces economic concepts and the Federal Reserve to grades 4-7. For a complete list of materials available go to www.frbf.org/education/index.html

Money Math: Lessons for Life

This supplemental middle school math curriculum addresses mathematical concepts using real-world financial scenarios and can be used in math, consumer science, social studies, after school, and other programs for grades 7-9. Money Math lesson topics include income, saving, taxes, and budgeting. It was developed by the U.S. Treasury Department's Bureau of the Public Debt, working with the Center for Economic Education (University of MO-St. Louis). To download a PDF file (514K) of the four-lesson curriculum supplement go to www.publicdebt.treas.gov/sav/savlearn.htm

Practical Money Skills for Life

Internet-based material designed to help teachers, parents, and students learn and practice better money management. The site includes printable lesson plans for kids through college students, calculators, games, quizzes, and vocabulary words. There is also a Spanish version. Go to www.practicalmoneyskills.com (Visa U.S.A. in cooperation with various organizations)

Web Sites for Children

/I www.bankingonourfuture.org – This highly interactive site provides information, activities, and games that introduce money management skills to students in grades 4 through 8, high school students, and adults. It is presented in English and Spanish. (Sponsored by Operation Hope with support from Wells Fargo Bank)

/I www.bankjr.com - This interactive site gives visitors a chance to learn about the history of money and the need to save (Zions Bankcorporation)

I* www.coolbank.com – An information site, which introduces youngsters to the many elements of banking and being responsible with money. (Republic Bank)

I* www.escapefromknab.com – This educational simulation takes participants through a series of financial decision-making experiences in the fun and entertaining setting of the fictitious planet, Knab. It requires Macromedia Shockwave Player. (Firstar Corporation)

I* www.fleetkids.com – This site provides youngsters with challenging games, which teach savings lessons and making good choices. (Fleet Boston Financial)

/I www.kidsbank.com – This colorful site introduces basic banking concepts and financial responsibility to youngsters. There are calculators, games, and quizzes to reinforce the information presented. (Sovereign Bank)

Key

* indicates site featured on www.aba.com's **KidsStuff** section

+ indicates site featured on www.aba.com's **Young Adults** section

I* indicates site has interactive sections



www.tipsforkids.com – Tips for Kids is an education program that begins with the history of money and advances to the basic principles of money management and investing. (American Century® Investments with assistance from The Learning Exchange)

* www.ustreas.gov/kids/ – This site is a portal that links young people to Web sections throughout the United States Treasury.

- For a look into the government's role in printing money visit the Bureau of Engraving and Printing at www.moneyfactory.com or www.bep.treas.gov/kids/start.html
- Find information, games, lesson plans, and projects to help youngsters understand coins and how money is produced at the United States Mint visit I* www.usmint.gov/kids

Web Sites for Teens and Young Adults

I* www.bankingonourfuture.org – This highly interactive site provides information, activities, and games that introduce money management skills to students in grades 4 through 8, high school students, and adults. It is presented in English and Spanish. (Sponsored by Operation Hope with support from Wells Fargo Bank)

+ [Fed101](http://www.kc.frb.org/fed101) at www.kc.frb.org/fed101 offers students, educators, and the general public an introduction to the workings of the Federal Reserve System. Created by the Federal Reserve Bank of Kansas City, this site has easy-to-understand lessons on the Fed's role in the national economy.

www.financialplan.about.com – A site containing budgeting information for all types of incomes and situations. (About, Inc. is a Primedia Company)

I* www.italladdsup.org – Through a series of interactive questions and games this site challenges teens and young adults to make smart choices and determine their own financial needs. Requires Macromedia Shockwave Player (NCEE with a grant from American Express)

+ [ivillage](http://www.ivillage.com/money/life_stage/deepdebt) – www.ivillage.com/money/life_stage/deepdebt – A site that offers information and resources for consumers who may need help to get out of debt such as managing current credit cards and budgeting skills. It also offers support groups. (iVillage.com)

www.msmoney.com – A site dedicated to addressing financial issues from a woman's perspective. There are online seminars, advice columns and other resources to guide women and teens on responsible use of credit and money. (MsMoney.com, Inc.)

www.ntrbonline.org – the **NEFE Teen Research Bureau** is managed and maintained by young adults. It uses “flashy” animation and fun graphics, while incorporating educational and informative content. (National Endowment for Financial Education)

+ [Stretcher](http://www.stretcher.com) – <http://www.stretcher.com> – has hundreds of articles on topics such as banking, credit, debt, and finance. Find the answer to your money management questions. (The Dollar Stretcher, Inc.)



I* www.themint.org – This site is both informative and interactive. Though designed for middle and high school students, parents and other adults will find interesting statistics from a variety of sources. Students should enjoy the many quizzes and challenges. (Northwestern Mutual in partnership with NCEE)

www.yaef.org – This is the site of the world’s only bank dedicated to young people. It informs visitors about banking basics and how to calculate interest and the cost of college. (Young Americans Bank and Education Foundation)

I* www.younginvestor.com – A fun and interactive way to learn about investing as a way of saving your pennies. It is also an excellent source of information for parents. (Liberty Funds)

<http://access.wa.gov/> – This site is for teens and produced by teens and covers all kinds of “consumer education” information. (State of Washington)

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I* indicates site has interactive sections

Web Sites for College-Bound Students & Interested Adults

www.collegeispossible.org – A site dedicated to assisting parents and students find and pay for the college that’s right for them. (The Coalition of America’s Colleges and Universities)

www.collegesavings.com – A site dedicated to helping determine how much you’ll need to save for college as well as numerous alternative saving approaches. (College Savings Bank)

www.collegesense.com – This is a good resource for everyone concerned with financing the high cost of college. (New York Life and School Capital, LLC)

www.eduprep.com – All the issues surrounding college admission and finances are covered in this site. (EduPrep is an LLC)

www.familyeducation.com – This site offers a wide range of advice on financial situations as well as college planning and financing. In addition, parents can find advice on all the major issues surrounding children and the challenges they face. (Family Education Network, Inc.)

www.fastweb.com – This is an extensive site containing information on scholarships, college selection and financial aid advice. (FastWeb is a Monster Company)

www.finaid.org – This is another extensive source of financial aid information. (FinAid is a Monster Company)

Web Sites for Parents and Grandparents

www.aba.com/consumer+connection – Provides information and advice on banking and personal finance issues, including preventing identity theft. (American Bankers Association and its Education Foundation)

www.familyeducation.com – This site offers a wide range of advice on financial situations as well as college planning and financing. In addition, parents can find advice on all the major issues surrounding children and the challenges they face. (Family Education Network, Inc.)

www.igrandparents.com/GrandTopics/finance.asp – Grandparents can get a whole range of ideas and advice for helping their grandchildren become more financially savvy and investing in their future. (Grandparents, Inc.)

www.kidsmoney.org – An information site containing advice on all aspects of personal finance and responsible money handling. (McCurrach & Company)

www.kiplinger.com – An excellent all-purpose guide to finances and money management. A good source that adults may want to share with their kids to better understand some of the more technical aspects. (The Kiplinger Washington Editors, Inc.)

www.smartmoney.com – This is a comprehensive site providing a wide array of investment options for college. (Smart Money Magazine)

I* www.themint.org – Parents and other adults will find interesting statistics from a variety of sources on this informative site. The interactive portions are intended for middle and high school students. (Northwestern Mutual in partnership with NCEE)

