



Building & Safeguarding Your Financial Future

Financial Education Resources



Incorporating Financial Education

- ▶ Meeting students where they are

Consumer Financial Protection Bureau

- ▶ [Youth and Teen Resources](#)
- ▶ [Resources for Parents and Caregivers](#)



Global Financial Excellence Center

Annamaria Lusardi, the Denit Trust
Distinguished Scholar and Professor of
Economics and Accountancy at the George
Washington School of Business.

[Financial Literacy and Ignorance](#)



Right About Money



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TAKE CHARGE TODAY

Financial Education for a Better Future

Ready-to-Teach, Activity-Based
Lessons for Grades 7-12

► [Take Charge Today](#) (Formerly
Family Economics & Financial
Education)

@UA_TCToday.

<https://takechargetoday.arizona.edu/>

University of Arizona

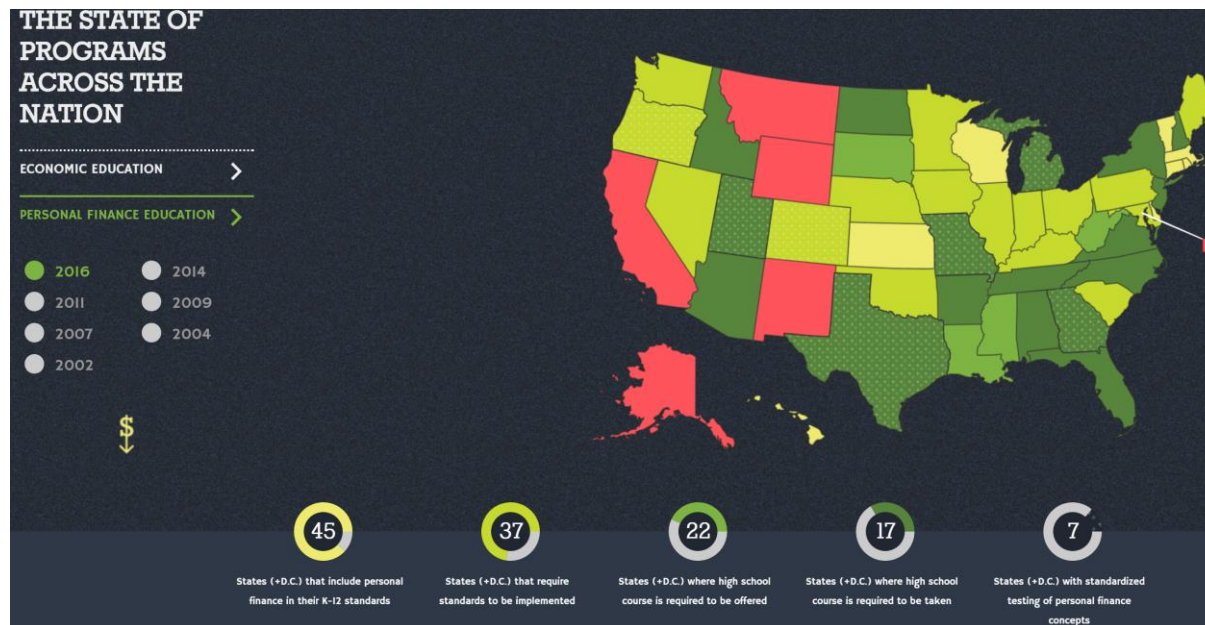


- ▶ [NGPF](#)
- ▶ <http://nextgenpersonalfinance.org/>
- ▶ Curriculum (FREE)
- ▶ Blog
- ▶ Webinars
- ▶ Summer Institute-all expenses paid
2.5 day PD in Palo Alto (12
educators)

Council for Economic Education

▶ [Survey of the States](#)

▶ [Advocacy Tool Kit](#)



TOP COMPLAINTS FROM CONSUMERS

January - December 2016



BY STATE

IDENTITY THEFT
MI, FL, DE, CA, IL

FRAUD & OTHERS
FL, GA, MI, TX, NV

BY CATEGORY

- 1 DEBT COLLECTION
- 2 IMPOSTER SCAMS*
- 3 IDENTITY (ID) THEFT
- 4 PHONE & MOBILE
- 5 BANKS & LENDERS

*moved to #2 due to more complaints about government imposters and fewer in ID theft

**FOR MILITARY
CONSUMERS:
IMPOSTER SCAMS**

**WAS THE #1
COMPLAINT,
FOLLOWED
BY ID THEFT**



Source: Consumer Sentinel Network Data Book
Federal Trade Commission www.ftc.gov

Fraud and Identity Theft

- For military consumers, imposter scams are the number one complaint category, followed by identity theft.
- Out of the 1.3 million fraud reports we got in 2016, people reported paying \$744 million to scammers – with a median payment of \$450.
- More than half of people who reported told us how they were contacted for the scam – and 77 percent of those people said it was the telephone. Only 8 percent said email and 3 percent said mail

Educator Resources and Tools

Lydia Ann Nelson

National Endowment for Financial Education (NEFE)

- ▶ Compatible with multiple national financial literacy standards
- ▶ Free resources
 - ▶ Booklets, handouts, PowerPoint presentations
- ▶ High School program and with supplemental activities
 - ▶ Spending diary, Excel
- ▶ Community Educator Resources
 - ▶ Download and customize as appropriate
- ▶ www.nefe.org

MassSAVES

MassSaves provides financial education, resources and advocacy for individuals and families looking to achieve financial stability and build wealth.

- ▶ Member networking opportunities
- ▶ Financial coaching opportunities
- ▶ Links to consumer information on a variety of topics
- ▶ [Masssaves.org](https://masssaves.org)

Budget Challenge

- ▶ H&R Block free simulation based on real-life events
- ▶ Conforms to national financial literacy standards
- ▶ Integrates employee, banking, vendor decisions along with following through on commitments made
- ▶ Students maintain a spending record, reconcile, and manage any communications with vendors
- ▶ Runs during specific time frames
 - ▶ Teachers need to sign up and test before students go live
- ▶ [HR Block Budget Challenge](#)

InVEST

- ▶ Improving financial literacy by a partnership between teachers and insurance professionals
- ▶ Free curriculum resources and support for teachers
- ▶ Encouraging students to enter the insurance field
- ▶ May be integrated into a current course or taught alone
- ▶ Scholarship opportunities for students after completion
- ▶ <http://www.investprogram.org/>

Knowledge@Wharton

- ▶ Wharton School of Business at UPenn provides free educational resources
 - ▶ For educators and for students
- ▶ Addresses financial literacy standards
- ▶ Videos, articles, supplemental materials
- ▶ [Knowledge@wharton](#)

PWC Earn Your Future

- ▶ Price Waterhouse Cooper provides K-12 free teacher resources
- ▶ Curriculum which addresses financial literacy standards
- ▶ Videos and supplemental materials
- ▶ Available in languages other than English
- ▶ [PWC Earn Your Future](#)

MassCommonCents

- ▶ Massachusetts Bankers Association
- ▶ Game show format to engage high school students while teaching financial literacy concepts
- ▶ <http://www.masscommoncents.com/>

American Association of Certified Public Accountants (AICPA)

- ▶ Accounting and Financial Literacy Education
- ▶ College and Career Readiness
- ▶ Free Resources, Speakers, Games
- ▶ Student Membership
- ▶ [AICPA Start Here Go Places](#)

▶ NEXT GEN

- ▶ Free curriculum resources for financial literacy education
- ▶ “Four C’s” method allows educators the ability to access current lessons and customize them for the appropriate audience.
- ▶ Need to access on the Gooru platform, but that doesn’t cause a problem
- ▶ [Next Gen](#)

How To Do Your Banking

- ▶ Sponsored by local banks, free to educators
- ▶ Financial literacy curriculum resources
- ▶ I use in conjunction with my other resources
- ▶ [How To Do Your Banking](#)

Jump\$tart Coalition

- ▶ Approximately 700 resources available in the clearinghouse [clearinghouse clearinghouse.jumpstart.org](http://clearinghouse.jumpstart.org)
 - ▶ Some free, others charge
- ▶ National financial literacy standards
- ▶ Available on social media and mobile devices
- ▶ National conference for teachers (Nov. in DC)
- ▶ [Jump\\$tart](#)

CentSai Adulting

- ▶ Free curriculum and resources
- ▶ Appropriate for grades 5 to college
- ▶ A variety of formats
 - ▶ May have to also sign up for curriculum materials
- ▶ centsaiadulting.com