

Financial Literacy

Toolkit and User Guide



21ST CCLC NTAC
National Technical Assistance Center

For out-of-school time and summer learning programs



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Financial Literacy Toolkit User Guide

The Financial Literacy Toolkit consists of this user guide and the eight tools described and included herein. The tools were developed for 21st Century Community Learning Centers (21st CCLC) programs, but any out-of-school time program can use them.

You may use these tools to:

- Support professional development.
- Help your program implement or improve a practice.
- Engage and inspire stakeholders.

Tool Titles and Descriptions, by Category



Learn

Key Financial Literacy Messages — This tool has important messages for young people about the five concepts of financial literacy: earning, spending, credit and debt, protecting and insuring, and saving and investing. These are messages you'll want to convey in activities and communications with students and families.



Plan and Implement

Financial Literacy Knowledge and Activities Across Age Groups — Use these ideas to plan engaging activities that build students' financial literacy. Activities are organized by grade band (K-3, 4-8, and 9-12) and tagged with what knowledge and skills they require and which of the five concepts of financial literacy they cover.

Financial Literacy Lingo Bingo — This tool provides a fun way to help students become familiar with terms and concepts related to money, like "asset," "credit history," and "finance charge." It has everything you need to play Financial Literacy Lingo Bingo with students — or families!

Financial Literacy Partnership Planner — This tool includes a template you can use to identify potential community partners for financial literacy and take first steps toward engaging them to provide expertise and resources.

Financial Literacy Resources for Out-of-School Time Programs — Use these resources (which include books, curricula, potential partners, and more) to plan and implement financial literacy activities in your out-of-school time program. You don't need to start from scratch.

Sample Financial Literacy Social Media Campaign — You can customize these ready-made social media posts or use them "as they are" to raise awareness about financial literacy among families and program supporters. You'll also find creative ideas for getting students actively involved. Get inspired!





Bonus! The zip file also includes two versions of this lifehack\$ graphic that you can use as part of a financial literacy awareness campaign in your program.

Using Academic Standards to Incorporate Financial Literacy — This tool can spark ideas about designing financial literacy activities that support learning goals in math, English language arts, social studies, economics, and family and consumer sciences.



Assess and Reflect

Evaluating Financial Literacy Resources — Use this checklist with your program staff to evaluate potential financial literacy activities, lessons, and curricula on four dimensions of quality: content, utility, quality, and efficacy.

Download These Tools Anytime

Visit the [21st CCLC National Technical Assistance Center website](#) to view the Financial Literacy Toolkit as a flipbook and download the zip file. The zip file includes (a) a PDF version of the user guide and toolkit, (b) a Microsoft Word version of each tool for easy customization, and (c) a graphic your program can use as part of a financial literacy awareness social media campaign.

Feel Free to Customize!

If you add or revise content to “make it your own,” please replace the text box at the end with the following statement:

Parts of this document are based on information in the Financial Literacy Toolkit, a resource developed by the Nita M. Lowey 21st Century Community Learning Centers (21st CCLC) National Technical Assistance Center (NTAC). The toolkit is in the public domain and is available at [21stcclcntac.org](#).

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Evaluating Financial Literacy Resources

What to do: How do you evaluate financial literacy resources for quality and alignment with your program's needs? Use this checklist to review potential financial literacy activities, lessons, and curricula with your staff.

Why it matters: There are many resources to choose from, and it's important to choose ones appropriate for your students. You also need to determine if the resources you're using are current, accurate, effective, and without bias.

Four Dimensions of Quality in Youth Financial Education Curricula

Content	Utility	Quality	Efficacy
Materials cover relevant knowledge and skills.	Materials support the facilitator's ability to cover the content.	Materials are accurate, objective, and visually appealing.	The curriculum can produce the results it claims to achieve.

Step 1: Identify the financial literacy standards the program will follow. For more information, see the 21st CCLC NTAC tool titled [Using Academic Standards to Incorporate Financial Literacy](#).

Step 2: Identify goals. Answer the following questions:

- What do I hope to teach my students?
- What outcomes do I hope to achieve?

Turn your answers to the above questions into SMART goals. SMART goals are specific, measurable, achievable, relevant, and time bound. See the following examples to help you create your own:

- By the end of the unit, 80 percent of students will be able to create a personal budget using a spreadsheet.*
- By the end of the unit, 80 percent of students will be able to identify and explain the differences between savings and checking accounts, and the benefits of each.*
- By the end of the unit, 80 percent of students will create a personal short-term, medium-term, and long-term financial goal with strategies to achieve each.*

**SMART
Goal 1**



SMART Goal 2	
SMART Goal 3	

Step 3: Identify material that corresponds with the goals identified in Step 2.

Step 4: Assess whether the source of the material is reputable. Answer the following questions:

- a. Who created these materials?
- b. Do the creators have a background in finance or financial literacy?

Step 5: Determine if **content** is age appropriate and aligned with your goals. *(Note: Be sure to have your standards, whether State or national, in front of you to help you determine what's appropriate.)*
Answer the following question:

1. Does the material address the knowledge or skill(s) outlined in the goal(s) in a grade-level-appropriate manner?	___ Yes	___ No
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Step 6: Assess the level of **utility**. Answer the following questions:

2. Do the materials provide suggestions on how best to facilitate instruction to support students' learning and higher-order thinking?	___ Yes	___ No
3. Will the materials engage students with various interests and abilities, and do they suggest ways of differentiating instruction and activities?	___ Yes	___ No
4. Do the materials help the facilitator plan financial education lessons and integrate with other subjects?	___ Yes	___ No
5. Do the materials include a range of assessments that support tracking student progress and mastery?	___ Yes	___ No
6. Do the materials provide background information for the facilitator in a way that enables provision of clear and accurate financial information?	___ Yes	___ No

Step 7: Assess the level of **quality**. Answer the following questions:

7. Are all needed materials available to facilitators and students?	___ Yes	___ No
8. Are all materials up-to-date and error free?	___ Yes	___ No
9. Are the materials accurate and objective?	___ Yes	___ No
10. Are the materials designed in an interesting and appealing manner?	___ Yes	___ No



Step 8: Assess the level of **efficacy**. Answer the following questions:

11. Has the material been researched by an independent evaluator?	___ Yes	___ No
12. Have multiple research studies been conducted on the material?	___ Yes	___ No
13. Do the studies have similar findings?	___ Yes	___ No
14. Have the studies found the materials to be valid (the materials do what they claim to do) and reliable (the results are consistent)?	___ Yes	___ No

Step 9: Make a final determination. Tally the results from steps 5-8 in the space provided below and apply the rating scale that follows to get an overall score.

Total Number	
Yes	No

Rating scale: The materials reviewed, in relation to the four dimensions of quality, are (circle your response):

Strong — 11 or more Yes responses

Moderate — 8-10 Yes responses

Limited — 4-7 Yes responses

Weak — 3 or fewer Yes responses

*More people should tell their money where to go
instead of asking where it went.*

— Roger Babson

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Financial Literacy Knowledge and Activities Across Age Groups

What to do: Use these ideas to plan activities that build students' financial literacy. Adjust the activities to match students' ages, interests, developmental levels, background knowledge, and academic needs. You may also modify activities to include adults for a family math night or financial literacy event. See the resources on the last page for additional ideas.

Why it matters: Financial know-how helps young people make good decisions about money and provides knowledge and skills they can use throughout their lives (such as budgeting to achieve short- and long-term goals). It also helps them connect school-day math lessons to personal goals like paying for postsecondary education, buying a car, saving for a downpayment on a home, managing debt, and running a business.

The Five Basic Concepts of Financial Literacy

 Earning	Thinking about the money that comes in (income) via work, chores, etc.
 Spending	Planning for the money that goes out (expenses) for day-to-day necessities, optional purchases, etc.
 Credit and Debt	Considering appropriate and inappropriate uses of credit cards, loans, and other types of debt, as well as managing one's debt and creditworthiness.
 Protecting and Insuring	Anticipating and preparing for future needs in the event of losses or unexpected events (i.e., by purchasing car insurance, health insurance, property insurance and/or life insurance).
 Saving and Investing	Building financial resources for the future for specific short-, mid-, and long-term goals.



Activity Ideas for Teaching Financial Literacy, by Grade Level

As you engage in the following activities with your students, remember that talking about finances can be sensitive for anyone. Encourage students to consider their real-world circumstances and opportunities within the activities you facilitate, but avoid asking students to share these personal details or implying that most students have a certain amount of disposable income.

Grades	Suggested Activity	Knowledge/Skills Required	Concepts Covered
K-3	Work with students to identify coins and bills. Then have them choose what can be purchased with certain amounts of money.	<ul style="list-style-type: none"> Counting money Comparing Adding and subtracting 	<ul style="list-style-type: none"> Spending
	Have students identify two items they want to buy — one short- and one long-term goal — and have them explain why they want these items. Then, have students create two piggy banks and label one for short-term spending and one for long-term saving. Work with them to develop a savings plan for the items they want.	<ul style="list-style-type: none"> Planning Counting money Exchanging money 	<ul style="list-style-type: none"> Spending Saving/investing
	Create a program task chart and develop responsibilities for which students can earn money to save and spend on fun extras (such as books they can take and keep or, with pooled earnings, a special snack for everyone).	<ul style="list-style-type: none"> Communicating Collaborating Planning 	<ul style="list-style-type: none"> Earning Spending Saving/investing
	Have students pair up and take turns using a dollar to “pay” for an item that costs less than a dollar while their partner makes change.	<ul style="list-style-type: none"> Making change Exchanging money 	<ul style="list-style-type: none"> Spending

An investment in knowledge pays the best interest.

— Benjamin Franklin



Grades	Suggested Activity	Knowledge/Skills Required	Concepts Covered
4-8	Develop a full-year or summer-long program such as My Classroom Economy : Students earn, save, and spend “classroom money” through simulated real-world tasks like shopping for insurance, depositing money in a bank, and paying bills.	<ul style="list-style-type: none"> • Planning • Evaluating • Collaborating • Communicating 	<ul style="list-style-type: none"> • Earning • Spending • Credit/debt • Protecting/insuring • Saving/investing
	Ask students to list items they hope to buy over a given period (in the next month or year, before the end of summer, etc.), then have them label each item as a “want” or a “need” and put the items in a priority order.	<ul style="list-style-type: none"> • Communicating • Comparing • Evaluating 	<ul style="list-style-type: none"> • Spending • Saving/investing
	Ask students to list items they buy often, such as food or clothing, then have them comparison shop for those items online or in print advertisements.	<ul style="list-style-type: none"> • Comparing • Evaluating • Discounts 	<ul style="list-style-type: none"> • Spending
	Have students look at sales ads from various stores and calculate comparative costs. Then, have students investigate the ads to look for misleading offers, costs of ownership, and more affordable deals on certain products.	<ul style="list-style-type: none"> • Figuring percentages • Discounts • Using fractions • Comparing • Evaluating 	<ul style="list-style-type: none"> • Spending
	Provide groups of students with a family profile, weekly budget, and grocery store sale paper. Each group can develop a grocery shopping list that fits the family’s budget, food preferences, and nutritional needs. Alternatively, give students a budget for a family vacation, and have them plan travel, lodging, meals, and activities.	<ul style="list-style-type: none"> • Unit pricing • Conversion • Solving word problems • Collaborating 	<ul style="list-style-type: none"> • Spending
	Host a Student Business Fair, where teams develop a product or service, create a budget, set prices, and “sell” to peers and staff. Have a Shark Tank-style pitch session where students present their business ideas — prizes for creativity and profitability!	<ul style="list-style-type: none"> • Planning • Collaborating • Communicating 	<ul style="list-style-type: none"> • Earning



Grades	Suggested Activity	Knowledge/Skills Required	Concepts Covered
9-12	Have students “shop” for credit cards, cars, or cell phone plans and calculate the true costs with different interest rates, fees, and monthly payments. Deepen the exercise by having them explore sample credit reports to identify good and bad credit habits or pairing them up to debate the pros and cons of different financial decisions—like leasing vs. buying a car.	<ul style="list-style-type: none"> • Calculating interest • Figuring percentages • Evaluating 	<ul style="list-style-type: none"> • Credit/debt • Spending
	Have students identify and explain information found on example paystubs. Have them calculate percentages put toward retirement savings, taxes, and insurance costs as they appear on the paystubs. Have them calculate the difference between gross pay and take-home pay, per pay period and per year.	<ul style="list-style-type: none"> • Taxation • Figuring percentages • Analyzing 	<ul style="list-style-type: none"> • Earning • Protecting/insuring • Saving/investing
	Have students create a monthly budget to track expenses and plan savings. If students don’t have a source of income, invite them to imagine they are taking on a weekend job and provide example jobs they could be eligible for and their salaries. Deepen the exercise by having students develop a savings plan for a long-term goal (such as buying a car) or create a meal plan (What will they eat? How often can they afford more expensive options or to eat out?).	<ul style="list-style-type: none"> • Multiplying and dividing • Planning 	<ul style="list-style-type: none"> • Spending • Credit and debt • Saving/investing
	Provide examples of restaurant receipts and have students identify tip amounts by figuring out 15 percent, 20 percent, and so on. Explore ways of making the calculations quicker, such as rounding the bill up to a whole dollar amount.	<ul style="list-style-type: none"> • Figuring percentages • Problem-solving 	<ul style="list-style-type: none"> • Spending

Bonus Idea: Build a Financial Literacy Word Wall — add terms like “savings,” “interest,” “budget,” and “credit” as students learn them. It’s a great way to reinforce concepts and spark discussion for any grade! Also, see [Financial Literacy Lingo Bingo](#) in the 21st CCLC NTAC Financial Literacy Toolkit for a ready-made game to help students learn and review key terms.



Resources

Check these online resources for additional activity ideas:

Hands on Banking

<https://handsonbanking.org/>

Introduce families to this online resource from Wells Fargo at your next Family Math Night or Resource Fair. Choose from categories such as preparing for a rainy day, managing day-to-day, and resources for youth.

Jump\$tart Coalition for Personal Financial Literacy

<https://jumpstartclearinghouse.org/>

See the Jump\$tart Clearinghouse for a searchable database of financial education resources, including many that are free. Fun fact: Jump\$tart is the original promoter of April as Financial Literacy Month.

MoneyMath: Lessons for Life

<https://treasurydirect.gov/research-center/tools/moneymath-lessons-for-life/>

Middle schoolers will enjoy activities like The Secret to Becoming a Millionaire (covers savings and interest), Wallpaper Woes (covers expenses, budget constraints, and trade-offs in a redecorating project), Math and Taxes (explores careers, human capital skills, salaries, and income tax), and Spreading the Budget (has them develop a budget for a college student).

Money Smart for Young People

<https://www.fdic.gov/resources/consumers/money-smart/teach-money-smart/money-smart-for-young-people/index.html>

This resource from the Federal Deposit Insurance Corporation includes a teaching guide, student handouts, real-life exercises, and links to financial education resources from other organizations. Follow the links for even more ideas!

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Financial Literacy Lingo Bingo

What to do: Read these definitions and have students find the corresponding financial literacy key terms until someone gets Bingo!

Why it matters: Games are a great way for students to work with new or abstract concepts. Games typically increase engagement as students work to solidify their understanding.

Directions

1. To play with 16 students, print and cut out the definition cue cards and bingo boards on pages 2-7 of this document. Consider using card stock or laminating the cue cards to make them last longer.
2. Give one bingo board and a marker, or other coloring implement, to each student.
3. Draw a cue card at random and read the definition on it aloud (but don't read the key term!).
4. Give students a chance to find the associated term on their boards and color it in (all boards contain all 19 terms). You can ask a student to volunteer the correct term — or keep the correct terms secret until one student thinks they have bingo!
5. Continue until one or more students get bingo. Because it's a 4 x 5 grid, you can decide what counts (e.g., all four corners, four in a row, or a bonus for the first person to get five in a row).

Bonus Play!

Once students are familiar with the terms, give them a bingo card + the definitions and have them listen for the terms and see how many they can mark off during a financial literacy activity such as a site visit or field trip.

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Cue Cards for Financial Literacy Lingo Bingo

The yearly rate of interest that you pay on a debt such as a credit card or bank loan.

Annual percentage rate (APR)

Possessions that have economic value; some may additionally provide a financial return.

Assets

A document used to plan and track the flow of money coming in (income) and going out (expenses), for a specific project or for overall finances.

Budget

Borrowing funds to buy something, with the understanding that payments will be due at a later time.

Credit

The official record of one's debts and repayments; includes information from banks, credit card companies, and collection agencies; impacts your ability to borrow money in the future.

Credit history

Payments for goods and services.

Expenses

A common-sense grasp of how money works and how to manage finances; having the skills and knowledge needed to make choices that maximize financial resources.

Financial literacy

Any fee associated with the cost of borrowing money.

Finance charge

Earnings that result from providing labor or other resources in the marketplace.

Income

A policy you can buy to help manage the risk of future losses or unexpected events; common types include home, auto, health, and life.

Insurance

The price associated with using someone else's money; banks pay it to savers (to encourage them to make deposits) and charge it to borrowers.

Interest

An asset you put money into with the hope that it will grow ("appreciate") into a larger sum of money; examples include stocks, bonds, and real estate.

Investment



An objective that a person or organization plans to achieve five or more years in the future.

Long-term goal

An objective that a person or organization plans to achieve in one to five years.

Medium-term goal

The smallest amount a person can pay in a given term (usually a month) to remain in good standing with a creditor.

Minimum payment

Income not spent on goods, services, other needs, or taxes that is set aside for future needs.

Savings

An interest-bearing deposit account at a banking establishment that is not typically used for transactions and has no maturity date.

Savings account

An objective that a person or organization plans to achieve within the next month or year.

Short-term goal


A person's combined assets, including available cash and possessions that can produce income in the future.

Wealth






Financial Literacy Lingo Bingo

Budget	Assets	Investment	Income
Finance charge	Medium-term goal	Expenses	Minimum payment
Long-term goal	Credit history	Savings	Financial literacy
	Insurance	Credit	Savings account
Interest	Short-term goal	Annual percentage rate (APR)	Wealth




Financial Literacy Lingo Bingo

Financial literacy	Annual percentage rate (APR)	Income	Medium-term goal
Savings	Assets	Investment	Savings account
Credit	Wealth	Credit history	Interest
Short-term goal	Expenses		Minimum payment
Insurance	Finance charge	Long-term goal	Budget




Financial Literacy Lingo Bingo

Income	Insurance	Financial literacy	Budget
Medium-term goal	Minimum payment	Expenses	Finance charge
Long-term goal	Annual percentage rate (APR)	Wealth	Credit
Short-term goal	Savings account	Credit history	Savings
Assets	Interest		Investment




Financial Literacy Lingo Bingo

Annual percentage rate (APR)	Minimum payment		Interest
Assets	Short-term goal	Wealth	Savings
Budget	Income	Credit	Insurance
Finance charge	Savings account	Investment	Medium-term goal
Financial literacy	Credit history	Long-term goal	Expenses






Financial Literacy Lingo Bingo

Credit	Savings account	Income	Investment
Insurance		Financial literacy	Long-term goal
Expenses	Short-term goal	Annual percentage rate (APR)	Medium-term goal
Wealth	Interest	Budget	Finance charge
Savings	Minimum Payment	Assets	Credit history




Financial Literacy Lingo Bingo

Insurance	Credit	Wealth	Long-term goal
	Budget	Savings Account	Short-term goal
Investment	Expenses	Savings	Assets
Medium-term goal	Credit history	Annual percentage rate (APR)	Interest
Finance charge	Income	Financial literacy	Minimum payment




Financial Literacy Lingo Bingo

Interest	Wealth	Expenses	Insurance
Short-term goal	Minimum Payment		Savings account
Finance charge	Annual percentage rate (APR)	Credit history	Assets
Savings	Financial literacy	Credit	Budget
Long-term goal	Medium-term goal	Investment	Income




Financial Literacy Lingo Bingo

Expenses	Short-term goal	Savings Account	Annual percentage rate (APR)
Income	Assets	Wealth	Medium-term goal
Long-term goal	Interest	Investment	Credit history
Minimum payment	Budget	Credit	
Savings	Insurance	Finance charge	Financial literacy






Financial Literacy Lingo Bingo

Credit history	Savings Account	Savings	Income
Short-term goal	Long-term goal	Financial literacy	Credit
Minimum payment	Expenses	Assets	Interest
Medium-term goal	Annual percentage rate (APR)	Investment	Insurance
Budget	Finance charge		Wealth




Financial Literacy Lingo Bingo

Investment	Insurance	Short-term goal	Expenses
Financial literacy	Savings Account	Income	Long-term goal
	Credit	Annual percentage rate (APR)	Finance charge
Credit history	Wealth	Budget	Interest
Minimum payment	Savings	Assets	Medium-term goal




Financial Literacy Lingo Bingo

Savings	Long-term goal	Assets	Savings Account
	Financial literacy	Finance charge	Minimum payment
Insurance	Budget	Income	Annual percentage rate (APR)
Credit history	Investment	Medium-term goal	Wealth
Short-term goal	Expenses	Credit	Interest




Financial Literacy Lingo Bingo

Budget	Investment	Annual percentage rate (APR)	Minimum payment
Finance charge	Savings Account	Credit history	Wealth
Interest	Assets	Insurance	
Expenses	Long-term goal	Credit	Financial literacy
Medium-term goal	Income	Short-term goal	Savings






Financial Literacy Lingo Bingo

Investment		Expenses	Savings Account
Short-term goal	Savings	Budget	Interest
Long-term goal	Minimum payment	Financial literacy	Assets
Credit	Annual percentage rate (APR)	Finance charge	Income
Wealth	Medium-term goal	Insurance	Credit history




Financial Literacy Lingo Bingo

Interest	Income	Wealth	Insurance
Medium-term goal	Financial literacy	Assets	Savings
Finance charge	Credit	Long-term goal	Expenses
Minimum payment		Credit history	Savings Account
Investment	Budget	Short-term goal	Annual percentage rate (APR)




Financial Literacy Lingo Bingo

	Credit history	Finance charge	Credit
Long-term goal	Wealth	Investment	Short-term goal
Budget	Financial literacy	Expenses	Annual percentage rate (APR)
Insurance	Savings	Interest	Assets
Savings Account	Income	Minimum payment	Medium-term goal



Financial Literacy Lingo Bingo

Savings	Short-term goal	Investment	Annual percentage rate (APR)
Credit history	Wealth	Medium-term goal	Financial literacy
Minimum payment	Long-term goal	Budget	Income
Interest		Credit	Insurance
Finance charge	Expenses	Savings Account	Assets





Financial Literacy Partnership Planner

What to do: Review the example below to see how to use this planner. Then use the blank planner on the next page to identify potential partners and take first steps toward establishing a working relationship.

Why it matters: When it comes to financial literacy, it's sometimes wise to call in experts who can bring specific knowledge and additional resources. This can help your staff students and families to get accurate information and make connections with resources in the community.

Example

Type of Partner: <input type="checkbox"/> Bank or insurance agency <input checked="" type="checkbox"/> Library <input type="checkbox"/> Government agency <input type="checkbox"/> Nonprofit organization <input type="checkbox"/> Other			
Potential Partner:	Name ABC Local Branch Library	Location 555 Street Lane (5 blocks from the site)	Phone or email 000-000-0000
Rationale:	The library offers an activity series for kindergarten and first grade. The series meets once a week for four weeks. Books about earning and spending are read aloud, the librarians lead a discussion, and then students participate in a related hands-on activity.		
Financial Literacy Area: <input checked="" type="checkbox"/> Earning <input checked="" type="checkbox"/> Spending <input type="checkbox"/> Credit and debt <input type="checkbox"/> Protecting and insuring <input type="checkbox"/> Saving and Investing			
Target Audience: <input checked="" type="checkbox"/> K-3 <input type="checkbox"/> 4-8 <input type="checkbox"/> 9-12 <input type="checkbox"/> Adults			
Type of Collaboration: <input type="checkbox"/> Professional development for program staff <input type="checkbox"/> Event(s) for families <input type="checkbox"/> One-time activity for students <input checked="" type="checkbox"/> Series of activities for students <input type="checkbox"/> Field trip <input type="checkbox"/> Club			
Duration: <input type="checkbox"/> One-time event or activity <input checked="" type="checkbox"/> Series of events or activities			
Most Effective Approach: <input type="checkbox"/> Phone call <input type="checkbox"/> Email <input checked="" type="checkbox"/> Complete official request form <input type="checkbox"/> Ask colleague or peer for introduction			
Steps to Establish a Partnership (check off as completed): <input type="checkbox"/> Hold an introductory meeting. <input type="checkbox"/> Offer a tour or visit to the afterschool site. <input type="checkbox"/> If applicable, visit the partner's site. <input type="checkbox"/> Complete a memorandum of understanding (MOU) to outline partnership details.			



Template

Type of Partner: <input type="checkbox"/> Bank or insurance agency <input type="checkbox"/> Library <input type="checkbox"/> Government agency <input type="checkbox"/> Nonprofit organization <input type="checkbox"/> Other			
Potential Partner:	Name	Location	Phone or email
Rationale:			
Financial Literacy Area: <input type="checkbox"/> Earning <input type="checkbox"/> Spending <input type="checkbox"/> Credit and debt <input type="checkbox"/> Protecting and insuring <input type="checkbox"/> Saving and Investing			
Target Audience: <input type="checkbox"/> K-3 <input type="checkbox"/> 4-8 <input type="checkbox"/> 9-12 <input type="checkbox"/> Adults			
Type of Collaboration: <input type="checkbox"/> Professional development for program staff <input type="checkbox"/> Event(s) for families <input type="checkbox"/> One-time activity for students <input type="checkbox"/> Series of activities for students <input type="checkbox"/> Field trip <input type="checkbox"/> Club			
Duration: <input type="checkbox"/> One-time event or activity <input type="checkbox"/> Series of events or activities			
Most Effective Approach: <input type="checkbox"/> Phone call <input type="checkbox"/> Email <input type="checkbox"/> Complete official request form <input type="checkbox"/> Ask colleague or peer for introduction			
Steps to Establish a Partnership (check off as completed): <input type="checkbox"/> Hold an introductory meeting. <input type="checkbox"/> Offer a tour or visit to the afterschool site. <input type="checkbox"/> If applicable, visit the partner's site. <input type="checkbox"/> Complete a memorandum of understanding (MOU) to outline partnership details.			

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Financial Literacy Resources for Out-of-School Time Programs

What to do: Use these resources to plan and implement financial literacy activities in your out-of-school time program.

Why it matters: Using quality resources will help you share accurate information and plan engaging activities to teach financial literacy skills and concepts.

Organizations Proposing Financial Literacy Standards

Council for Economic Education (CEE)

- [Financial Knowledge Organization for Youth](#): A website providing economic and personal finance education programs to equip and inspire young people to shape their future and the world around them.

Jump\$tart Coalition for Personal Financial Literacy

- [Jump\\$tart Coalition](#): National partners and a network of independent State affiliates working to advance financial literacy through communication, collaboration, and a commitment to effectiveness in financial education.

National Financial Educators Council (NFEC)

- [Financial Literacy Standards](#): NFEC's learning goals and educational targets for financial literacy instruction for elementary, high school, and adult learners.

Curricula and Resources

American Public Education Foundation

- [Financial Literacy Resource Library](#): A library of free or low-cost financial literacy resources for educators, students, and families.
- [Youth Personal Finance Pedagogy](#): Strategies for schools and educators seeking new ideas and insights as they deliver research-based and developmentally appropriate financial education.
- [Financial terms glossary](#): Defines terms that may be useful in helping students understand financial literacy concepts.

Federal Deposit Insurance Corporation (FDIC)

- [Money Smart for Young People](#): Free curricula for four grade bands (Pre-K-2, 3-5, 6-8, and 9-12). Each includes an educator guide, a PowerPoint presentation, handouts, and ideas for age level modifications and integrations with academic areas.



- [Youth Banking Resource Center](#): Free resources to help banks and schools work together to improve financial literacy. Includes support for partnerships that help students open bank accounts.

Internal Revenue Service (IRS)

- [Understanding Taxes](#): An interactive tax education program for middle school and high school students.

National Endowment for Financial Education (NEFE)

- [High School Financial Planning Program](#): Free materials for educators and students grades 8-12 to plan for higher education.

National Financial Educators Council (NFEC)

- [Youth Financial Literacy Statistics](#): Statistics and strategies educators and communities can use to understand the need for financial literacy education.

Next Gen Personal Finance

- [Next Gen Personal Finance](#): Free resources to help educators and students learn about personal finances.

U.S. Department of the Treasury

- [MoneyMath: Lessons for Life](#): Designed for middle school teachers, these downloadable student lessons cover topics such as The Secret to Becoming a Millionaire (savings and interest), Wallpaper Woes (expenses, budget constraints, and trade-offs in a redecorating project), Math and Taxes (careers, human capital skills, salaries, income tax), Spreading the Budget (developing a budget spreadsheet, examining expenses, and adjusting for cash flow problems).

U.S. Financial Literacy and Education Commission (FLEC)

- [MyMoney.gov](#): A federal government website that serves as a one-stop shop for federal financial literacy and education programs, grants, and other information; available in English and Spanish.
- [U.S. National Strategy for Financial Literacy 2020](#): Details the federal government's financial literacy priorities and underscores its plan to collaborate with State, local, and tribal governments and the private sector to strengthen financial capability for all Americans.

Wells Fargo

- [Hands on Banking / El futuro en tus manos](#): This free financial education program has resources for all ages; available in Spanish and English.



Potential Partners

Local Banks

- Some may offer [consumer education to young people](#) in your community, or they may be willing to [create a partnership to help students open bank accounts](#).

The following youth-oriented organizations have financial literacy programs and curricula, and their local chapters could be good partners for your work with students and families. Many resources are also available through their websites.

4-H

- [Teaching Kids About Money? We Can Help](#): A collaboration with the financial services firm TD Ameritrade, these research-based financial literacy activities make it easy and fun to educate students on the value of financial literacy, the hidden costs of credit, and other essential money smarts.
- [At-Home Financial Lessons for Kids](#): Geared toward children ages 9 to 15, these activities are designed to ensure kids have an early and fundamental understanding of real-world finances so they can use those principles to make positive and informed decisions.

Junior Achievement

- [JA Programs](#): A range of curricular possibilities for elementary to high school students, introducing concepts around financial literacy, personal finance, job skills, entrepreneurship, and more.

Books About Money

- [The Psychology of Money by Morgan Housel](#): This book, which could be enjoyable for teens or staff, offers 19 short stories exploring the strange ways people think about money, with clear takeaways about wealth, greed, and happiness.
- [Investing for Teens by Michelle Hung](#): This book provides a guide to money matters, from the difference between stocks and bonds to ways to research potential investments. Hung gears her advice toward teens, including pointers on landing a summer job and creating a savings plan for life after high school.
- [I Will Teach You to Be Rich by Ramit Sethi](#): This book is often recommended for young people for its engaging, relatable style and its emphasis on making financial decisions that will help you achieve your goals.
- [Financial Education Resources for Kids](#): A list of podcasts, apps, books, and other resources to help teach children the basic financial skills they'll need to succeed in life.

Reading Is Fundamental (RIF)

- [Financial Literacy Children's Book Resources](#): This list of lists offers many suggestions for fiction and nonfiction books you can use to start a conversation with students about everything from starting a business to learning about Bitcoin.



Articles

- [Financial literacy can hold key to college success | EdSource](#): The author of this article asserts that providing financial literacy training, both in high school and in college, could have a significant positive impact on the college graduation rate of low-income students.
- [2023 National Report Card on High School Financial Literacy | Champlain College](#): Research conducted by Champlain College's Center for Financial Literacy found that financial literacy lessons in school has an “overwhelmingly” positive impact on students’ financial habits — and its positive effects on students’ financial well-being can be detected even 10 years after graduation.

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Key Financial Literacy Messages

What to do: Include these messages in your student and family activities (see [Financial Literacy Knowledge and Activities Across Age Groups](#) for ideas) and social media posts (like those in the [Sample Financial Literacy Social Media Campaign](#)).

Why it matters: It's hard to overestimate the value of helping young people understand economics and personal finance. These messages related to the five concepts of financial literacy can introduce them to new ways of thinking about money, spark meaningful conversations, and help them avoid common pitfalls like overspending, taking on unnecessary debt, and falling for get-rich-quick scams.



Earning

There's more than one way to earn income. Active income is earned through direct work or labor, while passive income is earned with minimal ongoing effort, often from investments, rental properties, or royalties. You don't have to choose one or the other. You can do both!

When considering a job, look beyond the paycheck. Benefits such as tuition reimbursement, health insurance, paid vacation days, opportunities for advancement, and a retirement plan can affect your overall financial health.

Don't confuse "enough" for "too little." While we may feel social pressure to earn more and more, take care that the thirst for "more" doesn't lead to bad choices, like following a career path you'll regret, doing something that's unethical or illegal, or not taking time to enjoy and appreciate what you already have.






Spending

Learn to distinguish needs from wants. Ideally, you'll spend about 50 percent of your earnings on needs and 30 percent on wants (with the other 20 percent going to savings). Personal background and experiences can impact how people distinguish between needs and wants, but in general, needs are your essential food, housing, and clothing expenses.

Spending money diminishes your wealth. The more purchases you can avoid making, the more choices you'll have when it comes to the purchases you do make. The key to financial security is living below your means.

Budgeting grants a sense of control over your finances. Knowing how much money is coming in and going out takes the guesswork out of the day-to-day. While being "on a budget" is associated with restriction, having a budget can be paradoxically liberating as you're able to make purchases you've planned for without guilt or uncertainty.



 <p>Credit and Debt</p>	<p>Borrowing money is often essential for major purchases. You'll most likely need to take out a loan to buy a house or car, or to pay for college. Because of interest, you'll need to pay back more than you borrow, so make sure to examine and understand the interest rate associated with your loan.</p> <p>Taking on some debt helps to establish a credit history. If you build a strong history by paying your credit card balance and loans on time, this can make it easier and less expensive to borrow money in the future.</p> <p>Avoid actions that could damage your credit. Having too many credit cards, canceling them or maxing them out, increasing your card's limit, and missing payments can all bring your credit score down and remain part of your credit history for years.</p>
 <p>Protecting and Insuring</p>	<p>Protect what's most valuable. Insurance involves plans or policies that can help in case of emergencies or losses. While this includes formal insurance plans and protection policies like those for health care coverage and car insurance to cover the cost of an accident, it also includes keeping accurate and easily accessible financial records, including receipts for expensive purchases.</p> <p>Stay alert for scams. There are many ways people may try to deceive you. Learn about common scams to protect your money and your identity. In most cases: Don't click on links from unknown sources, don't respond to unsolicited messages, don't give out personal information, and don't pay for a scholarship or job opportunity.</p>
 <p>Saving and Investing</p>	<p>Pay yourself first. Make savings a habit by putting regular amounts into savings at regular intervals, perhaps by automating contributions to a 401(k) or direct depositing a certain amount of your paycheck to a savings account. Start your budget for other expenses with these amounts already allocated.</p> <p>The best time to start saving and investing is today. That's especially true if you put your money where it can earn compound interest. Try one of the many compound interest calculators online to see how starting now — and staying consistent over time — pays off!</p> <p>Some investments are riskier than others. Even professional stock traders only get it right about half the time. Regardless of the knowledge and skill you may develop, it's important to understand the risks and rewards associated with various types of investments, and to not put all your money in one place.</p> <p>Focus on what's within your control. Two people making the same salary can end up in different financial circumstances for reasons within their control (like spending habits and investment strategies) and beyond their control (like an inheritance, an economic downturn, or other unforeseen circumstances).</p>

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Sample Financial Literacy Social Media Campaign

What to do: Use these posts, all less than 280 characters, as inspiration for a social media campaign to raise awareness about financial literacy among the families and supporters of your out-of-school time (OST) program. You can use these posts as written — or adjust them to fit the needs and interests of your audience. The sample campaign includes 13 posts (and ideas for more), designed to share at least three posts a week for four weeks. Consider running your campaign in April, which is Financial Literacy Month!

Why it matters: Social media can be a useful family engagement tool, and an easy way for you to extend the reach of your programming. Sharing these basic tips as a public service announcement to your followers highlights the value your program provides to the community.

Week 1

Welcome to #MoneySmartOST: We'll be sharing practical tips for financial success aligned with lessons students are learning in our program. 🎉 This campaign is about empowering our community to take charge of their financial literacy! Stay tuned!

Financial literacy empowers students to dream bigger and achieve their goals. ☀️ By teaching budgeting, saving, and smart spending, OST programs like ours prepare youth for real-world challenges and opportunities. 💡 #OSTEducation

#DYK 93% of teens believe they need financial knowledge and skills to achieve their life goals, and 97% of parents agree? 😮 Our OST program aims to meet this need by making financial literacy part of our programming. 💡 #MoneySmartOST

Week 2

Would you rather: 💰 have \$100 now or 💵 invest \$100 and turn it into \$1,000 down the road? If you're not sure how to make your money grow, financial literacy can help! 📈 Learning how to save, invest, and budget now can set you up for success in the future. #MoneyMatters

Hashtags

Use these hashtags — or others they inspire — to liven up your posts and connect your messages to related content.

#DYK #FinancialEducation
#FinancialLiteracy
#FinancialLiteracyMonth #LifeHack
#MoneyMatters #MoneySmartOST
#OSTEducation #StudentGoals

Graphics

Adding images to your posts can increase engagement. This "LifeHack\$" graphic is available for your use as part of the **21st CCLC NTAC Financial Literacy Toolkit**. You'll find two versions in the zip file for the toolkit. You could also use images of students in your program doing financial literacy activities. (Just be sure you have the necessary release forms.)

Lifehack\$



#LifeHack of the day: Before you buy something, ask yourself, “Do I need it, or do I just want it?”

🤔 This simple question can help you save for the things that truly matter. 💰 ✨

Imagine this: You save just \$5 a week. By the end of the year, you have \$260! 💰 Financial literacy isn't just about saving money — it's about learning how small steps lead to big results. Help the young people in your life start their savings journey today! #StudentGoals

Week 3

#LifeHack of the day: Want an easy way to budget? Try the 50/30/20 rule!

- 🟢 50% of your money goes to needs
- 🟡 30% goes to wants
- 🟠 20% goes to savings

Learning how to manage money now means fewer financial headaches later. Start small — where could you cut back to save more?

#LifeHack of the day: Be a savvy shopper! 💡 Compare prices before buying anything. Use apps or check store ads to find the best deal — you might save more than you think! 🛒 💰

#LifeHack of the day: Learn the power of patience! ⌚ If you see something you really want, wait 48 hours before buying. You might realize you don't need it — or find a better deal!

#LifeHack of the day: Are you or your child attending a birthday party any time soon? Save some cash and DIY the gift! 🎨 Handmade cards, art, or baked goods show thoughtfulness without shelling out big bucks.

Week 4

Financial literacy starts at home! Teaching children to save, budget, and make smart spending choices builds lifelong habits. Try this: Next time your child longs for a new toy or gadget, give them a small allowance for completing chores and help them create a savings plan. 🧒

What #FinancialLiteracy lesson will your future self thank you for? Write a short note with:

- ✅ A financial lesson you've learned
- ✅ A savings or spending habit you want to keep
- ✅ A goal you're working toward
- ✉ Seal in an envelope and open in 1 year to see how far you've come!

This ends our #MoneySmartOST campaign, but 🚀 financial literacy is a lifelong journey — let's keep the momentum going. Poll: Now that you've heard and spread the word of #FinancialLiteracy, what's your next move?

- ✅ Save for something special 🎮
- ✅ Start a side hustle 💼
- ✅ Build an emergency fund 🏠
- ✅ Learn more about investing 📈



More Ideas for Posts

- Have your students or staff engage in a financial literacy activity (find ideas on the 21st CCLC NTAC [Financial Literacy Knowledge and Activities Across Age Groups](#) tool) and post about the results! Feature their work by sharing photos of them engaging in the activities or short interviews where they describe what they learned.
 - *Making financial literacy fun! Our students tried a Budget Challenge, where they got to plan a dream trip — within a budget. 🛒 💰 They considered travel costs, lodging, meals, activities, and more! #FinancialEducation*
 - *The more students hear and see terms in their everyday lives, the more comfortable they become using them! 🧠 💰 We built a Financial Literacy Word Wall — adding terms as students learned them. It's been a great way to reinforce concepts and spark discussion! 🗣️*
 - *We set up a program-wide Spending Freeze Challenge. 🛑 Staff avoided spending on non-essential items for a week and reflected on their experience. #MoneySmartOST*
- Feature the work of your staff and partners in short video interviews describing the ways they integrate financial literacy in your program.
 - *OST leaders are making a difference! 🌟 Hear from [Practitioner Name] about their creative financial literacy activities: [video link]*
 - *Financial literacy isn't just for students — it's a family conversation! 🏠 💰 [Practitioner Name] at [Program Name] launched [information about activity involving family engagement]. See them talk about how it's going: [video link]*



You can make this social media campaign into a student activity in and of itself!

Have a group of students select and edit posts, brainstorm financial tips, and create and share a collaborative video or artwork to showcase their ideas. It's teamwork, creativity, and financial literacy all in one!

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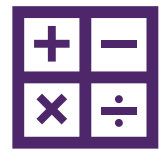
Using Academic Standards to Incorporate Financial Literacy

What to do: Review the academic areas below and check to see how your State or territory learning standards address these topics. Then think about how you can use the standards to intentionally design financial literacy activities that support multiple disciplines.

Why it matters: Financial literacy activities can help students meet academic standards and gain practical skills to help them reach personal goals. There are many ways to connect “money smarts” to disciplines such as social studies, math, English language arts, economics, and more.

To incorporate math:

- Use basic math functions to balance a checking account.
- Use decimals and percentages to calculate interest.
- Classify, count, and sort money.
- Use and understand graphs to interpret financial information and data.
- Use probability and statistics to make inferences and decisions about money.



To incorporate English language arts:

- Write short-term and long-term financial goals.
- Develop a business plan for a business idea.
- Write a proposal for a grant or loan.



To incorporate social studies:

- Study how world events affect the stock market.
- Review the financial implications of the Great Depression.
- Discuss the effects of the Industrial Revolution on the economy and culture.
- Find out how the U.S. dollar stacks up to other countries' currencies.



To incorporate economics:

- Explore the concepts of risk and scarcity.
- Study the effects of inflation.
- Review how economic principles affect business decisions.



To incorporate family and consumer sciences:

- Create a household budget.
- Make a plan for a long-term goal, such as a large purchase.
- Review how to calculate and pay taxes.



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