

CFAES

Financial Literacy Resources

Programs and resources that help promote financial education, and increase youth financial literacy.

OSU Extension Financial Resources

Ohio Saves For youth 14 and up, Ohio Saves provides access to financially focused content via email or text. By signing the Ohio Saves pledge, students will be able to identify an important savings goal, for anything from education to purchasing a first car, and begin to take the steps necessary to begin building healthy financial habits - And it doesn't stop there! America Saves will keep students motivated with periodic information, advice, tips, and reminders sent by email or text message to help them reach their savings goal. Think of it as providing students with their own personal support system. Take the pledge and learn more at OhioSaves.org.

Real Money Real World Real Money. Real World. is fun and distinctive because it includes an interactive spending simulation that provides the opportunity to make lifestyle and budget choices similar to those made by 27-year-old adults. As a program of Ohio State University Extension, the most preferred and successful RMRW programs are partnerships of the county OSU Extension office, the school, and the business community. RMRW has three parts:

Part I: Four preparatory classroom lessons

Part II: A hands-on budget management and decision-making spending simulation

Part III: A post-session evaluation of spending choices made during the simulation

For more information visit realmoneyrealworld.osu.edu and contact your local Extension office. *(An update for this program is currently in the works, and will be made available when complete).*

Smart Start with Money Smart Start Teaching Preschoolers about Money is an educational curriculum, developed by OSU Extension Educators designed to teach children ages 3-5 about the beginning concepts of money. It is intended to be used as a train-the-trainer material for childcare providers. It explores such questions as, "what is money?" and "what do we do with money?" For more information visit <http://go.osu.edu/SmartStartwithMoney> or contact Melinda hill (hill.14@osu.edu), or Carol Chandler (chandler.4@osu.edu).

fcs.osu.edu**THE OHIO STATE UNIVERSITY**COLLEGE OF FOOD, AGRICULTURAL,
AND ENVIRONMENTAL SCIENCES

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Basic Money Management Toolkit This tool can be a self-study resource, as well as an educator toolkit that focuses on the basics of personal money management! These tools were designed as grab and go activities, and would be an excellent resource for some classrooms. For more information visit <http://go.osu.edu/MoneyToolkit>

Other Resources

\$martPath \$martPath is an engaging, interactive and easy-to-use way for elementary and middle school teachers to embed relevant and fun economic and financial education in their classrooms. <https://smartpath.online/>

FDIC Money Smart for Young People The FDIC's Money Smart for Young People series consists of four free curriculum products. Each age-appropriate curriculum includes lesson plans for educators along with guides for parents and caregivers. The materials are available for immediate download at <https://catalog.fdic.gov/store/youth>

Consumer Financial Protection Bureau (CFPB) Youth Financial Resources The CFPB created a site with resources that focus on developing financial knowledge, skills, and habits is an important stepping stone on young people's path to adult financial well-being. The tools and resources listed here support K–12 financial education. <https://www.consumerfinance.gov/practitioner-resources/youth-financial-education/>

NEFE High School Financial Planning Program NEFE's High School Financial Planning Program® (HSFPP) is a free turnkey financial literacy program specifically focused on basic personal finance skills that are relevant to the lives of teens in Grades 8-12. HSFPP offers a full suite of FREE instructional resources to teach teens in an instructor led classroom or workshop setting. Register or log in to immediately download the curriculum or place an order for printed materials. <https://www.hsfpp.org/>

The components for this program include:

- Six student guide booklets
- Teacher lesson plans and PowerPoint presentations
- Activities, handouts and performance-based assessments
- Online student practice quizzes, polls and more

FoolProof Me FoolProof has developed and tested resources that work for young people and adults. The focus is financial literacy, and the content was created using a unique teaching methodology that uses peer-to-peer instruction, honest messaging, and sophisticated interactivity to challenge the way they think about their responsibilities in the free enterprise system. FoolProof uses online programs to customize messages for unique populations, and partner with community organizations and other not-for-profits to help them accomplish their mission and to provide the widest possible exposure to our

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resources. Their resources are provided to all us *for free, forever*, directly by the FoolProof Foundation. The curriculum meets all the Council for Economic Education standards and guidelines for financial competency. <https://www.foolproofme.org/academy>

They offer four different programs that consist of a variety of topics and modules specific to each audience:

- Middle School
- High School
- Homeschool: FoolProof for Parents

College Aged Financial Literacy

FoolProof Solo FoolProof Solo program consists of 18 highly interactive online sessions called "modules" and offers valuable lessons on 16 topics—from credit cards to advertising and from renting your first apartment to retirement. Each module takes about 45 minutes to complete. You can use one, or all and you can stop and start at any time and work on any device with web access. <https://solo.foolproofonline.info/foolproof/>

On Your Own (NEFE) On Your Own is a nonprofit blog — presented without ads or fees of any kind — as a public service of the National Endowment for Financial Education, the leading private nonprofit national foundation dedicated to helping Americans make better money decisions. Whether you're starting out in the real world or just looking to start fresh, we will be there as a helpful guide and your biggest cheerleader. Learn more at <https://www.onyourown.org/> and more info on NEFE at <https://www.nefe.org/>

NEFE CashCourse CashCourse is a free, online financial education resource designed specifically for college and university students. Created with input from real students and universities, CashCourse equips students with information that helps them make informed financial decisions, from orientation to graduation and beyond. <https://www.cashcourse.org/info>

NEFE Youth Financial Workshop Kits Financial Workshop Kits can help you reach out to your community by providing the tools and resources needed to deliver financial education information to underserved audiences. Here, you have access to workshops, tools, and other resources that can be used separately or together to empower people to make the best financial choices. <https://www.financialworkshopkits.org/>