

Resources for Financial Educators



April 7, 2015

12pm-1pm CST

Brought to you by:

Center for Financial Security
at the University of Wisconsin- Madison

Our Presenters



Dave Mancil

Director, Office of Financial
Literacy, Wisconsin
Department of Financial
Institutions



Carol Maria

Community Affairs
Specialist, Federal
Deposit Insurance
Corporation



Peggy Olive

Financial Capability
Specialist at University
of Wisconsin-Madison
Center for Financial
Security



DEPARTMENT OF
FINANCIAL INSTITUTIONS



MONEY SMART WEEK[®]

APRIL 18-25, 2015 | WISCONSIN



www.moneysmartweek.org

Money Smart Week® is a public awareness campaign designed to help consumers better manage their personal finances. Programming is offered to all demographics and income levels and covers all facets of personal finance from establishing a budget to first time home buying.

2002 - Created by the Federal Reserve Bank of Chicago

2006 - Wisconsin conducted first-ever statewide campaign
Held in conjunction with Governor's Council on Financial Literacy

Today - National campaign with dozens of states and national partners





Wisconsin

Yearly Statistics

	2006	2007	2008	2009	2010	2012	2013	2014
Attendance	6,487	8,673	13,987	10,327	15,543	7772	12218	15860
Events	463	761	597	667	616	335	402	488
Partners	453	579	515	1,043	2,796	154	232	341

Note: 2011 was a transition year for Wisconsin – Money Smart Week® was held in October in 2006 – 2010 and was held in April beginning 2012.





Fox Cities Money Smart Evening at the PAC with
Oprah's Debt Diet Coach Glinda Bridgforth

"Get Your Money & Your Credit Straight!"

Tuesday, October 14, 6:30-8 p.m.
Fox Cities Performing Arts Center
Free admission ~ Free parking

Limited number of tickets available at Fox Cities Money
Smart Week Partners - call 958-6332 or visit
moneysmartwi.org/foxcities for more information

Prize Packages valued at hundreds of dollars
will be given away following the event!



Glinda Bridgforth
Oprah's Debt Diet Coach
Money Smart and Go,
Get Your Credit Straight

Fox Cities Financial Makeover Challenge

Would you like to change your life with the help of a personal financial counselor?

Four area families will be chosen to join our Challenge!

More information available at the event. Visit moneysmartwi.org/foxcities
or call 958-6332 for details.

Oprah's Debt Diet Coach



Green Bay Packer Donald Driver



Wisconsin State Capitol in Green





Budget Man shows Green Bay, Wisconsin's support for Money Smart Week as he poses for a photo to be used in a promotional video showcasing 'We Love Money Smart Week' signs around the country.





www.moneysmartweek.org

- \$ 7th Annual Fox Cities Financial Makeover Challenge
- \$ How to Retire the Cheapskate Way presented by Jeff Yeager,
The Ultimate Cheapskate
- \$ 4th Annual Fond du Lac County Women's Conference
- \$ 3rd Annual Oshkosh Money Conference
- \$ Brown County Women's Financial Seminar - Green Bay
- \$ Shred Fests throughout Wisconsin
- \$ Reality Fair for Financial Literacy (Hustisford, Horicon,
Dodge, Randolph, and Oakfield school districts)





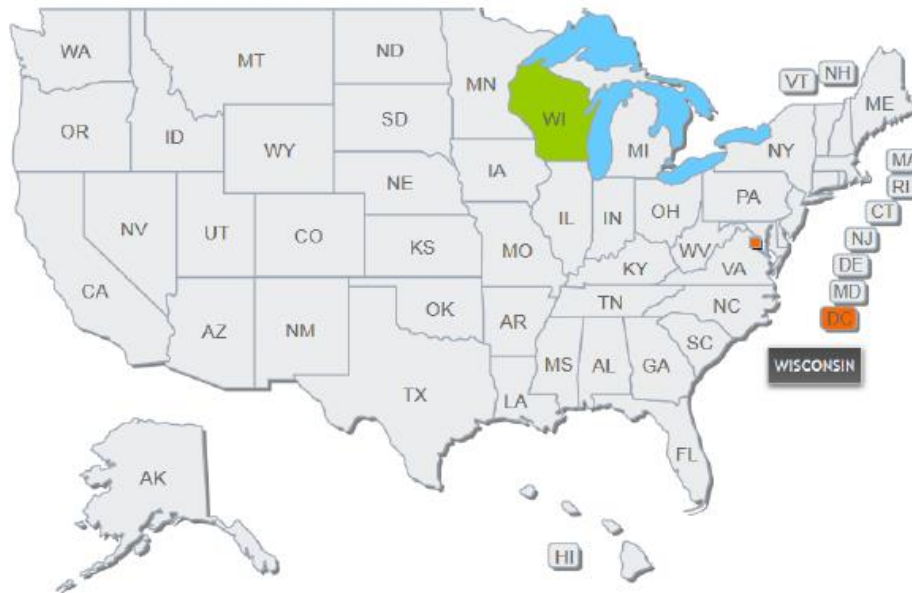
Began in 2011 in the
Fox Cities Area





www.moneysmartweek.org

Find an event in your area





www.moneysmartweek.org

To hold an event in your area





www.moneysmartweek.org

To find the chairperson in your area





www.moneysmartweek.org

CONTACT INFORMATION:

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Department of Financial Institutions
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FDIC Financial Education Curriculum



- Released in 2001
- Free
- Award-winning
- Easy to access
- Multiple formats



Curricula Formats

- **Instructor-led curricula:**
 - Power Point Presentations
 - Instructor Guide
 - Participant Materials or Guides
- **Self Paced - Computer-Based Instruction (CBI):**
 - Adults and Young Adults
 - English and Spanish
 - Certificates of Completion
- **Money Smart Podcast Network**



Money Smart - A Financial Education Program

[Money Smart Home](#)

Teach Money Smart

[Money Smart for Adults](#)

[Money Smart for Youth](#)

[Money Smart for Older Adults](#)

[Money Smart for Small
Business](#)

[Train-the-Trainer Program](#)

[Implementation Resources](#)

[Order Money Smart](#)

[Learn Money Smart](#)

[Computer-Based Instruction](#)

[Money Smart Podcast
Network \(MP3\)](#)

[Resources](#)

[Money Smart News](#)

[Alliance Members](#)

[Press Releases and](#)

Money Smart for Adults

The Money Smart for Adults instructor-led curriculum consists of eleven training modules that cover basic financial topics. Topics include a description of deposit and credit services offered by financial institutions, choosing and maintaining a checking account, spending plans, the importance of saving, how to obtain and use credit effectively, and the basics of building or repairing credit.

Each of the 11 modules is structured in an identical manner and includes:

- A comprehensive, fully scripted guide for instructors. The guide includes everything necessary to start teaching the program, including easy to follow cues, script, and interactive class exercises.
- Overhead slides in PowerPoint and PDF format.
- A take-home guide for participants that includes tools and information that participants can use independently after completing a module.

Money Smart may be taught to students in a classroom or small group setting. It may also be used in a more personalized setting, such as by counselors working with individual clients. Educators can also integrate portions of Money Smart into other educational resources.

An instructor can teach all eleven modules sequentially or one or more individual module(s) on a stand-alone basis depending on audience needs. Instructors are strongly encouraged to assess the educational needs of their audience and present the module(s) or section(s) of a module that address those needs.

If taught in their entirety, each module takes between 1-2 hours of classroom time to teach. A layering matrix table appears in the instructor guide for each module to provide a break-down of topics, subtopics, target audience, and activities for the module.



Web based learning...

A screenshot of the FDIC Money Smart login page. The header includes the FDIC logo, "Federal Deposit Insurance Corporation", and the "Money Smart" logo. The date "March 19, 2015" and a link to "Exit" are in the top right. The main text says "To participate in Money Smart training, please Login or Register." and "Forgot Username or Password". Below this is a login form with fields for "Username" and "Password", and a "Login" button.

FDIC Federal Deposit Insurance Corporation Money Smart

Exit
March 19, 2015

To participate in **Money Smart** training, please Login or [Register](#).
Forgot [Username](#) or [Password](#)

Username

Password

Login

...produces certificates of completion.



Adult Modules

- Bank on It
- Borrowing Basics
- Check It Out
- Money Matters
- Pay Yourself First
- Keep It Safe
- To Your Credit
- Charge It Right
- Loan To Own
- Your Own Home
- Financial Recovery

FDIC Money Smart
www.fdic.gov/moneysmart

08/2011

ENGLISH Financial Education Program
Instructor-Lead Curriculum for Adults

中文 **CHINESE** 一項理財教育計畫
講課者輔導成人課程

Kreyòl Ayisyen **HAITIAN-CREOLE** Yon Pwogram Edikasyon Finansye
Pwogram Enstriktè a Ap Bay pou Adilt yo

हिन्दी **HINDI** एक वित्तीय शिक्षा कार्यक्रम
वक्ताओं के निरूपित कार्यक्रम के माध्यम से वित्तीय शिक्षा

Hmoob **HMONG** Ib Txoj Kev Pab Kawm Txog Nyiaj Txiaj
Kev Qhia rau Cav Nrog Lawm rau Muaj Tsej Qhia

한국어 **KOREAN** 금융 교육 프로그램
강사 주도 학습의 성인용 교육 프로그램

Русский **RUSSIAN** Программа финансового образования
Учебный план для взрослых под руководством преподавателя

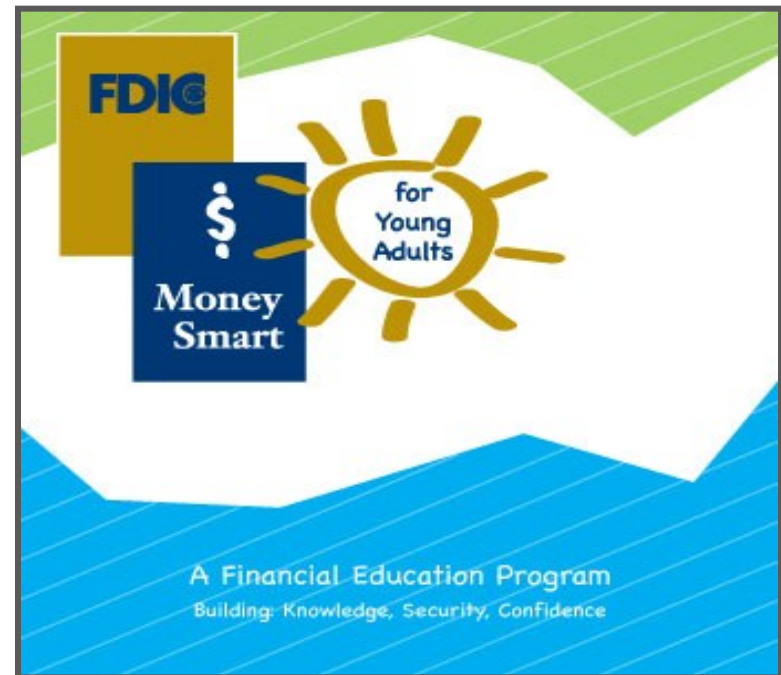
Español **SPANISH** Un Programa de Educación Financiera
Programa para adultos guiado por un instructor

Tiếng Việt **VIETNAMESE** Chương Trình Giáo Dục Tài Chính
Giáo Trình có Giảng Viên Hướng Dẫn cho Người Lớn



Young Adult Modules

- Bank On It
- Check It Out
- Setting Financial Goals
- Pay Yourself First
- Borrowing Basics
- Charge It Right
- Paying for College and Cars
- A Roof Over Your Head





Small Business Modules

- Organizational Types
- Time Management
- Financial Management
- Recordkeeping
- Banking Services
- Credit Reporting
- Risk Management
- Insurance
- Tax Planning and Reporting
- Selling Your Business and Succession Planning





Developed jointly by
FDIC and CFPB:

- **Raises** awareness to prevent elder financial exploitation.
- **Encourages** planning and informed decision-making.





Consumer Financial
Protection Bureau



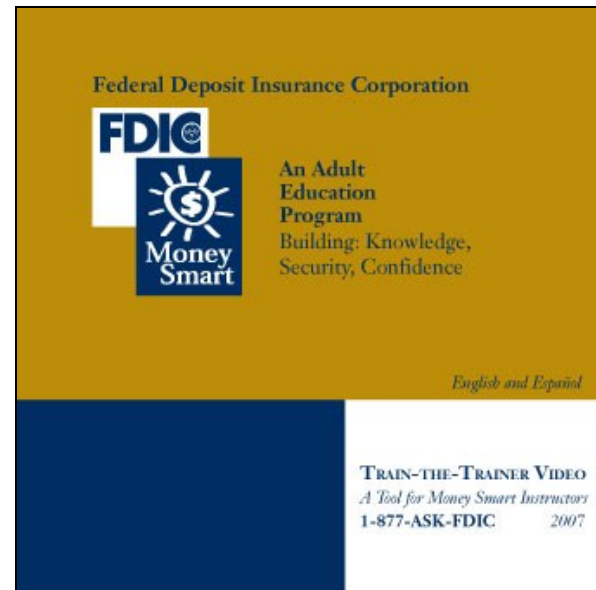
FDIC Financial Education Curriculum

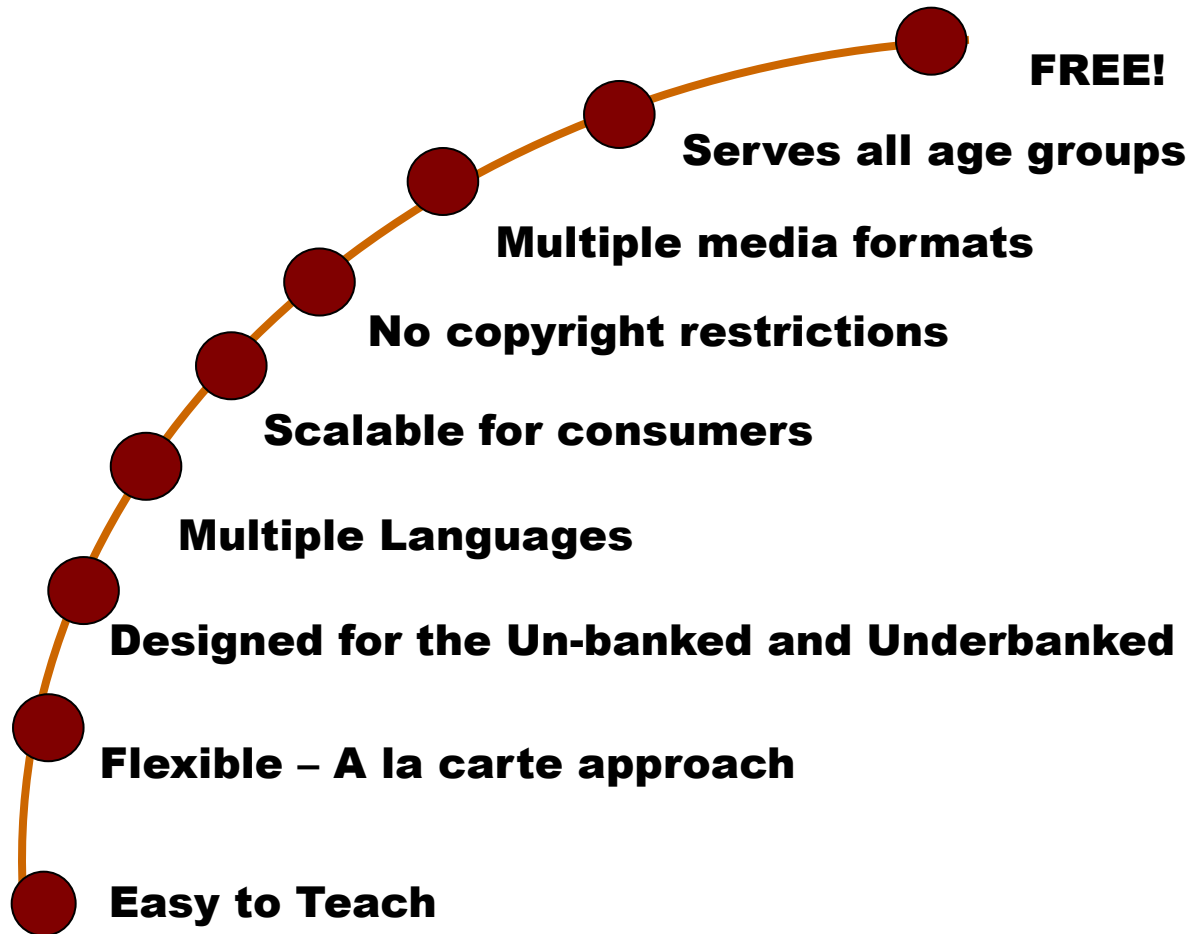
- Created in Dodd-Frank Wall Street Reform and Consumer Protection Act.
- Mission: To make markets for consumer financial products and services work for Americans — whether they are applying for a mortgage, choosing among credit cards, or using any number of other consumer financial products.
- Variety of blogs, discussion groups, and materials for financial education.



Train-the-Trainer

- Video (DVD)
- Workshops
- Webinars

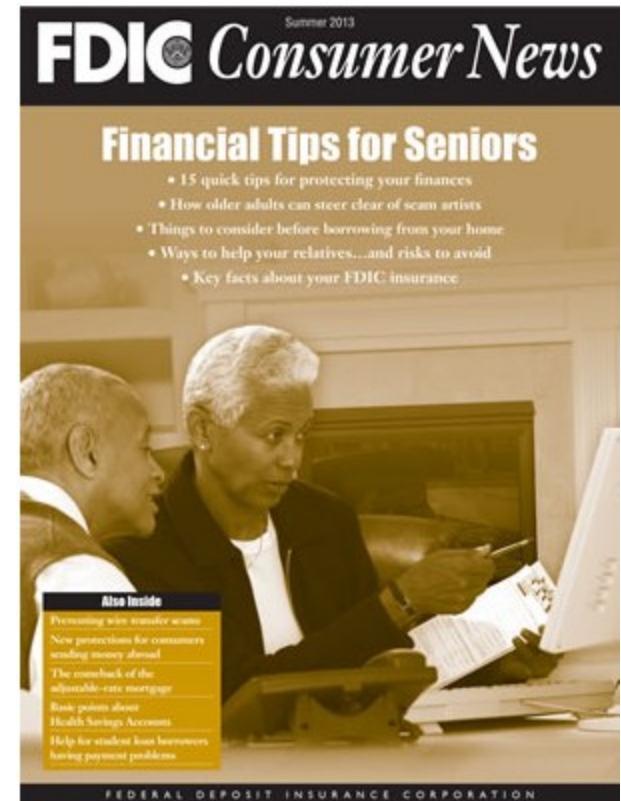






Additional Resources

- FDIC Consumer News
- FDIC Research Publications





WEB BASED RESOURCES:

- www.fdic.gov/moneysmart - 877-ASK-FDIC
- www.fdic.gov/consumers/consumer/moneysmart/newsletter
- www.fdic.gov/teachers Teachers resources from the FDIC and CFPB to help teach children (pre-K through 20) about money or other financial topics.
- www.consumerfinance.gov/parents Parents and caregivers can find a variety of age-appropriate information and tools to help build their children's financial future.



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Thank You!



Resources for Financial Education

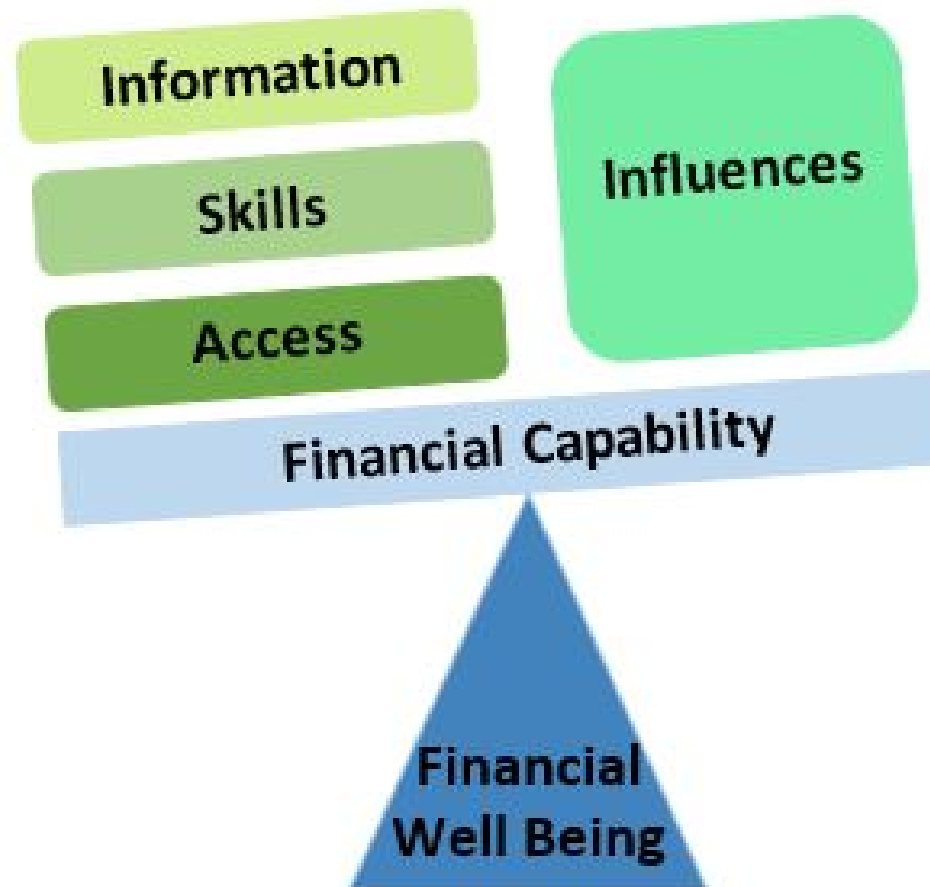
Peggy Olive

Financial Capability Specialist

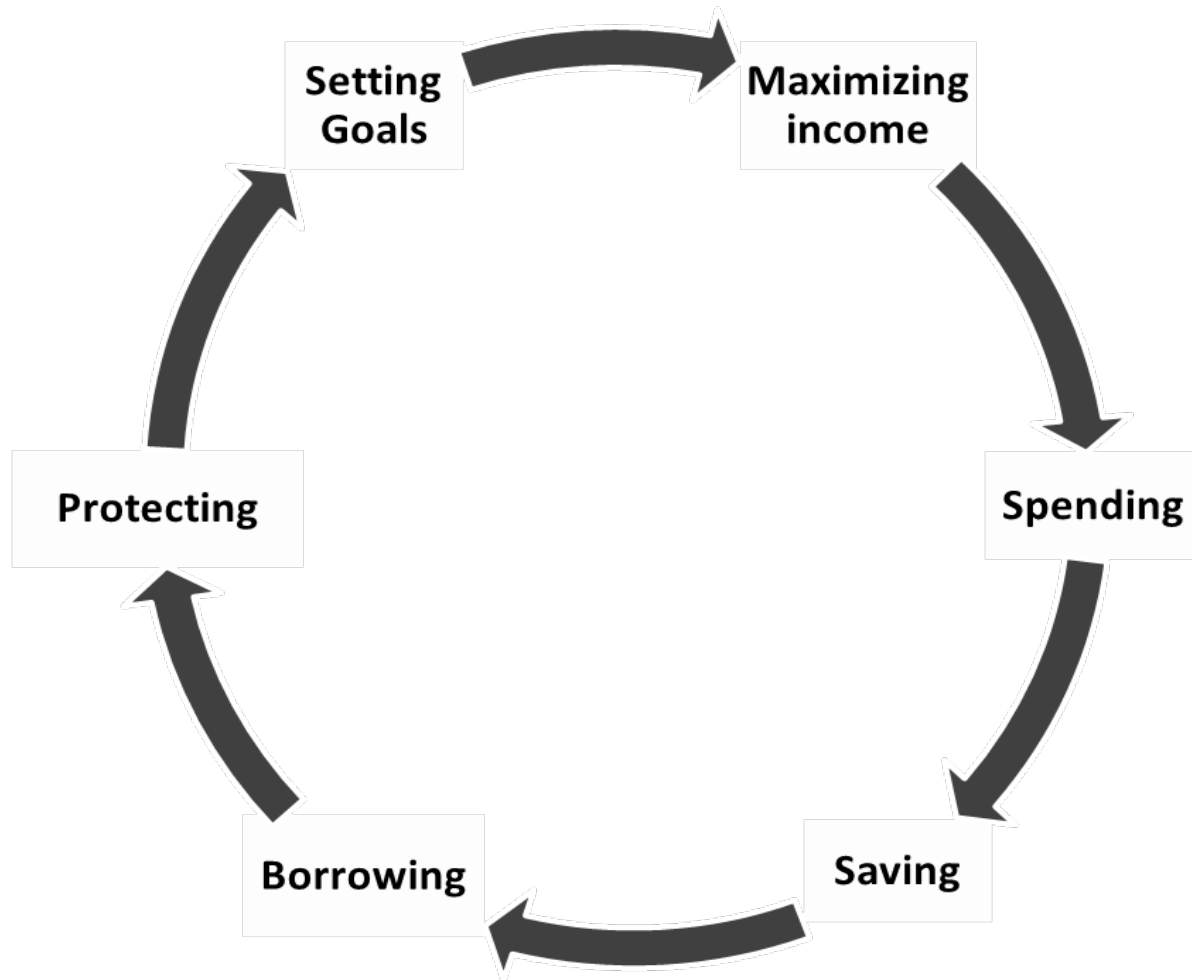
polive@wisc.edu



What's your financial education goal?



Financial Skills for Life:



What curriculum should I use?

- ❖ Emphasize behaviors in addition to knowledge
- ❖ Connect learning and doing/just-in-time
- ❖ Repetition across the lifespan
- ❖ Integration and ease of access
- ❖ Other factors – delivery, effectiveness, timing, financial capability “mix”

Source: Final Report, President's Advisory Council on Financial Capability, 2013. <http://www.treasury.gov/resource-center/financial-education/>

Snapshot of Resources:

- ❖ Financial publications, factsheets, guides
- ❖ Financial Curricula: printed or online
- ❖ Financial education & social services
- ❖ Assessment & Evaluation

Financial publications, factsheets, guides



The screenshot shows the MyMoney.gov website. At the top left is the Financial Literacy Education Commission logo. The main header features the text "MYMONEY.GOV" in large white letters on a blue background. To the right of the header is a search bar with a dropdown menu set to "All" and a magnifying glass icon. Further right is a "Contact Us" button with a speech bubble icon. Below the header is a navigation menu with tabs: Home, MyMoney Five, Earn, Borrow, Save & Invest, Spend, Protect, Life Events, Tools, and Money Quizzes. The "MyMoney Five" tab is currently selected. The main content area has a blue background. On the left, it says "LEARN MORE" in yellow, followed by "MyMoney Five" in large white and yellow text. Below this, it says "Learn more about the five key topics for managing and growing your money." in yellow. On the right, there is a graphic of a green plant with five leaves, each labeled with a financial topic: "Save & Invest" (top), "Earn" (top-left), "Protect" (top-right), "Spend" (bottom-left), and "Borrow" (bottom-right). A large green dollar sign is in the center of the plant, growing out of a brown pot. At the bottom of the main content area, there are five small white dots and a play button icon. On the right side of the page, there is a "HIGHLIGHTS" section with a red arrow icon and the text "New on the MyMoney Research Clearinghouse: 2012 PISA Financial Literacy Data". Below this, there is a paragraph of text about the PISA 2012 study.

Financial Literacy Education Commission

MYMONEY.GOV

All

Contact Us

Home MyMoney Five Earn Borrow Save & Invest Spend Protect Life Events Tools Money Quizzes

LEARN MORE

MyMoney Five

Learn more about the five key topics for managing and growing your money.

Save & Invest

Earn

Protect

Spend

Borrow


HIGHLIGHTS

► New on the MyMoney Research Clearinghouse: 2012 PISA Financial Literacy Data


The Programme for International Student Assessment (PISA) 2012 is the first large-scale international study to assess the financial literacy, learned in and outside of school, of 15-year-olds nearing the end of compulsory education. It assesses the extent to which students in 18 participating countries and economies have the knowledge and skills that are essential to make financial decisions and plans for their future.

www.mymoney.gov


Financial publications, factsheets, guides

 An official website of the United States Government

Español 中文 Tiếng Việt 한국의 Tagalog Русский العربية Kreyòl Ayisyen

 Consumer Financial Protection Bureau


Contact us (855) 411-2372

Search 

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Owning a Home

We're here to help you with your home buying process. Just starting out? Learn what to expect and how to get a great deal. About to close? A checklist makes it less stressful.



Check interest rates for your situation^{BETA}

If you are shopping for a mortgage, you might be wondering: What interest rates can I expect? Use this tool to see the range of interest rates currently available to borrowers like you.



[Explore current interest rates >](#)

Starting to think about buying a home?

The home buying process can feel overwhelming. We're here to equip you with key information early so you can save time—and money—later.


Understand loan options

Learn how your choice of mortgage affects the amount you'll pay, what options are best for your situation, and how to get the best deal.

[Learn more about loan options >](#)

STAY TUNED

We're already working on more tools that make it easier to shop for a mortgage and help you understand the mortgage process. Sign up for our email list, and we'll let you know when we add more resources.

Enter your email address 

RELATED LINKS

Looking for home buying help or struggling to repay your mortgage?
[Find a HUD-approved housing counselor >](#)

Have more mortgage questions?
[Get answers to common questions >](#)

www.consumerfinance.gov

Financial publications, factsheets, guides



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Personal Finance

Photo credit: Clover_1/Flickr



Affordable Care Act

The Patient Protection and Affordable Care Act of 2010 is bringing about numerous reforms to U.S. health care. We've assembled publications, guides and fact...>[Read More](#)

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www.extension.org/personal_finance

Financial publications, factsheets, guides



financial capability
FOR HELPING PROFESSIONALS

UW Extension
University of Wisconsin-Extension

HOME GOAL SETTING MAXIMIZING INCOME SPENDING SAVING BORROWING PROTECTING RSS

Home Page

Overview of Resource Materials

This website is designed to share proven resources used and/or developed by Wisconsin Cooperative Extension Financial Education professionals. It is designed to help professional people. All materials are free for personal use.

The topic is divided into the following Core Financial Competencies:

- Goal Setting
- Maximizing Income
- Spending
- Saving
- Borrowing
- Protecting

Core Financial Competencies

- Goal Setting
- Maximizing Income
- Spending
- Saving
- Borrowing
- Protecting



UW Extension
University of Wisconsin-Extension
Family Living Programs

fyi.uwex.edu/financialcapability

Financial publications, factsheets, guides

lunchtime learning

Family Financial Education

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- [Financial Literacy](#) (39)
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- [Savings Products](#) (3)
- [Taxes](#) (2)
- [Technology](#) (2)
- [VITA](#) (1)

[Retirement and Estate Planning Basics](#)

Posted on **March 12, 2015** by Libby Bestul

As the Baby Boom ages, there are increasing demands on educators to help people prepare for retirement. It is important that the foundation of this programming is based on basic budgeting, goal setting and action planning—all activities that are common across financial education programs. This conversation and brief discusses The AARP Finances 50+ Model and shares numerous other resources including several from Extension.

Issue Brief: Retirement and Estate Planning Basics	mp3 file*: (coming soon, conversation on 3/16/2015)
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*Listen now or download the audio file to an mp3 player for later listening by following the steps on this tip sheet: [Adding Podcasts to iPods](#)

Filed under: [Retirement](#) | Comments Off

[Measuring Financial Security: Using the Financial Capability Scale](#)



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Archives

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fyi.uwex.edu/financialseries

Financial publications, factsheets, guides

BANK ON Florida

Everyone is welcome™

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On Program

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Community

Start a Bank On
Program

Resources

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Search Resources

The Resources below contain a rich set of information for Bank On leaders who work with programs at all stages of development. All users can download resources, but only members can upload. If you're already a member, click [here](#) to upload a Resource; otherwise, start [here](#).

Resource Name

Organization

Tags

- ☐ Bank On Program Materials
- ☐ Customer Service & Training
- ☐ Bank On Field
- ☐ Fundraising
- ☐ Marketing & Outreach
- ☐ Product Development
- ☐ Data Tracking

- ☐ Engaging and Working with Partners
- ☒ Financial Education
- ☐ Local Market Research
- ☐ Other Financial Empowerment Initiatives
- ☐ Policy Advocacy
- ☐ National Research on Unbanked and Underbanked

<http://joinbankon.org/resources/>

Financial publications, factsheets, guides

Financial calculators:

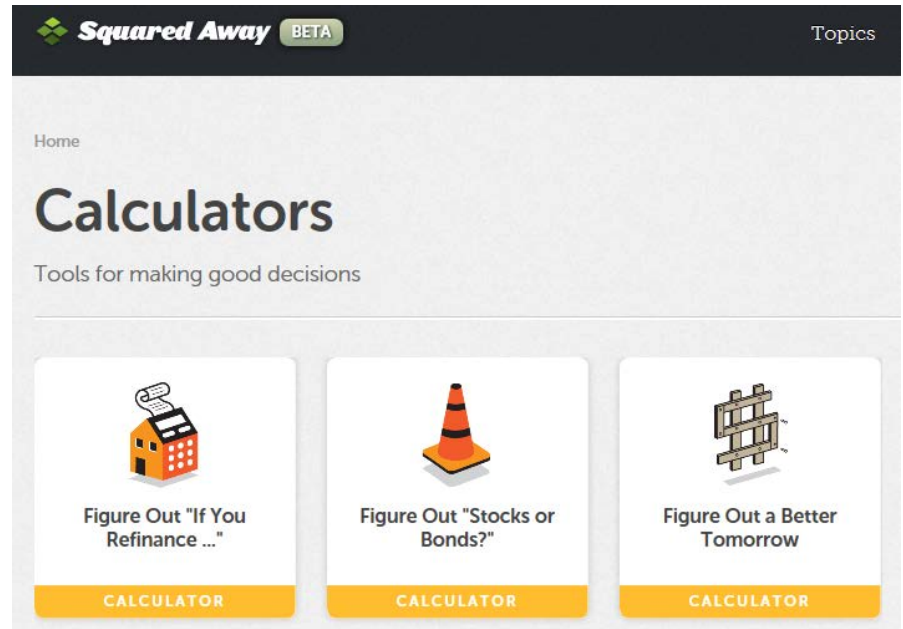
National Endowment for Financial Education (NEFE):

www.smartaboutmoney.org

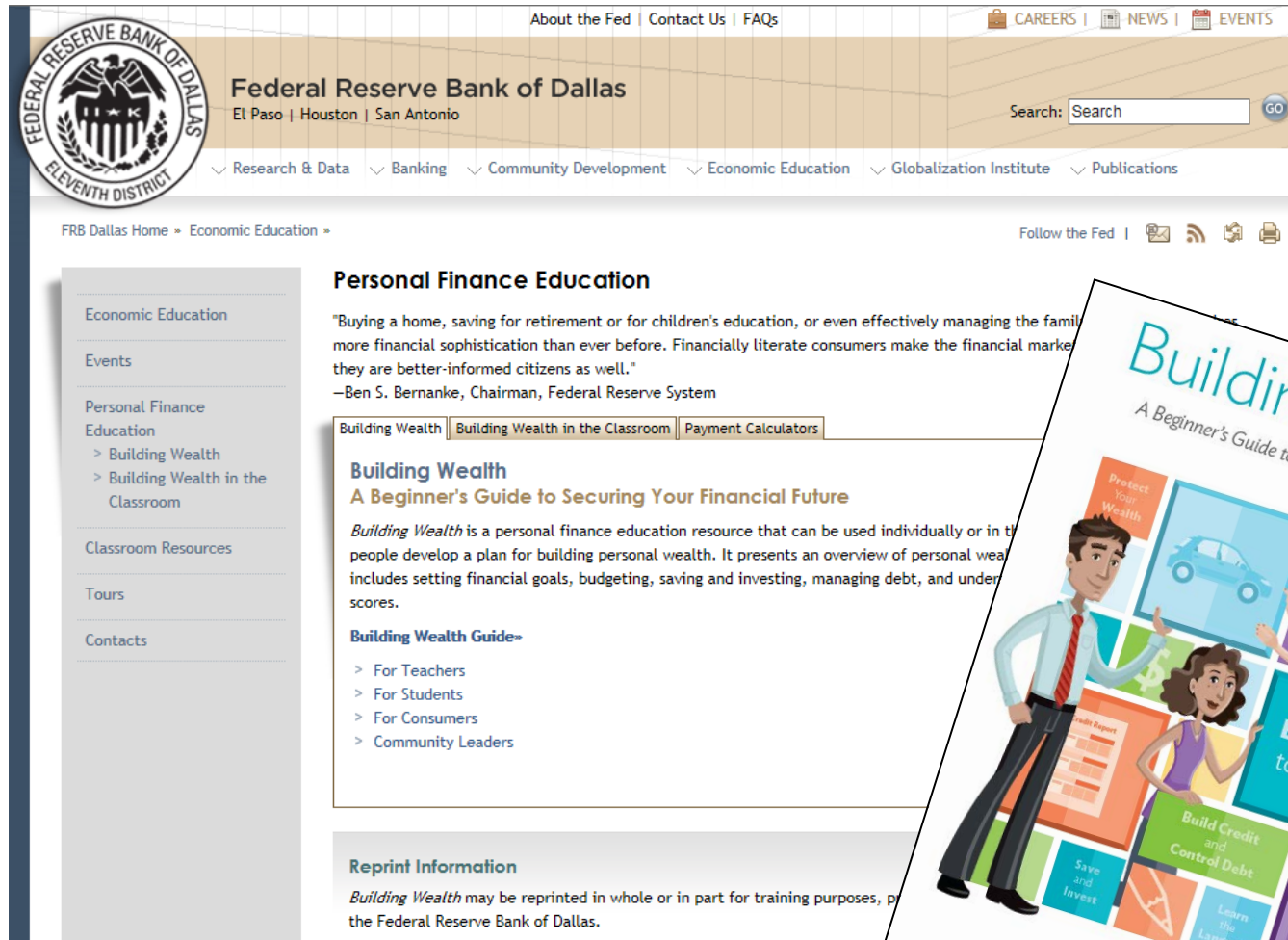
Employee Benefit Research Institute's Education and Research Fund (EBRI): www.choosetosave.org

The Financial Security Project at Boston College:

<http://squaredaway.bc.edu/>



Financial Curricula








The screenshot shows the Federal Reserve Bank of Dallas website. The header includes the bank's logo, navigation links (About the Fed, Contact Us, FAQs, CAREERS, NEWS, EVENTS), and a search bar. The main navigation bar lists various departments: Research & Data, Banking, Community Development, Economic Education, Globalization Institute, and Publications. The left sidebar contains a menu for Economic Education, Events, Personal Finance Education (with sub-links for Building Wealth and Building Wealth in the Classroom), Classroom Resources, Tours, and Contacts. The main content area is titled "Personal Finance Education" and features a quote from Ben S. Bernanke. Below the quote are tabs for Building Wealth, Building Wealth in the Classroom, and Payment Calculators. The "Building Wealth" tab is active, displaying the title "Building Wealth: A Beginner's Guide to Securing Your Financial Future" and a description of the resource. A list of links for the Building Wealth Guide is provided, including links for Teachers, Students, Consumers, and Community Leaders. A "Reprint Information" section at the bottom states that the guide may be reprinted for training purposes. Overlaid on the right side of the screenshot is a graphic of the "Building Wealth" guide cover, which features four cartoon characters and several financial topics in colored boxes: Protect Your Wealth, Assets, Liabilities, Net Worth, Budget to Save, Build Credit and Control Debt, Save and Invest, and Learn the Language.

Federal Reserve Bank of Dallas
El Paso | Houston | San Antonio

Search: GO

Research & Data | Banking | Community Development | Economic Education | Globalization Institute | Publications

FRB Dallas Home » Economic Education »

Follow the Fed |     

Personal Finance Education

"Buying a home, saving for retirement or for children's education, or even effectively managing the family more financial sophistication than ever before. Financially literate consumers make the financial market they are better-informed citizens as well."
—Ben S. Bernanke, Chairman, Federal Reserve System

Building Wealth | Building Wealth in the Classroom | Payment Calculators

Building Wealth

A Beginner's Guide to Securing Your Financial Future


Building Wealth is a personal finance education resource that can be used individually or in the classroom to help people develop a plan for building personal wealth. It presents an overview of personal wealth, includes setting financial goals, budgeting, saving and investing, managing debt, and understanding credit scores.

Building Wealth Guide—

- > For Teachers
- > For Students
- > For Consumers
- > Community Leaders

Reprint Information

Building Wealth may be reprinted in whole or in part for training purposes, provided credit is given to the Federal Reserve Bank of Dallas.



The graphic shows the cover of the "Building Wealth" guide. It features four cartoon characters (a man, a woman, a young woman, and a young man) standing around a large blue box labeled "Budget to Save". Other boxes around them contain financial topics: "Protect Your Wealth", "Assets, Liabilities, Net Worth", "Build Credit and Control Debt", "Save and Invest", and "Learn the Language". The title "Building Wealth" is at the top in large green letters, with the subtitle "A Beginner's Guide to Securing Your Financial Future" below it. The Federal Reserve Bank of Dallas logo is at the bottom.

www.dallasfed.org/educate/pfe.cfm

Financial Curricula

**UNITED STATES
DEPARTMENT OF LABOR**

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[DOL](#) > [EBSA](#) > [Publications](#) > Savings Fitness: A Guide to Your Money and Your Financial Future

Savings Fitness: A Guide to Your Money and Your Financial Future

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This online version of **Savings Fitness: A Guide to Your Money and Your Financial Future** includes interactive [worksheets](#). You can download the fully illustrated 44-page [Adobe PDF](#) narrative or call toll free 866-444-3272 to order copies.

A Financial Warmup

Most of us know it is smart to save money for those big-ticket items we really want to buy - a new television or car or home. Yet you may not realize that probably the most expensive thing you will ever buy in your lifetime is your retirement.

Perhaps you've never thought of "buying" your retirement. Yet that is exactly what you do when you put money into a retirement nest egg. You are paying today for the cost of your retirement tomorrow.

The cost of those future years is getting more expensive for most Americans, for two reasons. First, we live longer after we retire - with many of us spending 15, 25, even 30 years in retirement - and we are more active.

Second, you may have to shoulder a greater chunk of the cost of your retirement because fewer companies are providing traditional retirement plans. Many retirement plans today, such as the popular 401(k), are paid for primarily by the employee, not the employer. You may not have a retirement plan available at work or you may be self-employed. This puts the responsibility of choosing retirement investments squarely on your shoulders.

Unfortunately, just about 54 percent of all workers are earning retirement benefits at work, and many are not familiar with the basics of investing. Many people mistakenly believe that Social Security will pay for all or most of their retirement needs. The fact is, since its inception, Social Security has provided a minimum foundation of protection. A comfortable retirement usually requires Social Security, employer-based retirement plan benefits, personal savings, and investments.

In short, paying for the retirement you truly desire is ultimately your responsibility. You must take charge. You are the architect of your financial future.



Content Highlights

- [A Financial Warmup](#)
- [Your Savings Fitness Dream](#)
- [How's Your Financial Fitness?](#)
- [Avoiding Financial Setbacks](#)

www.dol.gov/ebsa/publications/savingsfitness.html

Financial Curricula

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Help AARP Foundation win back opportunity for struggling Americans 50 and over.


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Charity Rating
AARP Foundation earns high rating for accountability from a leading charity evaluator. [Read](#)

Supporter SPOTLIGHT
BACK TO WORK 50+ is made possible in part by the generous support of Walmart Foundation.

Connect with the FOUNDATION

Finances 50+ RESOURCES



Finances 50+SM is a 3-part program designed to help you make and keep smart money habits. The program covers:

- budgeting and goal setting
- taking charge of credit and debt
- developing a savings plan and protecting your assets.

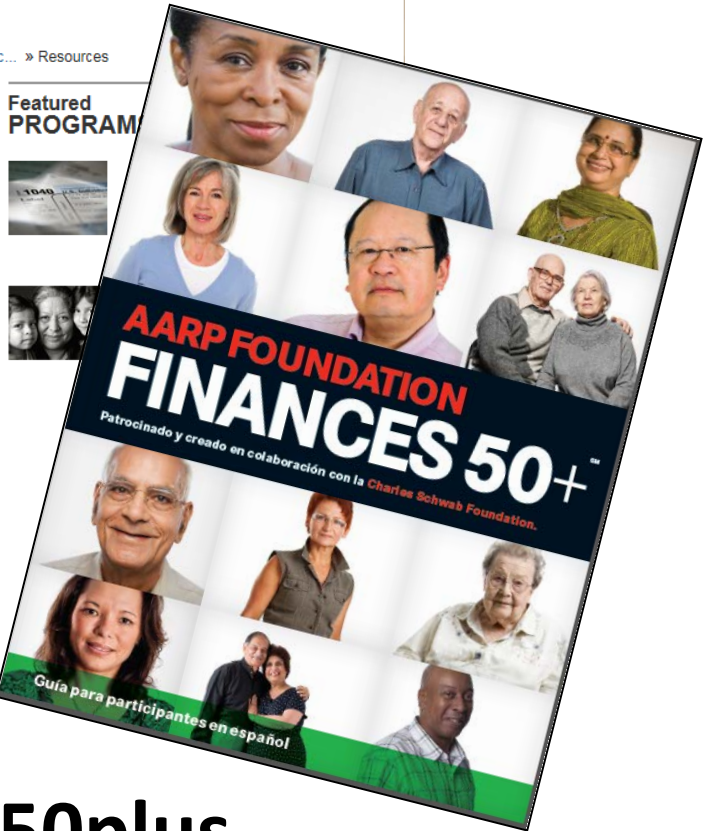
Download guides and worksheets, plus find helpful links for a range of money management topics.

Downloadable WORKSHEETS

These worksheets from the program materials are in PDF format.

- Action Plan: [Checklist](#)
- Action Plan: [Goal Setting](#)
- Action Plan: [Net Worth](#)

Featured PROGRAM



**AARP FOUNDATION
FINANCES 50+™**
Patrocinado y creado en colaboración con la *Charles Schwab Foundation.*

Guía para participantes en español

aarp.org/finances50plus

Financial Curricula: Web-based materials



www.makingeverydollarcount.ucr.edu/



web.extension.illinois.edu/money/

Financial Education & Social Services



FINANCIAL WORKSHOP KITS • Free resources to help you teach money management skills

[GETTING STARTED](#) | [WORKSHOPS](#) | [NEFE TOOLS](#) | [RETIREMENT TLC](#) | [CONTACT US](#)



Workshop Kits for Unique Audiences

Workshop Kits for Unique Audiences

The people you serve face unique financial circumstances and challenges. With this in mind, we've created customizable workshop kits that are focused on varied—yet specific—audiences. Use the ten main topic areas below to find the resources that would be most useful to you based on the income level, stage of life, or unique situations for your community audience.

Special Situations

Help people deal with unique life circumstances involving unexpected loss or frequent moves.

Addiction
Domestic Violence
Problem Gambling Part 1

[See more workshops](#)



Human Services

Help varied underserved audiences take control of their finances and move toward a stable future.

Transitional Housing
Family Money Skills
Adult Learners

[See more workshops](#)



Low Income

Help low-income individuals become financially empowered by maximizing their limited assets.

Income, Savings, and Assets
Saving Through Tax Refunds
Gear Up

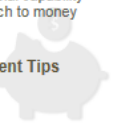
[See more workshops](#)



General Financial Education

Help people build financial capability through a basic approach to money management.

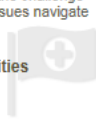
40 Money Management Tips
Car Buying
Working Women



Health and Disability

Help people affected by the challenge of health and disability issues navigate their finances

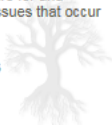
Children with Disabilities
Addiction
Living with MS



Aging

Help older adults prepare for and navigate the financial issues that occur later in life.

Family Money Skills
Generations United



HOT TOPICS

CASE MANAGEMENT TOOLS

Case Management tools are designed to empower case managers who are helping clients, both individuals and families, toward financial stability. Click on Case Management tools. >

COLLEGE SERIES

Are you focused on providing financial education to college students? Choose from several workshop kits designed to help you share money management topics with students. >



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[RECOMMEND A PRESENTATION](#)



www.financialworkshopkits.org/workshops.aspx

Financial Education & Social Services

Your Money, Your Goals

A FINANCIAL EMPOWERMENT TOOLKIT FOR SOCIAL SERVICE PROGRAMS


Training for case managers

www.consumerfinance.gov/your-money-your-goals



Consumer Financial
Protection Bureau

Financial Education & Social Services

 An official website of the United States Government

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[HOME](#) > YOUR MONEY, YOUR GOALS

Your Money, Your Goals



GET THE TOOLKIT

Your Money, Your Goals is a toolkit that social services organizations can use to help their clients set goals, choose financial products and build skills in managing money, credit, and debt.
([English](#)  | [Spanish](#) )


GET THE TRAINING

Use these to prepare to train case managers:

[Implementation guide](#) 

[Train the trainer videos](#)




Training in English ([PPT](#) | [PDF](#) )

Training in Spanish ([PPT](#) | [PDF](#) )

[Creating a referral guide](#) 

FOLLOW-UP RESOURCES

Sample surveys trainers can use:

- [Pre-training](#) 
- [Post-training](#) 
- [Follow-up](#) 

www.consumerfinance.gov/your-money-your-goals

Financial Education & Social Services

U.S. Department of Health & Human Services Administration for Children & Families Childr

 **Children's Bureau**
An Office of the Administration for Children & Families

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ACF Home » Children's Bureau » Financial Empowerment Toolkit

 Listen

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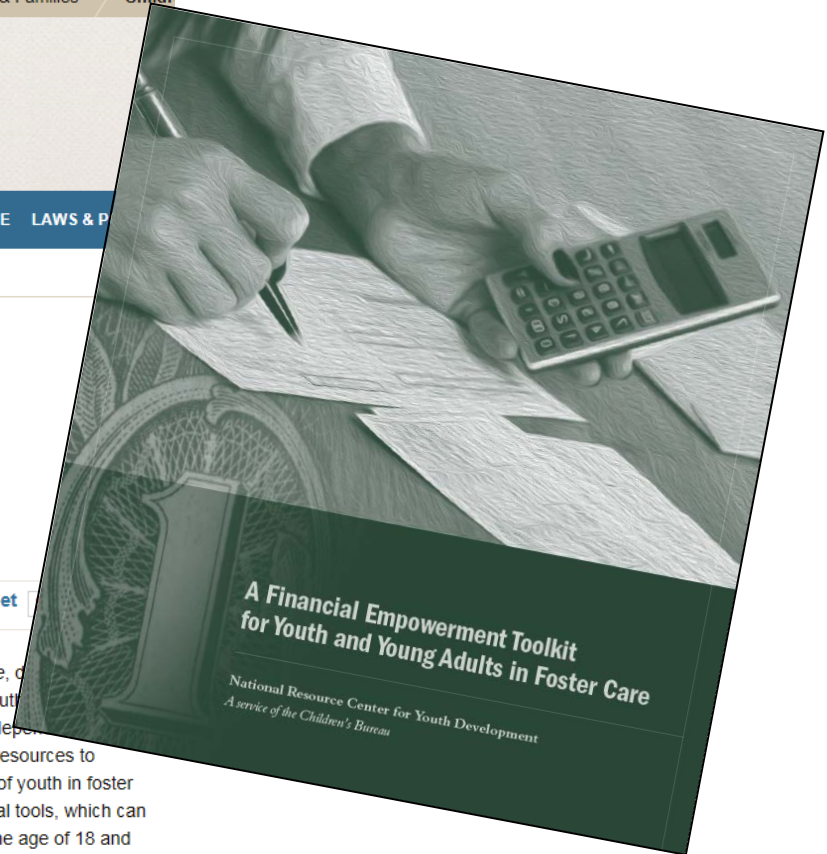
Financial Empowerment Toolkit

Published: December 17, 2014

Categories: Funding
Topics: Foster Care, Grants
Tags: Financial Empowerment, Toolkit for Youth and Young Adults

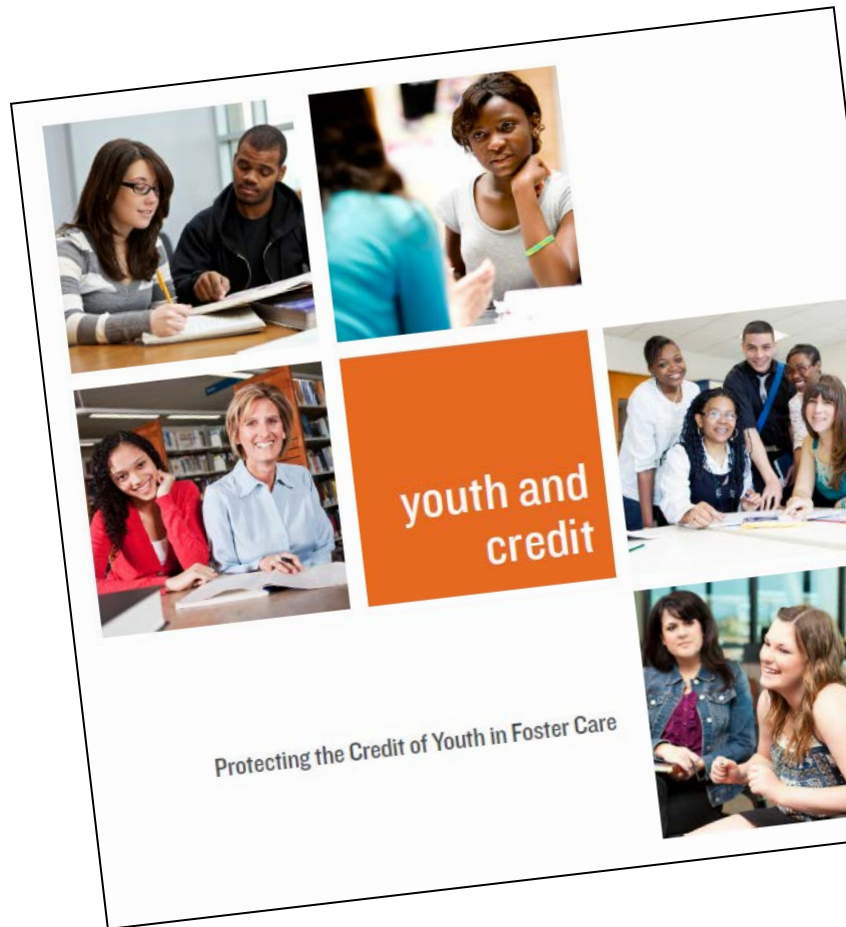
SHARE  Share 4  Tweet

The Financial Empowerment Toolkit for Youth and Young Adults in Foster Care, of the Department of Health and Human Services' Administration on Children, Youth and the Office of Community Services, is designed to provide caseworkers, Independent living skills providers, foster parents and other supportive adults with strategies and resources to critically evaluate and improve their ability to promote the financial capabilities of youth in foster care. The toolkit is a compilation of lessons learned, best practices and practical tools, which can be used together or separately. It is aimed at those working with youth under the age of 18 and young adults preparing to transition out of foster care, and the content and tools can be tailored to meet stakeholder needs based on the intended outcomes of their services and the characteristics of the populations they serve.



www.acf.hhs.gov/programs/cb/resource/financial-empowerment-toolkit

Financial Education & Social Services



Identity Theft and Youth in Foster Care: How Common Is It?

While no national statistics are available, early experience with the credit reporting requirement suggests that about 5 percent of the foster youth population ages 16 and older have some form of bad credit. Conservative estimates suggest that up to 1,500 youths per year might have an opportunity to clear their credit before they age out of foster care. While the numbers are not staggering, the requirement is also an opportunity to educate at least 76,000 youths ages 16 and older on ways to prevent identity theft and credit fraud and build strong credit history.

Who Should Use This Guide

This guide can be used by anyone who is responsible for mentoring, supporting or working with youth or young adults in foster care, including:

- child welfare workers (independent living coordinators, adolescent staff, permanency teams and other case managers or caseworkers)
- foster parents
- kinship caregivers
- community-based organizations working with youth
- youth advocacy organizations
- CASA volunteers
- mentors
- attorneys and guardians ad litem
- judicial personnel
- group home or residential treatment staff

While not specifically geared toward decision makers in child welfare, they too could use this guide in developing advice or training for frontline staff.

How This Guide Is Organized

The guide is broken down into five steps adults can take to help young people understand credit and, in the event of identity theft or fraud, to clear credit problems.

www.aecf.org/resources/youth-and-credit/

Financial Education & Social Services

Financial Empowerment Curriculum Moving Ahead Through Financial Management



Module One: Understanding Financial Abuse

Keeping Safe and
Starting Over



www.clicktoempower.org/financial-tools/financial-empowerment-curriculum

Financial Education & Social Services

Money Smart in Head Start

Cooperative Extension



Program Tools

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[Consent Form and
Baseline Survey](#)

[Follow-up Survey](#)

[Newsletters in English
and Spanish](#)

[Financial Literacy
Workshops for
Parents](#)

[Financial Coaching](#)

[Program Impacts](#)

[UW-Extension Head](#)

[Start Financial Literacy
Project](#)



Financial Literacy Workshops for Parents

Workshops can be a great way to share important financial information. Gaining new knowledge can be very empowering and can help increase financial confidence.

These workshops are intended to be relevant and timely, with interactive opportunities to apply new information during and after the lesson. Every participants' financial situation and goals are unique. We encourage each learner to pick and choose the information that best suits them and to make a plan for personal action.

And we hope everyone has a little fun along the way!

Financial Literacy Workshop Materials


Two financial literacy workshop curricula are available for use by UW-Extension Family Living Educators. The first workshop focuses on budgeting and saving, and the second workshop focuses on credit management. The workshops were designed to complement, rather than simply repeat, the information in the monthly newsletters.

How to Save a Dollar... when you don't have a dime to spare?

Use these materials with your workshop –



fyi.uwex.edu/moneysmartheadstart/


Assessment Tools & Resources



FINANCIAL EDUCATION
evaluation**toolkit**®

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Welcome to the
**NEFE Financial Education
Evaluation Online Toolkit**

This online evaluation toolkit has been designed to help financial educators understand evaluation concepts and efficiently apply them to their educational programs so they can document the impact their programs have on students. Measuring the success of a program through documenting its impact is essential for financial educators to ensure that financial education programs meet the needs of their students and to secure support from stakeholders.


The evaluation toolkit consists of two main parts:


- An evaluation manual (available in hard copy and online formats) covering basic program evaluation concepts, example evaluation instruments, and instructions on how to fully utilize the evaluation toolkit
- An easy-to-use evaluation database containing evaluation templates and forms for several different types of program formats


[GET STARTED](#) 


To learn more about using NEFE's Financial Education Evaluation *Toolkit* in your classroom, [watch this webinar!](#)


LEARN MORE

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 **Full Manual**

 **Quick Start Guide**

 **Learn More**


<http://toolkit.nefe.org/>

Assessment Tools & Resources



expanding economic opportunity





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Tracking Financial Capability: Select and Collect Indicator Data


Published by CFED

This guide is the third in a three-part series, Tracking Financial Capability. Financial capability programs aim to change the lives of their participants and improve the financial health of the larger community. Indicators are the data you use to measure changes that result from your program. Having the right indicators is essential to assess whether or not you are on track with your goals and to help demonstrate your program's potential impact on clients.






RESOURCE INFORMATION

Author(s): CFED
Date Published: February 2015
File Type: PDF

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cfed.org/knowledge_center/resource_directory/

Assessment Tools & Resources

Finding A Yardstick: Field Testing Outcome Measures for Community-based Financial Coaching and Capability Programs¹

August 2013

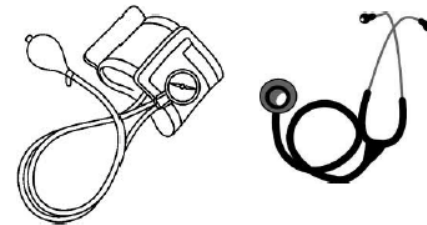
UW Extension Survey Questions

Please take a moment to complete this survey about your personal finances. Results from the survey will help improve this program and provide better services in the future. Thank you!

1. Over the last 3 months, have you followed a personal budget, spending plan, or financial plan?
Yes ☐ No ☐ Don't know ☐
2. Do you currently have at least one financial goal?
☐ Yes ☐ No ☐ Go to Question 3
- 2a. What is your main financial goal?
3. How confident are you in your ability to achieve a financial goal you set for yourself today?
Not at all confident ☐ Less than confident ☐ Somewhat confident ☐ Relatively confident ☐ Very confident ☐
4. In the last 3 months, did you use an automatic deposit or transfer to put money away for a future use such as saving for retirement or education?
Yes ☐ No ☐ Don't know ☐
5. Have you set aside emergency or rainy day funds that would cover your expenses for 3 months, in case of sickness, job loss, economic downturn, or other emergencies?
Yes ☐ No ☐ Don't know ☐
6. Over the past 3 months, would you say your household's spending was less than, more than, or about equal to your income? Please do not include large purchases such as a house or car.
Less than ☐ More than ☐ Equal to ☐ Don't know ☐
7. In the last 3 months, have you paid a late fee on a loan or bill?
Yes ☐ No ☐ Don't know ☐
8. How would you rate your current credit record?
Very bad ☐ Bad ☐ About average ☐ Good ☐ Very good ☐ Don't know ☐

...basis on building people's capability to
...ld finances, the "field" lacks a clear set of
...g the condition of any individual's
...unity-based programs currently use a
...each collected and calculated in a
...e perspective is that focusing on
...m service delivery and, at best, is a
...s view is shortsighted.

Measurement Tools



...medical professionals would manage
...cope and a blood pressure cuff. Imagine further if we lacked standards for
...or maximum (systolic) and minimum (diastolic) blood pressure. These
...dicine today but took many years to evolve. In fact, although blood pressure
...could not be easily and accurately measured until the early 1900s.²
...for these measures continue to evolve to this day, but having reliable and
...ressure and pulse are fundamental to the health care field. This report is
...measurement within the specific application of financial coaching

cfs.wisc.edu/publications-papers.htm

Q & A



Dave Mancil
Director, Office of Financial
Literacy, Wisconsin
Department of Financial
Institutions



Carol Maria
Community Affairs
Specialist, Federal
Deposit Insurance
Corporation



Peggy Olive
Financial Capability
Specialist at University
of Wisconsin-Madison
Center for Financial
Security



Thank you for joining the Center for Financial
Security for today's webinar:

Resources for Financial Educators

Additional Resources and Updates:

Newly Released CFS Brief Now Available-

"Tools for Teaching Financial Concepts to Low-Income Families"

[http://www.cfs.wisc.edu/documents/Tools for Teaching Financial Concepts to Low-Income Families.pdf](http://www.cfs.wisc.edu/documents/Tools_for_Teaching_Financial_Concepts_to_Low-Income_Families.pdf)

Upcoming Money Smart Week

Twitter Chat hosted by CFS with

J. Michael Collins and Justin Sydnor

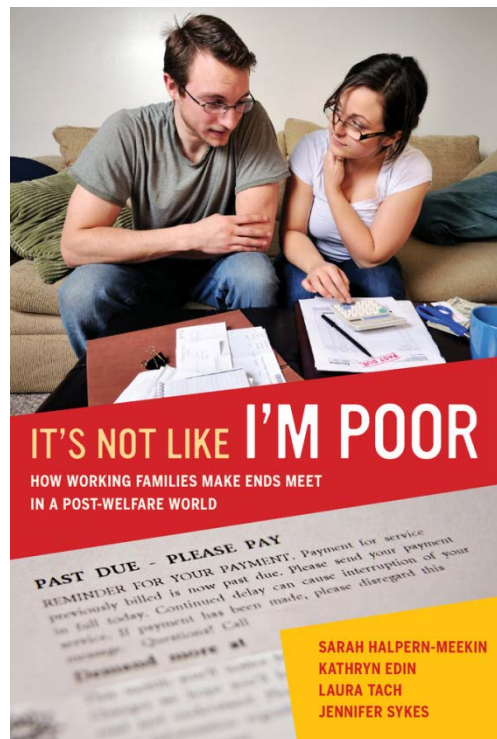
#CFSMoneySmart

For more information visit: cfs.wisc.edu

Center for Financial Security



UNIVERSITY OF WISCONSIN-MADISON



Please join us next month for our
May 19th Webinar:

Sarah Halpern-Meehin presents
on her newly published book,
“It’s Not Like I’m Poor: How
Working Families Make Ends
Meet in a Post-Welfare World”