

# Financial Literacy Resources



FINANCIAL LITERACY RESOURCES

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# FINANCIAL LITERACY RESOURCES

## Examples of Teaching Resources

The Kansas State Department of Education (KSDE) suggests reviewing each of the following to determine value to the local educational system and vetting for quality. This list is not a complete listing, but offers examples for beginning or enhancing K-12 financial literacy instruction. Some items are for teachers; some are for students. Some are free, and some have a fee. This list is fluid, so check back routinely to see what has been added.

The new standards are a collaboration of Jump\$tart and the Council for Economic Education ([Jump \\$tart National Standards in K-12 Personal Finance Education](#)) were developed through the involvement of professionals across multiple financial literacy platforms. After review by KSDE, it was deemed appropriate for Kansas and were adopted as the Kansas financial literacy K-12 standards. (For more information: <https://www.jumpstart.org/>)

## Determining a Quality Resource:

Consider the following when selecting/vetting resources as educationally sound:

- Content is accurate and is standard and/or competency-based (Refer to the JumpStart website, see page 8).
- Materials are free from bias and embrace diversity in activities, photos, discussions, etc.
- Assessments are designed (both formative and summative) to assess student mastery, allowing for modification as needed.
- Information shared is relevant and aligned with course/program objectives, standards and/or competencies.
- Instructional design is research-based and/or evidence-based, age appropriate and allows for multiple learning styles.

## NON-ENGLISH PRINTED OPTIONS:




Please note the following resources have Spanish and/or other languages available. Some are just components, but others are the full resource:







- MoneySkill (see page 8).
- Next Gen Personal Finance (see page 9).
- Practical Money Skills for Life (see page 9).
- The Stock Market Game, Kansas Council for Economic Education (see page 5).
- EVERFI (see page 6).


















# FINANCIAL LITERACY RESOURCES




















## Free Resources






The following are examples of teaching resources which are research based and youth centered. Some are free, and some are for purchase. In all resources, please use the suggested criterion listed on page 3 to conduct vetting before adoption and use.

-  Elementary resources
-  Middle school resources
-  High school resources

| Focus   | Website  |
|---|--|
|    | <p><b>Banzai</b></p> <p><a href="https://banzai.org">https://banzai.org</a></p> <p>Banzai provides a virtual, interactive platform to cover a wide range of financial topics.</p>  |
|    | <p><b>Building Native Communities: Financial Empowerment for Teens and Young Adults</b></p> <p><a href="https://www.oweesta.org/wp-content/uploads/2020/03/BNC-Youth-Curriculum_v3-FINAL-JAN-2020.pdf">https://www.oweesta.org/wp-content/uploads/2020/03/BNC-Youth-Curriculum_v3-FINAL-JAN-2020.pdf</a></p> <p>Whether you want to manage your spending, get out of debt, buy a car, go to college or save to purchase a future home, personal financial empowerment is the first step to creating a positive financial future. That is why Oweesta and First Nations Development Institute created this curriculum, Building Native Communities: Financial Empowerment for Teens &amp; Young Adults.</p> |
|    | <p><b>Building Wealth</b></p> <p><a href="https://www.dallasfed.org/-/media/microsites/cd/wealth/index.html">https://www.dallasfed.org/-/media/microsites/cd/wealth/index.html</a></p> <p>A Beginner’s Guide to Securing Your Financial Future Building Wealth is a personal finance education resource that presents an overview of wealth-building strategies for consumers, community leaders, teachers and students.</p>   |
|    | <p><b>CashCoursePrep</b></p> <p><a href="http://www.cashcourse.org/">http://www.cashcourse.org/</a></p> <p>CashCourse is a real-life guide to taking charge of your money for grades 11 through college. This online personal finance tool is easy to use, free non-commercial and is fully funded by the National Endowment for Financial Education (NEFE).</p>   |

| Focus   | Website  |
|---|--|
|          | <b>Consumer Financial Protection Bureau</b><br><a href="https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/">https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/teach/activities/</a><br><p>These classroom activities can be completed within a single class period. Each activity comes with a teacher guide and supporting student material, so it's easy to implement whether you're an experienced personal finance teacher, integrating financial literacy into another subject area, or supplementing your existing financial education curriculum.</p>  |
|     | <b>Credit Donkey</b><br><a href="https://www.creditdonkey.com/math-money-kids.html">https://www.creditdonkey.com/math-money-kids.html</a><br><p>Numerous resources that cover the essential concepts of finance in a way that kids can understand, and even have fun with. Find games, activities and printouts on saving, earning, borrowing, and more in this guide.</p>   |
|          | <b>Council for Economic Education</b><br><a href="https://www.councilforeconed.org/k-12-resources/">https://www.councilforeconed.org/k-12-resources/</a><br><p>We help teachers bring important lessons about personal finance and economics to their students by providing them with free teacher workshops, engaging activities and programs, and hundreds of online lesson plans, tools and videos. Resources include professional development webinars, assessments and information about state and federal standards.</p>   |
|       | <b>Kansas Council for Economic Education</b><br><a href="http://kansas.councilforeconed.org/resources/">http://kansas.councilforeconed.org/resources/</a><br><p>The state affiliate of the Council for Economic Education, KCEE offers professional development, teaching resources and competitions to allow your students to demonstrate their skills in basic personal finance. Look under "Resources" for links to LifeSmart's (grades 6-12), the Stock Market Game (4-12), the Economics Challenge and Personal Finance Challenge and Financial Foundations for Kids (K-8), as well as others. KCEE also offers professional development workshops each summer taught by instructors from our Centers for Economic Education at the state's regents' universities. This is a free resource.</p> |
|    | <b>Econedlink</b><br><a href="http://www.econedlink.org/lessons/1">http://www.econedlink.org/lessons/1</a><br><p>Econedlink provides economic and personal finance resources for K-12. Teacher webinars are found under "Professional Development" and there are a series of mobile apps that students could use. Most of the resources are free, but some of the mobile apps have small fees. This is brought to you by the Council for Economic Education.</p>   |
|    | <b>Econ Lowdown</b><br><a href="https://www.econlowdown.org">https://www.econlowdown.org</a><br><p>Econ Lowdown offers a variety of K-12 lessons on a free online platform. Students can complete two forms of lessons. Reading Q&amp;A is a short article followed by a quiz that is graded automatically. Modules include pretest and posttests; self-paced content with interactive activities, videos, questions and readings.</p>   |

| Focus   | Website   |
|---|---|
|          | <b>Edutopia</b><br><a href="https://www.edutopia.org/topic/financial-literacy">https://www.edutopia.org/topic/financial-literacy</a><br>Edutopia provides K-12 evidence-based learning strategies for financial literacy and other topics.  |
|          | <b>EVERFI</b><br><a href="http://everfi.com/k-12">http://everfi.com/k-12</a><br>EVERFI offers several options for instruction in the area of financial literacy for grades 4-6 and 9-12 taught through a game format. This resource is offered to schools at no charge due to local funding solicitation by EVERFI (Spanish options).   |
|    | <b>Family Financial Fun Nights</b><br><a href="https://econedlink.org/family-financial-fun-nights/">https://econedlink.org/family-financial-fun-nights/</a><br>Find all the resources you need to host an event. Available en español! Elementary schools can host the event themselves, collaborate with PTO or community organizations.   |
|          | <b>Federal Deposit Insurance Corporation</b><br><a href="https://www.fdic.gov/resources/consumers/teacher-online-resource-center/index.html">https://www.fdic.gov/resources/consumers/teacher-online-resource-center/index.html</a><br>The Federal Deposit Insurance Corporation (FDIC) and the Consumer Financial Protection Bureau (CFPB) are working together to make it easier for schools to bring financial education into the classroom by developing a one-stop-shop for educators.   |
|    | <b>Federal Reserve Education</b><br><a href="https://www.federalreserveeducation.org/">https://www.federalreserveeducation.org/</a> (link to all Federal Reserve resources)<br><b>Federal Reserve Bank of Kansas City</b><br><a href="https://www.kansascityfed.org/">https://www.kansascityfed.org/</a><br>The Federal Reserve offers free K-12 economic and personal finance resources and professional development opportunities for educators. Classroom materials assist with teaching basic economic and consumer education lessons. Workshops and special “educator sessions” are found throughout the year, all free.<br>Click “Resources by Audience” to find resources, lessons, activities and games available for elementary, middle and high school. |
|    | <b>Federal Trade Commission</b><br><a href="https://www.bulkorder.ftc.gov/">https://www.bulkorder.ftc.gov/</a><br>Free publications for consumers, businesses, parents and teachers. Publications can be downloaded and printed. Bulk orders are also free with free shipping.  |
|    | <b>Hands on Banking</b><br><a href="http://www.handsonbanking.org/en/">http://www.handsonbanking.org/en/</a><br>Hands on Banking offers lesson plans, courses, online lessons for students grades 4 through college, as well as instructor guides (under “Resources”). This is free and supported as a public service by Wells Fargo Bank.  |

| Focus   | Website   |
|---|---|
|    | <ul style="list-style-type: none"> <li>● <b>Elementary-Section</b><br/> <a href="https://youth.handsontbanking.org/grades/elementary-school-course/">https://youth.handsontbanking.org/grades/elementary-school-course/</a><br/>           Have you ever wondered where money comes from? And how you earn it and use it? We'll show you where money comes from, how you can use it, and how banks help keep it safe. Get started learning about money by taking the courses below. When you finish all of the courses, check your knowledge to earn your very own Hands on Banking® certificate.</li> </ul>  |
|    | <ul style="list-style-type: none"> <li>● <b>Middle School-Section</b><br/> <a href="https://youth.handsontbanking.org/grades/middle-school-course/">https://youth.handsontbanking.org/grades/middle-school-course/</a><br/>           Money is fun to get and spend. Learn how to start saving and how to boost your earning power. You'll get information and tools to get started toward your personal money goals and dreams. Get started learning about money by taking the courses below. When you finish, take the assessment to check your knowledge to earn your Hands on Banking® certificate.</li> </ul>  |
|    | <ul style="list-style-type: none"> <li>● <b>High School-Section</b><br/> <a href="https://youth.handsontbanking.org/grades/high-school-course/">https://youth.handsontbanking.org/grades/high-school-course/</a><br/>           Learn about creating a spending plan, building credit, school loans and how continuing education after high school could fit into your financial future. Start your financial life strong by taking the courses below. When you finish, take the assessment to check your knowledge and earn your Hands on Banking® certificate.</li> </ul>   |
|  | <b>HirePaths</b><br><a href="https://hirepaths.com">https://hirepaths.com</a><br>HirePaths offers Kansas-based resources to explore careers with students of all ages, including kid-friendly videos about cool careers; real success stories about young Kansans in high-demand jobs; career-related field trips, books, games and activities; and industry information to assist with exploring careers and post-secondary opportunities. Educators are invited to sign up at <a href="https://hirepaths.com/for-educators">https://hirepaths.com/for-educators</a> to receive monthly emails with resources to use in the classroom or send home to parents. |
|  | <b>Intuit for Education</b><br><a href="https://education.intuit.com/home">https://education.intuit.com/home</a><br>Intuit for Education is a free and flexible financial literacy program for high school students that is designed to meet national standards and prepare students for an accredited Personal Finance certification. Powered by Intuit, the makers of TurboTax, Credit Karma, QuickBooks, and Mailchimp, with the goal of helping Gen Z and Alpha become the most financially savvy generations yet.  |











Elementary resources |



Middle school resources |



High school resources

| Focus  | Website   |
|--|---|
|   | <p><b>Invest in What's Next: Life After High School</b></p> <p><a href="https://www.investinwhatsnext.org/">https://www.investinwhatsnext.org/</a></p> <p>A free, online course that helps students evaluate their choices for one of the biggest decisions they will face – what path to pursue after high school. Through interactive lessons, students:</p> <ul style="list-style-type: none"> <li>• Explore their interests and related jobs;</li> <li>• Consider different education paths; and</li> <li>• Budget for their education and their future.</li> </ul> <p>The course helps students create a customized plan for their future. Student plans can be saved, downloaded and shared in a variety of formats.</p>  |
|       | <p><b>Jump\$tart</b></p> <p><a href="https://www.jumpstart.org/what-we-do/support-financial-education/clearinghouse/">https://www.jumpstart.org/what-we-do/support-financial-education/clearinghouse/</a></p> <p>Jump\$tart is a coalition of diverse financial education stakeholders who work together to educate and prepare our nation's youth for life-long financial success. The Jump\$tart Clearinghouse an online resource for educators, parents, students and others to find effective, financial education resources from various sources. K-12 resources include games, lesson plans, and classroom activities as well as professional development for teachers. Resources are juried to ensure they are quality and educationally sound.</p>  |
|    | <p><b>Junior Achievement of Kansas</b></p> <p><a href="https://kansas.ja.org/">https://kansas.ja.org/</a></p> <p>Junior Achievement provides programs for K-12 grades which help meet Kansas Curricular Standards for Social Studies and Economics units. Junior Achievement's programs in the core content areas of financial literacy, work readiness and entrepreneurship ignite the spark in young people. Our purpose is to inspire and prepare young people to succeed in a global economy by giving them the knowledge and skills they need to own their economic success. Junior Achievement conducts studies of the effectiveness of our programs. Findings prove that JA has a positive impact in a number of critical areas. Learn more at <a href="https://jausa.ja.org/">https://jausa.ja.org/</a></p> |
|   | <p><b>LifeSmarts</b></p> <p><a href="https://lifesmarts.org/">https://lifesmarts.org/</a></p> <p>LifeSmarts (6-12) provides real-world education for students who learn about core consumer topics and develop critical thinking skills. Participants focus on five key topic areas: consumer rights and responsibilities, the environment, health and safety, personal finance, and technology. Students compete in teams, with the top middle and high school teams competing for a state championship. The high school state championship team has the opportunity to compete in the national championship, with travel expenses paid by the Kansas Council for Economic Education.</p>  |



Elementary resources |








Middle school resources |



High school resources



| Focus   | Website   |
|---|---|
|    | <b>MoneySKILL</b><br><a href="https://afsaef.org/">https://afsaef.org/</a><br><p>MoneySKILL is a free online financial literacy resource for middle level, secondary and college audiences, provided by the American Financial Services Association (AFSA). AFSA established a foundation to create the resource to heighten consumer awareness and promote personal financial responsibility. This is a research-based resource (Spanish options).</p>   |
|    | <b>NetWork Kansas</b><br><a href="https://www.networkkansas.com/">https://www.networkkansas.com/</a><br><p>NetWork Kansas is growing an entrepreneurial environment in Kansas by cultivating resources to start and grow small businesses. They are a statewide network of nonprofit business-building resources that help entrepreneurs and small business owner's startup and grow successful businesses.</p>   |
|    | <b>Next Gen Personal Finance</b><br><a href="https://www.ngpf.org/">https://www.ngpf.org/</a><br><p>NGPF offers curriculum by units or semester for high school and middle school ages. There is a video library (most under 5 minutes), games, project ideas and teacher webinars to assist the educator in expanding subject matter experts (Spanish options).</p>  |
|  | <b>Personal Finance Curriculum</b><br><a href="https://www.stlouisfed.org/education/resources#sreconed_education%20level=Pre--K--5">https://www.stlouisfed.org/education/resources#sreconed_education%20level=Pre--K--5</a><br><p>The amount of credit card debt, student loan debt, and bankruptcies across the nation are only a few of the examples that illustrate the significant need for personal finance education. The Federal Reserve Banks of St. Louis and Atlanta have designed an approach to teaching personal finance to equip teachers with the content and organization needed to effectively teach personal finance in the classroom. When addressing the need for personal finance education, it's important to remember that 100 percent of our students will become economic and personal finance decisionmakers. The quality of their decisions is directly impacted by their education, or lack thereof, in the area of personal finance.</p> |
|  | <b>Practical Money Skills for Life</b><br><a href="https://www.practicalmoneyskills.com/">https://www.practicalmoneyskills.com/</a><br><p>Practical Money Skills for Life is a Pre-K to College resource for teachers including lesson plans and games that are age appropriate. Special needs options are provided. This is a free resource sponsored by Visa (Spanish options).</p>   |















Elementary resources |



Middle school resources |



High school resources

| Focus   | Website  |
|---|--|
|          | <b>PwC Financial Literacy Curriculum</b><br><a href="https://www.pwc.com/us/en/about-us/corporate-responsibility/access-your-potential/tech-financial-literacy-curriculum.html">https://www.pwc.com/us/en/about-us/corporate-responsibility/access-your-potential/tech-financial-literacy-curriculum.html</a><br><p>PwC financial literacy curriculum has modules for all school levels composed of easy-to-follow lesson plans accompanied by engaging activities. Click on the school level below for the associated lessons.</p>  |
|    | <b>Smart Invest KS</b><br><a href="https://smartinvestks.com/">https://smartinvestks.com/</a><br><p>Fun sports-themed education for young adults who are new to investing. Information contains basics on investment terms, a broker dealer check, and other links to federal resources from the North American Securities Administrators Association and the Financial Institution Regulatory Authority to name a few.</p>  |
|     | <b>Take Charge Today</b><br><a href="http://takechargetoday.arizona.edu/">http://takechargetoday.arizona.edu/</a><br><p>This free program provides a curriculum that includes a decision-based and activity centered approach to personal finance across the lifespan. This program includes an extensive training opportunity. This resource offers two grade level options (grades 7-9 and 10-12) and was previously known as the Family Economics Financial Education (FEFE) program. This is a research-based resource.</p>  |
|    | <b>The Mint</b><br><a href="https://www.themint.org/">https://www.themint.org/</a><br><p>This free resource encourages young children to understand how to earn and save money for desired items to ensure they're financially literate before they get their first job or credit card. There are also tips for older children, parents, recent graduates and teachers to utilize.</p>   |
|    | <b>Stock Market Game</b><br><a href="http://www.stockmarketgame.org/">http://www.stockmarketgame.org/</a><br><p>This resource is for grades 4-12 and is centered around economics, and investing through role-play using the stock market as the platform. There are teacher webinars to learn more and an extension activity called "InvestWrite" related to a writing activity and "The Capitol Hill Challenge," which involves a winning team visiting Washington, D.C. This is free and sponsored by the SIFMA Foundation and the Kansas Council for Economic Education (Spanish options).</p> |



Elementary resources |



Middle school resources |







High school resources

# FINANCIAL LITERACY RESOURCES

## Fee-Based Resources

KSDE suggests reviewing each of the following to determine value to the local educational system. In all resources, please use the suggested criterion listed on page 3 to evaluate before adoption and use.

| Focus   | Website  |
|---|--|
|    | <p><b>Foundations in Personal Finance, Dave Ramsey</b><br/> <a href="https://www.ramseysolutions.com/education/k-12">https://www.ramseysolutions.com/education/k-12</a></p> <p>Foundations in Personal Finance is a resource for educators that goes beyond practical money basics to help students create new financial habits and transform the way they approach money. It offers a high school and middle school option. It is also available in three formats— traditional, electronic and online. Some items are free and some are for purchase from Ramsey Solutions Inc.</p> |
|    | <p><b>Money Habitudes</b><br/> <a href="https://www.moneyhabitudes.com/">https://www.moneyhabitudes.com/</a></p> <p>This curriculum addresses the spending behaviors reflected in the unconscious habits and attitudes of young people by addressing the “human side” of financial decision making. This resource has an at-risk youth option and is research based. It is for high school audiences. It was developed by the Dibble Institute, a nonprofit foundation. It is a resource that is for purchase.</p>   |
|  | <p><b>Reality U</b><br/> <a href="https://thepandoinitiative.org/programs/reality-u">https://thepandoinitiative.org/programs/reality-u</a></p> <p>Through the Reality U program, we help students gain important financial literacy knowledge to help them plan for their future while recognizing the importance of their education today and how it is tied to their financial future. It's all packed into a highly interactive 75-minute simulation of life!</p>   |
|  | <p><b>What I Wish I Knew at 18, Dennis Tritten</b><br/> <a href="https://www.dennistrittin.com/thebook.aspx">https://www.dennistrittin.com/thebook.aspx</a></p> <p>What I Wish I Knew is a book written to help young adults achieve success in life including 109 success pointers aligned with making the transition to adulthood. His book helps to address the life skills deficit that is hindering today's younger generation. This is a for-purchase resource.</p>  |



Elementary resources |



Middle school resources |



High school resources





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## SUCCESS DEFINED

A successful Kansas high school graduate has the

- Academic preparation,
- Cognitive preparation,
- Technical skills,
- Employability skills and
- Civic engagement

to be successful in postsecondary education, in the attainment of an industry recognized certification or in the workforce, without the need for remediation.

## OUTCOMES

- Social-emotional growth
- Kindergarten readiness
- Individual Plan of Study
- Civic engagement
- Academically prepared for postsecondary
- High school graduation
- Postsecondary success



# Kansas State Board of Education

## BOARD MEMBERS

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## MISSION

To prepare Kansas students for lifelong success through rigorous, quality academic instruction, career training and character development according to each student's gifts and talents.

## VISION

Kansas leads the world in the success of each student.

## MOTTO

Kansans Can

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The Kansas State Department of Education does not discriminate on the basis of race, color, religion, national origin, sex, disability or age in its programs and activities and provides equal access to the Boy Scouts and other designated youth groups. The following person has been designated to handle inquiries regarding the nondiscrimination policies: KSDE General Counsel, Office of General Counsel, KSDE, Landon State Office Building, 900 S.W. Jackson, Suite 102, Topeka, KS 66612, (785) 296-3201.

*Kansas leads the world in the success of each student.*

Jan. 25, 2025

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