

Financial Education

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Aspira recognizes the importance of financial education, particularly for people with little or no banking experience. Financial education fosters financial stability for individuals and for entire communities. The more people know about credit and banking services, the more likely they are to increase savings, buy homes, and improve their financial health and well being. The following links presents Citibank's Financial Education curriculum. These materials are designed to help both youth and adults build financial knowledge, develop financial confidence, and use banking services effectively.

- Financial Connections Curriculum ([English](#) [2])
- Curriculo - Conecciones Financieras ([Español](#) [3])

[Train-the-Trainer program](#) [4] Power Point Presentation (to download this file select the "save" to my computer option if you only want to see it on screen select "open")

Additional Program Resources

- [JumpStart Coaliltion for Financial Literacy](#) [5]
- [Currency Educational Lessons - US Department of Treasury, Bureau of Engraving](#) [6]
- [National Endowment for Financial Education](#) [7]
- IRS's Understanding Taxes: [Teachers resources](#) [8] - [Student materials](#) [9]
- U.S. Department of Treaury- [Office of Financial Education](#) [10]

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Financial Calculators

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[Financial Calculators](#) [12] from Choose to Save

[Needs vs. wants calculator](#) [13]

[Credit card payment calculator](#) [14]

[Loan calculators \(mortgage, auto, student\)](#) [15]

Financial Education Web Resources

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Jump\$tart Coalition for Financial Literacy

Website:

then “Resources”§ Curriculum clearinghouse§ Searchable database – some downloadable, free curriculum§ Elementary school thru adult
Financial Literacy Institute
www.financiallit.org [18]

Financial \$urvival

Website:

§ Geared to college-bound students§ Focus on credit:

American Bankers' Association [21] Website: <http://www.aba.com/default.htm> [22] then “[consumer recourses](#) [23]”

- Focus on banking services (using ATMs, security)
- Offer “[Teach Children to Save](#)” [24] curriculum

Junior Achievement

Website: http://www.ja.org/programs/programs_mid_overview.shtml [25]§ Online lessons in personal finance§ High school and young adult curricula available online; elementary and middle school available by request

FDIC MoneySmart

Website: <http://www.fdic.gov/consumers/consumer/moneysmart/index.html> [26]

- Available in CD-rom, free of charge
- English & Spanish

• [National Endowment for Financial Education](#) [7] Website: <http://www.nefe.org/> [7] then “education programs”

- High School
- Money management and introduction to financial planning
- English and Spanish

-[Save for Your Future](http://www.saveforthefuture.org/) [27] Website: <http://www.saveforthefuture.org/> [28]

- Middle school to adult
- Topics include reasons to save (focus on retirement)
- Excellent resource for financial calculators-

-[Women's Institute for Financial Education](http://www.wife.org/) [29] Website: <http://www.wife.org/> [29]

- Mainly adult but some topics will work for advanced high school students
- Topics include investment & Saving, retirement planning, budgets & planning, & taxes

Source URL: <http://www.aspira.org/en/financial-education>

Links:

- [1] <http://www.aspira.org/en/user/login?destination=comment/reply/216%23comment-form>
- [2] <http://www.citigroup.com/citigroup/financialeducation/curriculum/>
- [3] http://www.citigroup.com/citigroup/financialeducation/curriculum/index_sp.htm
- [4] <http://www.aspira.org/files/documents/trainers.pps>
- [5] http://www.jumpstart.org/madmoneypgv_money_rc_form.html
- [6] <http://www.moneyfactory.com/newmoney/main.cfm/learning/about?CFID=330846&CFTOKEN=96721924>
- [7] <http://www.nefe.org/>
- [8] http://www.irs.gov/app/understandingTaxes/jsp/teacher_home.jsp
- [9] http://www.irs.gov/app/understandingTaxes/jsp/s_student_home.jsp
- [10] <http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/>
- [11] <http://www.aspira.org/en/user/login?destination=comment/reply/417%23comment-form>
- [12] <http://www.choosetosave.org/calculators/>
- [13] <http://www.japersonalfinance.com/gsjapf/activities/page3.jsp?key=Activity3Page1>
- [14] <http://www.credittalk.com/budget101/creditcalc.html>
- [15] http://www.aba.com/Consumer%2BConnection/CNC_pfin.htm
- [16] <http://www.aspira.org/en/user/login?destination=comment/reply/418%23comment-form>
- [17] <http://www.jumpstart.org/>
- [18] <http://www.aspira.org/www.financiallit.org>
- [19] <http://www.financialsurvival.org/>
- [20] <http://www.credittalk.com/>
- [21] <http://www.aba.com/Consumer+Connection/default.htm>
- [22] <http://www.aba.com/default.htm>
- [23] http://www.aba.com/Consumer+Connection/cnc_bankers.htm
- [24] <http://www.aba.com/Consumer+Connection/teachchildrentosave.htm>

- [25] http://www.ja.org/programs/programs_mid_overview.shtml
- [26] <http://www.fdic.gov/consumers/consumer/moneysmart/index.html>
- [27] <http://www.saveforyourfuture.org/>
- [28] <http://www.saveforthefuture.org/>
- [29] <http://www.wife.org/>