

# Financial Literacy Resources



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

October 4, 2021



# KANSAS STATE BOARD OF EDUCATION

## 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

## 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 measured locally
- Kindergarten readiness
- Individual Plan of Study focused on career interest
- High school graduation
- Postsecondary success

CHAIRMAN  
DISTRICT 9

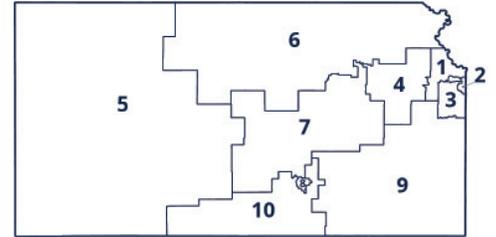


Jim Porter  
[jporter@ksde.org](mailto:jporter@ksde.org)

VICE CHAIR  
DISTRICT 1



Janet Waugh  
[jwaugh@ksde.org](mailto:jwaugh@ksde.org)



DISTRICT 2



Melanie Haas  
[mhaas@ksde.org](mailto:mhaas@ksde.org)

DISTRICT 3



Michelle Dombrosky  
[mdombrosky@ksde.org](mailto:mdombrosky@ksde.org)

DISTRICT 4



Ann E. Mah  
[amah@ksde.org](mailto:amah@ksde.org)

DISTRICT 5



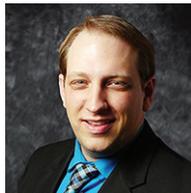
Jean Clifford  
[jclifford@ksde.org](mailto:jclifford@ksde.org)

LEGISLATIVE LIAISON  
DISTRICT 6



Dr. Deena Horst  
[dhorst@ksde.org](mailto:dhorst@ksde.org)

LEGISLATIVE LIAISON  
DISTRICT 7



Ben Jones  
[bjones@ksde.org](mailto:bjones@ksde.org)

DISTRICT 8



Betty Arnold  
[barnold@ksde.org](mailto:barnold@ksde.org)

DISTRICT 10



Jim McNiece  
[jmcniece@ksde.org](mailto:jmcniece@ksde.org)



# KANSAS STATE DEPARTMENT OF EDUCATION

COMMISSIONER OF  
EDUCATION



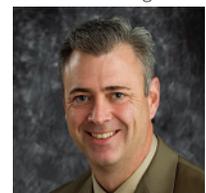
Dr. Randy Watson

DEPUTY COMMISSIONER  
Division of Fiscal and Administrative Services



Dr. S. Craig Neuenswander

DEPUTY COMMISSIONER  
Division of Learning Services



Dr. Brad Neuenswander

900 S.W. Jackson Street, Suite 600  
Topeka, Kansas 66612-1212

(785) 296-3203

[www.ksde.org](http://www.ksde.org)

The Kansas State Board of Education does not discriminate on the basis of race, color, national origin, sex, disability or age in its programs and activities and provides equal access to any group officially affiliated with the Boy Scouts of America 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.

# Financial Literacy Resources

## Table of Contents

<b>Examples of Teaching Resources:</b> .....	4
Determining a Quality Resource: .....	4
Non-English Printed Options: .....	4
<b>Non-Profit Sources:</b> .....	5
CashCourse .....	5
Econedlink .....	5
Federal Reserve Bank of Kansas City.....	5
Econ Lowdown .....	6
Hands on Banking .....	6
High School Financial Planning Program .....	6
Jump\$start! .....	7
Kansas Council for Economic Education .....	7
MoneySkill .....	8
Next Gen Personal Finance .....	8
Practical Money Skills for Life .....	8
The Stock Market Game .....	9
Take Charge Today .....	9
Spendster .....	9
Building Wealth .....	9
Invest in What's Next: Life After High School .....	10
Personal Finance Curriculum .....	10
Consumer Financial Protection Bureau .....	10
Edutopia .....	10
<b>Additional Resource from For-Profit Entities:</b> .....	11
EVERRFi.....	11
Foundations in Personal Finance, Dave Ramsey .....	11
What I Wish I Knew at 18, Dennis Tritten .....	11

# Examples of Teaching Resources

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 are for purchase. This list is fluid so check back routinely to see what has been added.

## 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 [www.jumpstart.org/national-standards.html](http://www.jumpstart.org/national-standards.html))
- ✓ Materials are free from bias and embrace diversity in activities, photos, discussions and 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:

- Money Skill
- Next Gen Personal Finance
- Practical Money Skills
- Smart About Money
- The Stock Market Game
- Ever Fi

# Non-Profit Sources

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 above to conduct vetting before adoption and use.

## CashCourse

**CashCoursePrep:** <http://www.cashcourse.org/>

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).



**Econedlink:** <http://www.econedlink.org/lessons/1>

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.



**Federal Reserve Bank of Kansas City:** <http://www.kc.frb.org/education/>

The Kansas City 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.

Federal Reserve Education <https://www.federalreserveeducation.org/>

Enter “financial literacy” into the search bar to find resources, lessons, activities, and games available at all of the Federal Reserve banks.

**Econ Lowdown** <https://www.econlowdown.org>

Econ Lowdown offers a variety of K-12 lessons on a free online platform. Students can complete two forms of lessons. Reading Q&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.



**Hands on Banking:** <http://www.handsonbanking.org/en/>

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.



**High School Financial Planning Program:** <http://www.hsfpp.org/>

This free program is a turnkey financial literacy program specifically focused on basic personal finance skills that are relevant to the lives of pre-teens, teens and young adults. A professional development component is available. This is sponsored by the National Endowment for Financial Education (NEFE). This is a research-based resource.



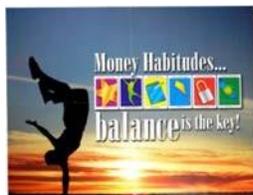
**Jump\$Start:** <http://www.jumpstart.org/>

Jump\$Start is a coalition of diverse financial education stakeholders who work together to educate and prepare our nation's youth for life-long financial success. This site offers free **K-12** resource which includes games, lesson plans, and classroom activities as well as professional development for teachers. Resources are juried to ensure they are quality and educationally sound.



**Kansas Council for Economic Education:** [Kansas Council \(councilforeconed.org\)](http://councilforeconed.org)

This resource offers professional development, teaching resources, and competitions to demonstrate your skills in basic personal finance **K-12**. Look under "Resources" for Life Smarts (grades 6-12) and Financial Foundations for Kids (K-grade 8) as well as others. This is a free resource.



**Money Habitudes:** <https://www.moneyhabitudes.com>

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.



**Money Skill:** <http://www.moneyskill.org/>

Money Skill 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*)



**Next Gen Personal Finance:** <https://www.ngpf.org/>

NGPF offers curriculum by units or semester for high school and middle school ages. There is a video library (most under 5:00 minutes), games, project ideas and teacher webinars to assist the educator in expanding subject matter experts. (*Spanish Options*)



**Practical Money Skills for Life:** <https://www.practicalmoneyskills.com/>

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*)



**Smart About Money:** <http://www.smartaboutmoney.org/>

This free program is dedicated to inspiring empowered financial decision making for individuals and families through every stage of life. This unbiased **high school** level resource has articles, resources, calculators, and tips. It is sponsored by the National Endowment for Financial Education (NEFE)



**Stock Market Game:** <http://www.stockmarketgame.org/>

This resource is for **grades 4-12** and is centered around economics, and investing through a 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, DC. This is free and sponsored by the SIFMA Foundation and the Kansas Council for Economic Education. (*Spanish Options*)



**Take Charge Today:** <http://takechargetoday.arizona.edu/>

This free program provides 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.



**Spendster:** <http://www.spendster.org/>

This website offers an insight into wasteful spending and impulse purchases. It offers teaching tools, videos, calculators, statistics and contests for the **secondary level** and beyond. This resource is free and is sponsored by the National Endowment for Financial Education (NEFE).

**Building Wealth:** <https://www.dallasfed.org/-/media/microsites/cd/wealth/index.html>

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](#).

**Invest In What's Next: Life After High School:** [Invest In What's Next: Life After High School \(richmondfed.org\)](https://richmondfed.org)

A free, online course that helps students evaluate their choices for one of the biggest decisions they'll face- what path to pursue after high school.

Through interactive lessons, students:

- Explore their interests and related jobs;
- Consider different education paths; and
- Budget for their education and their future.

The course helps students create a customized plan for their future. Student plans can be saved, downloaded and shared in a variety of formats.

**Personal Finance Curriculum:**

[https://www.stlouisfed.org/~media/Education/Curriculum/pdf/a\\_standard\\_personal\\_finance\\_curriculum.pdf?la=en](https://www.stlouisfed.org/~media/Education/Curriculum/pdf/a_standard_personal_finance_curriculum.pdf?la=en)

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.

**Edutopia** <https://www.edutopia.org/>

Edutopia provides K-12 evidence-based learning strategies for financial literacy and other topics.

# Additional Resources from For-Profit Entities

KSDE suggests reviewing each of the following to determine value to the local educational system. Some are linked with cost either purchased by the school or through donations solicited from the community. They are from for profit entities. In all resources, please use the suggested criterion listed above to conduct vetting before adoption and use.



**Ever Fi:** <http://everfi.com/k-12>

Ever Fi 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 a no charge due to local funding solicitation by EVERFI. (*Spanish Options*)

**Foundations in Personal Finance, Dave Ramsey:**

<http://www.daveramsey.com/school/?snid=classes.schools>

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.

**What I Wish I Knew at 18, Dennis Tritten:** <http://dennistrittin.com/thebook.aspx>

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. This is a for purchase resource.

For more information, contact:

Stacy L. Smith  
Assistant Director, CTE/IPS  
Career, Standards & Assessment Services  
(785) 296-4351  
[slsmith@ksde.org](mailto:slsmith@ksde.org)



Kansas State Department of Education  
900 S.W. Jackson Street, Suite 102  
Topeka, Kansas 66612-1212  
[www.ksde.org](http://www.ksde.org)