

FDIC Money Smart Program

Division of Depositor and Consumer Protection
Outreach and Program Development Section

FDIC Team

Yolanda Green,
Community Affairs Specialist
FDIC

Division of Depositor and Consumer Protection
Outreach and Program Development Section



Ron Jauregui
Community Affairs Specialist
FDIC

Division of Depositor and Consumer Protection
Outreach and Program Development Section



Agenda by Section



- Introduction to the FDIC
- Introduction to Money Smart Website
 - Homepage
 - Teach webpage
 - Learn webpage
 - Implement webpage
- Preview of Money Smart Products
- Other Resources
- Connecting with the FDIC

Introduction to the FDIC



- Founded in 1933
- Independent federal agency
- Major responsibilities:
 - Insuring deposits
 - Bank supervision
 - Consumer protection
 - Failed bank resolution

Economic Inclusion

Five priority areas:

- Financial education
- Insured deposits
- Consumer credit
- Mortgage credit
- Small business



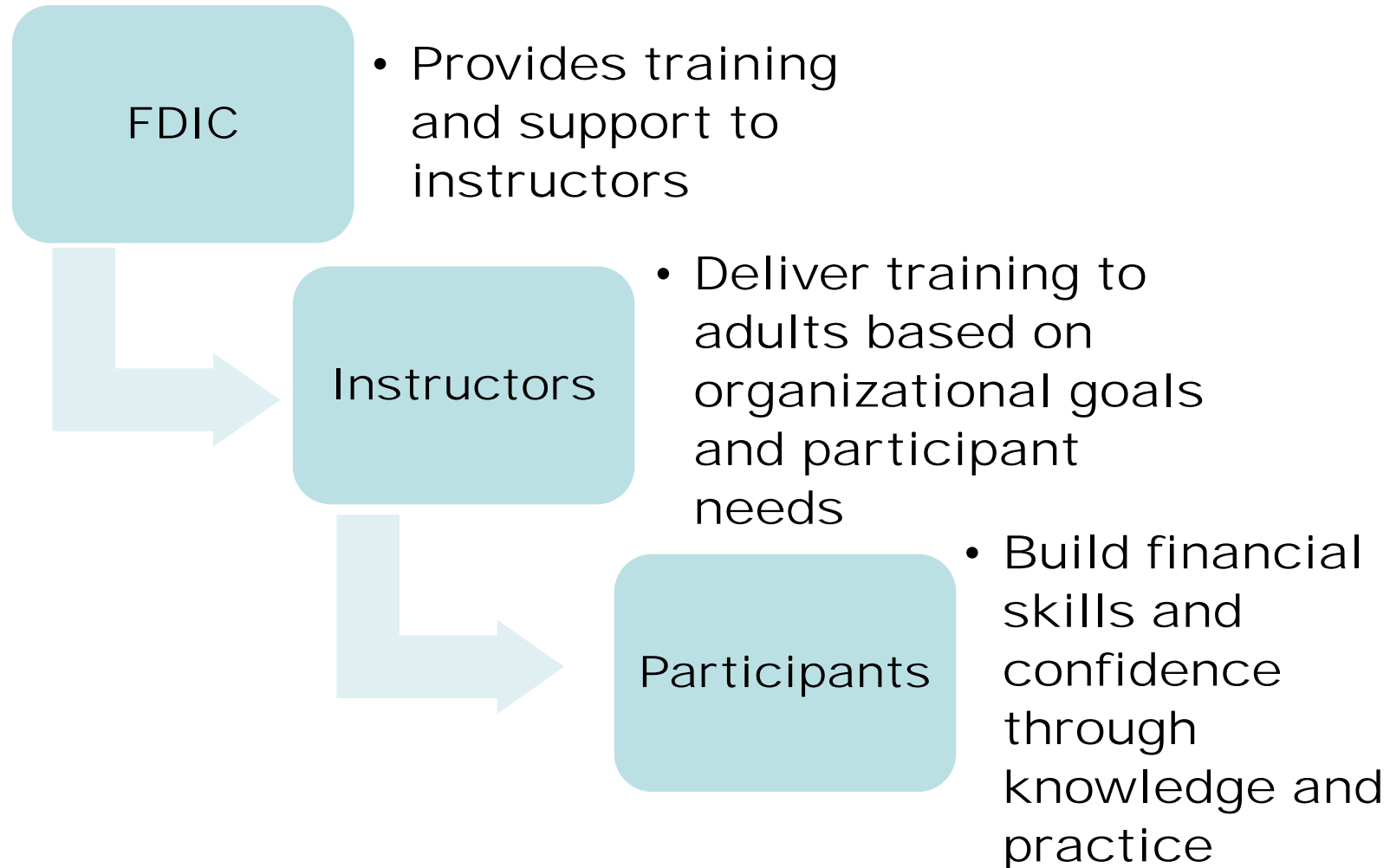
FDIC and Financial Education



Money Smart was first released in 2001.

Nearly 25.2% of U.S. households are unbanked or under-banked.

Training Model



Target Audience

➤ **People:**

- With low to moderate incomes
- With limited or no relationships with banks or credit unions
- Who are establishing their financial lives, employment, and credit histories
- Who want to improve their financial situations

➤ **Entrepreneurs/small business people:**

- Prospective or actual

Money Smart Website

The FDIC's Money Smart financial education program can help people of all ages enhance their financial skills and create positive banking relationships.

Visit our website to learn about:

- *Curriculums to teach the Money Smart Program*
- *Money Smart Self-Paced Tools*
- *Implementation Ideas and Strategies*
- *Upcoming Training & Events*
- *Money Smart News*

www.FDIC.gov/moneysmart

Money Smart Teach Instructor-Led

- Teach people of all ages how to manage money with free, easy-to-use resources in the FDIC Money Smart Program.
- Watch our Money Smart Teach Video to learn about the Money Smart Program!

FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

Home • Deposit Insurance • Consumer Protection • Industry Analysis • Regulations & Examinations • Institution & Asset Sales • News & Events • About FDIC

Since 1933, no depositor has lost a penny of FDIC-insured funds

Home • Consumer Protection • Financial Education • Money Smart – A Financial Education Program • Money Smart – Teach

Money Smart – Teach

MONEY SMART Teach Learn Implement

Teach people of all ages how to manage money with free, easy-to-use resources in the FDIC Money Smart Program. Watch our Money Smart Teach Video to learn about the Money Smart Program!

See this video in [español](#)

FDIC Money Smart Teach Highlights

[fdic.gov/moneysmart](#)

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 [Money Smart – Teach – For Youth](#) ([catalog.fdic.gov](#)).

[Learn More](#)

Money Smart for Adults

The newly updated Money Smart for Adults instructor-led curriculum provides participants with practical knowledge, skills-building opportunities, and resources they can use to manage their finances with confidence. Instructors can use it to deliver unbiased, relevant, and accurate financial education whether they are new to training or an experienced trainer. The curriculum consists of fourteen modules that cover basic financial topics. Each module guides you on what to say and do. The materials are available for immediate download at [Money Smart – Teach – For Adults](#) ([catalog.fdic.gov](#)).

[Learn More](#)

Money Smart for Older Adults

The program raises awareness among older adults and their caregivers on how to prevent elder financial exploitation and encourages advance planning and informed financial decision-making. Money Smart for Older Adults was developed jointly by the Federal Deposit Insurance Corporation (FDIC) and the Bureau of Consumer Financial Protection. The materials are available for immediate download at [Money Smart – Teach – For Older Adults](#) ([catalog.fdic.gov](#)).

[Learn More](#)

Money Smart for Small Business

Money Smart for Small Business (MSSB) provides an introduction to topics related to starting and managing a business. MSSB was developed jointly by the Federal Deposit Insurance Corporation (FDIC) and the U.S. Small Business Administration (SBA). The materials are available for immediate download at [Money Smart – Teach – For Small Business](#) ([catalog.fdic.gov](#)).

[Learn More](#)

[Contact Us](#) [Money Smart Alliance](#) [Money Smart News](#) [Order](#) [Teacher Online Resource Center](#) [Train-the-Trainer Program](#) [Training & Events](#)

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Money Smart Learn

The Computer-Based Instruction (CBI), a game-based learning design with separate learning tracks for adults and young adults ages 13 and older.

The MP3 version uses dialogue to deliver basic financial information in four categories.

- *Basics of Banking*
- *Checking Accounts*
- *Savings/Spending Plan*
- *Borrowing Money*

FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

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Since 1933, no depositor has lost a penny of FDIC-insured funds

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MONEY SMART Teach Learn Implement

[Vea esta página en español](#)

Improve your financial health with the FDIC's Money Smart online tools. Watch the Money Smart Learn Video to explore the Computer Based Instruction (CBI) and Money Smart Podcast Network.

FDIC Money Smart Learn Highlights

Computer-Based Instruction (CBI)

The [Computer-Based Instruction \(CBI\)](#) features a game-based learning design and separate learning tracks for adults and young adults age 13 and older. You can earn a certificate of completion for successfully completing each module. Accessing the CBI from a slow internet connection may cause brief response delays. We suggest a set of [minimum computer requirements](#) for optimal use. If you stop the online CBI while in progress, upon logging back in, the program will continue where you stopped. A CD-ROM version can be ordered at [Money Smart - Learn](#) (catalog.fdic.gov) for those without internet access. When using the CBI CD-ROM, you must use the same computer that you used the previous time. This will allow the program to continue where you stopped.

Podcast Network

The [Money Smart Podcast Network](#) is the portable audio (MP3) version of Money Smart. With verbal descriptions and topic based scenarios, the MP3 version uses dialogue to deliver basic financial information. The four categories are:

- Basics of Banking
- Checking Accounts
- Savings/Spending Plan
- Borrowing Money

A CD-ROM version can be ordered at [MP3 \(Audio\) Version English and Spanish \(DVD\)](#) (catalog.fdic.gov) for those without internet access.

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Money Smart Implement

These resources include:

- A library of implementation ideas
- A network of recognized training providers, and
- Delivery strategies.

FDIC Federal Deposit Insurance Corporation
Each depositor insured to at least \$250,000 per insured bank

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Money Smart - Implement

MONEY SMART Teach Learn **Implement**

View this page in [español](#)

Resources that help organizations implement Money Smart include a library of implementation ideas and a network of recognized training providers. Learn more with the Money Smart Implement Video.

FDIC Money Smart Implement Highlights

Money Smart News

Money Smart News is FDIC's newsletter featuring tips, updates, and success stories for financial educators. We welcome submissions.

[Current Edition](#) | [Past Editions](#)

[Learn More](#)

Money Smart Alliance

The FDIC recognizes organizations that contribute to the delivery of Money Smart to consumers and small businesses through the Money Smart Alliance Program.

Alliance members agree to use or promote the Money Smart curriculum by teaching Money Smart or training others to teach it. Alliance members also provide feedback to the FDIC to help improve the Money Smart program.

[Learn More](#)

Train-the-Trainer

The Guide to Presenting helps trainers quickly learn how to use the materials. The guide also provides training tips and strategies to accommodate participants with disabilities, and videos can help trainers use the Money Smart curriculum. Learn more about training opportunities to prepare you to deliver the Money Smart materials.

[Learn More](#)

Delivery Strategies

Learn more about some of the proven ways to use Money Smart based on the experiences of Money Smart Alliance members and others.

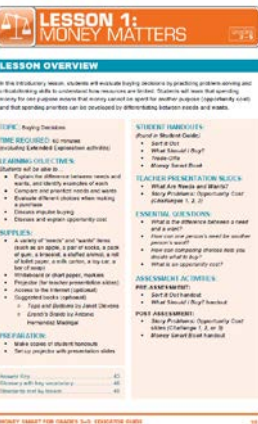
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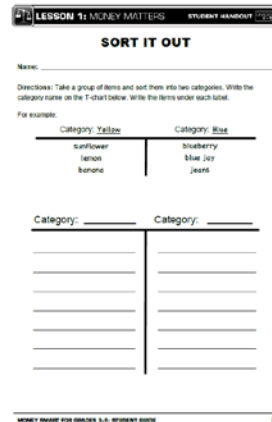
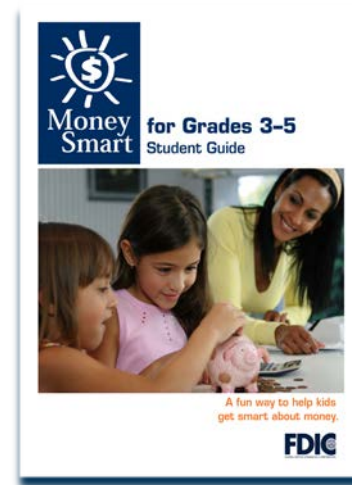
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Money Smart for Young People



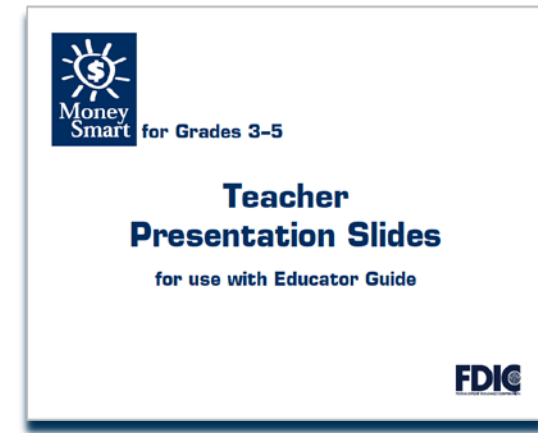
Lesson Plan



Lesson Activity



Parent/Caregiver Activity



Presentation Slide

Sample Educator Guide: Extended Exploration Section

- **English Language Arts**

- **Writing Prompts:**

- Why is cybercrime so popular? What is it about the Internet that has made it possible for thieves to expand their network of crimes?
- What rights do you feel you should have as a consumer in order to keep your identity safe and protected?
- What role should the government play in protecting your privacy rights?

- **Mathematics**

- **Activity/Project Ideas:**

- Have students review identity theft statistics and calculate the probability of becoming a victim of identity theft based on national averages.



- **Social studies and economics**

- **Discussion Topics:**

- Explore and discuss what role the government should play in protecting citizens from identity theft.
- Discuss identity theft on a global level and compare how identity thieves work around the world. Use examples such as the widely known “Nigerian” e-mail scam.

Money Smart for Young Adults



Target Audience
Targeted students for the *Money Smart for Young Adults* modules include those in grades 7–12 (i.e., middle school, junior high, and high school students) and those in the first two years of college. The FDIC’s *Money Smart Adult Financial Education Curriculum* is more suitable for other college students.

Overview of Money Smart Modules
The *Money Smart for Young Adults* curriculum consists of eight modules that focus on different aspects of banking and money matters.

Module Number	Module Title	Module Description
1	Bank On It	Introduces students to the services banks offer and how to open an account.
2	Check It Out	Gives students the skills needed to correctly use a checking account.
3	Setting Financial Goals	Shows students how to prepare and follow a personal spending plan.
4	Pay Yourself First	Helps students understand the importance of saving money. Describes savings and investment options.
5	Borrowing Basics	Helps students decide when and how to use credit, how to use credit appropriately, and what forms of credit best suit their needs.
6	Charge It Right	Teaches students how to shop for and use a credit card responsibly.
7	Paying for College and Cars	Describes the characteristics of consumer installment loans, including car loans and student loans, and how students can determine which loans are best for their needs.
8	A Roof Over Your Head	Helps students make informed choices about renting their first apartment and determine their readiness to have a space of their own.

Money Smart for Adults



2018 Money Smart for Adults



2018 Money Smart for Adults

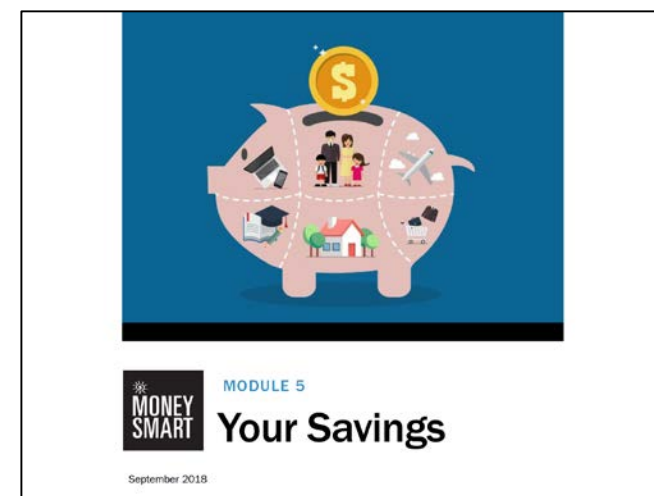
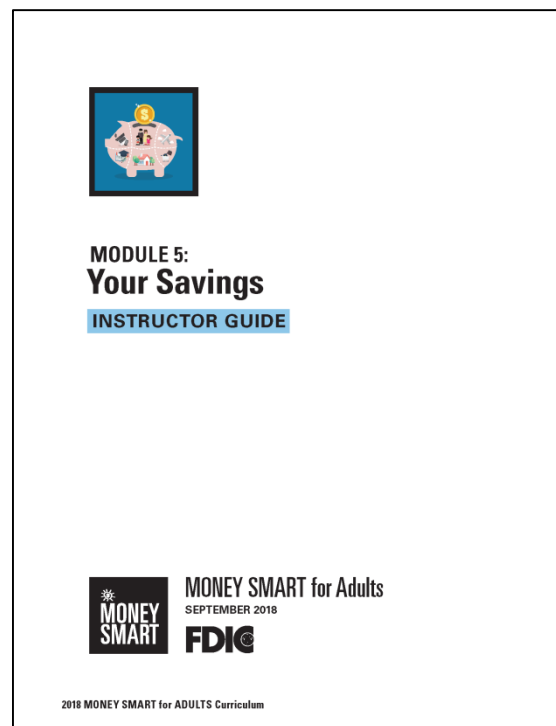
1	Your Money Values and Influences
2	You Can Bank On It
3	Your Income and Expenses
4	Your Spending and Saving Plan
5	Your Savings
6	Credit Reports and Scores
7	Borrowing Basics

8	Managing Debt
9	Using Credit Cards
10	Building Your Financial Future
11	Protecting Your Identity and Other Assets
12	Making Housing Decisions
13	Buying a Home
14	Disasters—Financial Preparation and Recovery

Every Module Has Sections

- Module 6: Credit Reports and Scores
 - Section 1: Credit Reports
 - Section 2: Credit Scores
 - Section 3: Getting and Understanding Your Credit Reports and Scores
 - Section 4: Disputing Errors in Your Credit Reports
 - Section 5: Build, Repair, and Maintain a Productive Credit History

Components in Every Module



Training Preparation Checklist

INSTRUCTOR GUIDE

Background Information for Instructors

Welcome to the FDIC's Money Smart for Adults!

This is the Instructor Guide for **Module 1: Your Money Values and Influences**. This module consists of three tools:

- **This Instructor Guide**
- **The Participant Guide**—for participants to use during training and refer to after training
- **The PowerPoint slides**—for you to use during the training

The curriculum also includes a *Guide to Presenting Money Smart for Adults*. This resource offers practical tips for marketing your training, setting up your training space, supporting participants with disabilities, and delivering the training. It also offers learning pathways to help you choose modules and perhaps sections within modules to include in the training. If you don't already have the *Guide to Presenting Money Smart for Adults*, download it at www.fdic.gov/moneysmart.

Training Preparation Checklist

Use this checklist to prepare for training.

- ☐ **Review the Instructor Guide, Participant Guide, and PowerPoint slides** to learn how they work together.
- ☐ **Familiarize yourself with the topics.** The Instructor Guide includes scripting to help you explain core content. You can read the scripting as-is to participants. Or, you can present the information in your own style.
- ☐ **Review the *Try It and Apply It* activities in the Participant Guide.** Every module includes both types of activities. Many are designed to be included during the training session. Others are flagged with a Note to Instructor that gives you the option of reviewing, starting, or completing them during the training, or encouraging participants to complete them after training.

Activities make the training more engaging and help participants retain the material. It's generally better to cut content rather than activities if you are short on time.

Background Information for Instructors

INSTRUCTOR GUIDE

- ☐ **Review the *Guide to Presenting Money Smart for Adults*** for tools and information that can help you plan and deliver training. This resource includes information on making your training accessible and welcoming to all participants, including participants with disabilities.
- ☐ **Select the materials that you plan to use.** Ideally, do so by considering the needs or goals of the participants. The *Module at a Glance Table* near the front of each Instructor Guide can help you decide whether to cover modules in their entirety or only certain sections of the modules.
- ☐ **Plan to make your training culturally appropriate.** This means communicating respectfully, and also presenting the material in a way that is relevant to the lives of participants.
 - For example, when you discuss ways to cut expenses, participants may not relate to cutting out a daily coffee purchase if they don't normally buy coffee every day. Use examples participants can relate to, which may be different from examples from your own experience.
- ☐ **Consider having each of your training sessions include:**
 - **An overview:** Welcome participants and explain the training purpose and objectives. Provide a quick orientation to materials.
 - **An introductory activity:** Energize participants with a fun activity to introduce them to one another and get them ready to learn. This can be an effective way to start training, especially if it is the first time the group has been together. See the *Guide to Presenting Money Smart for Adults* for optional introductory activity ideas.
 - **Pre- and post-training surveys:** Administer the pre-training survey before training starts and the post-training survey at the end of training. Using the surveys can help you evaluate training effectiveness and tailor your training approach for future sessions.
- ☐ **Give each participant a Participant Guide.** Consider making it available electronically if you cannot provide paper copies. Also, some participants may need it electronically as a reasonable accommodation. If you deliver only part of a module, you might want to provide only those sections of the Participant Guide. Hide the slides you won't be using. The *Guide to Presenting Money Smart for Adults* has more information on hiding slides.

Instructor Guide / Participant Guide

SECTION 1: Values and Money INSTRUCTOR GUIDE

PRESENT INFORMATION (1 MINUTE)

Introduction to Section and Key Takeaway
See page 3 in the Participant Guide.

SHOW SLIDE 3

SAY

- We will discuss values: what they are, why they are important, and how they influence financial decisions.

SHOW SLIDE 4

SAY

- The key takeaway from this section is:
Understanding your values can help you set achievable financial goals.

PRESENT INFORMATION (1 MINUTE)

What Are Values?
See page 3 in the Participant Guide.

SHOW SLIDE 5

SAY

- Your values are the people, things, and places that are important to you and guide how you make decisions.
- Your values shape how you prioritize your time and energy, and – importantly – your money.

MONEY SMART for ADULTS Module 1: Your Money Values and Influences 11

PARTICIPANT GUIDE

Section 1: Values and Money

We will discuss values: what they are, why they are important, and how they influence financial decisions.

Key Takeaway
Understanding your values can help you set achievable financial goals.

What Are Values?
Your values are the people, things, and places that are important to you and guide how you make decisions.

Apply It: My Values
Answer the questions to identify your own values.

What are the people, things, and places that matter to you?

What values might your answers represent?

MONEY SMART for ADULTS Module 1: Your Money Values and Influences 3

Instructor Guide / Participant Guide 2

SECTION 1: Values and Money

INSTRUCTOR GUIDE

LEAD ACTIVITY (12 MINUTES) – EXERCISE

Apply It: My Values
See page 3 in the Participant Guide.

SHOW SLIDE 6

ASK

- What contributes to how your values get formed?

DO

- Write participant responses on a flip chart or whiteboard.
- Add the following if not contributed by participants:
 - Family
 - Community of faith
 - School
 - Friends
 - Media, including television
 - Community where you grew up
 - Culture
 - Workplace

SAY

- Turn to *Apply It: My Values* on page 3 in your Participant Guide.
- Take a few minutes now to think about your values and complete the exercise.

DO

- Give participants three minutes to complete the exercise.
- After three minutes, invite a few participants to share their answers to the first question: **“What are the people, things, and places that matter to you?”**
 - Write participant responses on a flip chart or whiteboard.
 - There are no right or wrong answers.
- Next, invite a few participants to share their answers to the second question: **“What values might your answers represent?”**
 - Write participant responses on a flip chart or whiteboard.
 - Possible answers you might hear from participants include:

» Creativity and self-expression	» Independence
» Culture and traditions	» Respect for and from others
» Faith	» Service
» Family	» Social recognition or status

MONEY SMART for ADULTS Module 1: Your Money Values and Influences

12

PARTICIPANT GUIDE

Section 1: Values and Money

We will discuss values: what they are, why they are important, and how they influence financial decisions.

Key Takeaway
Understanding your values can help you set achievable financial goals.

What Are Values?
Your values are the people, things, and places that are important to you and guide how you make decisions.

Apply It: My Values
Answer the questions to identify your own values.

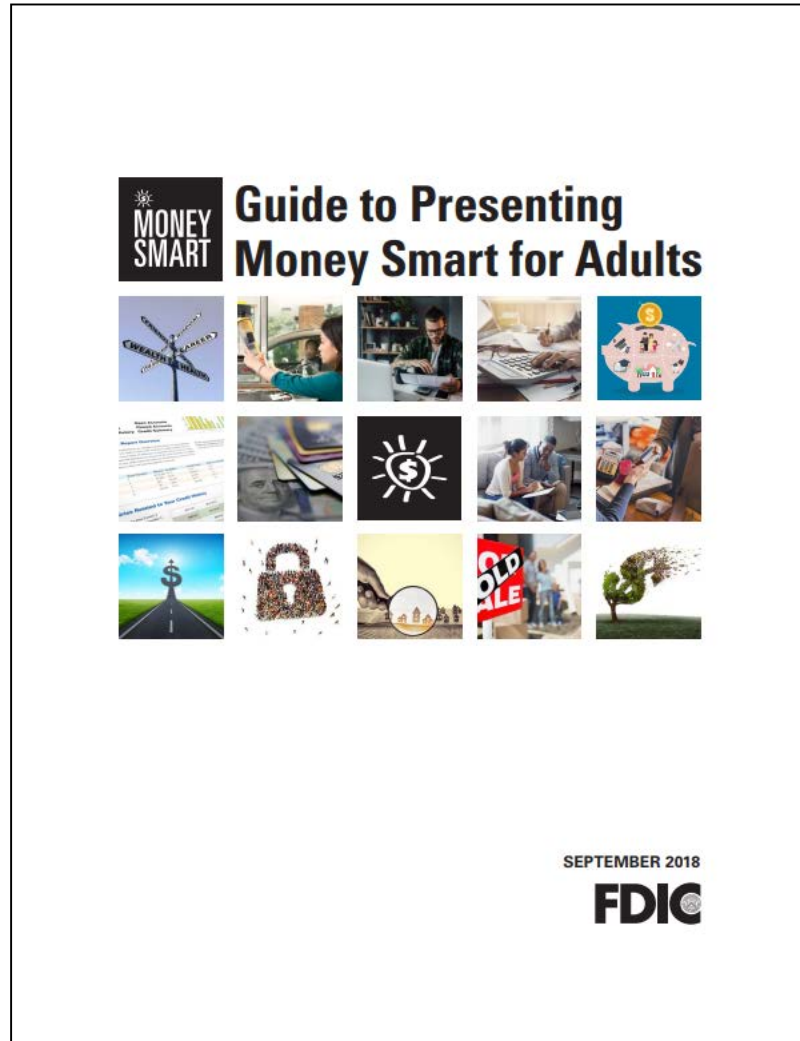
What are the people, things, and places that matter to you?

What values might your answers represent?

MONEY SMART for ADULTS Module 1: Your Money Values and Influences

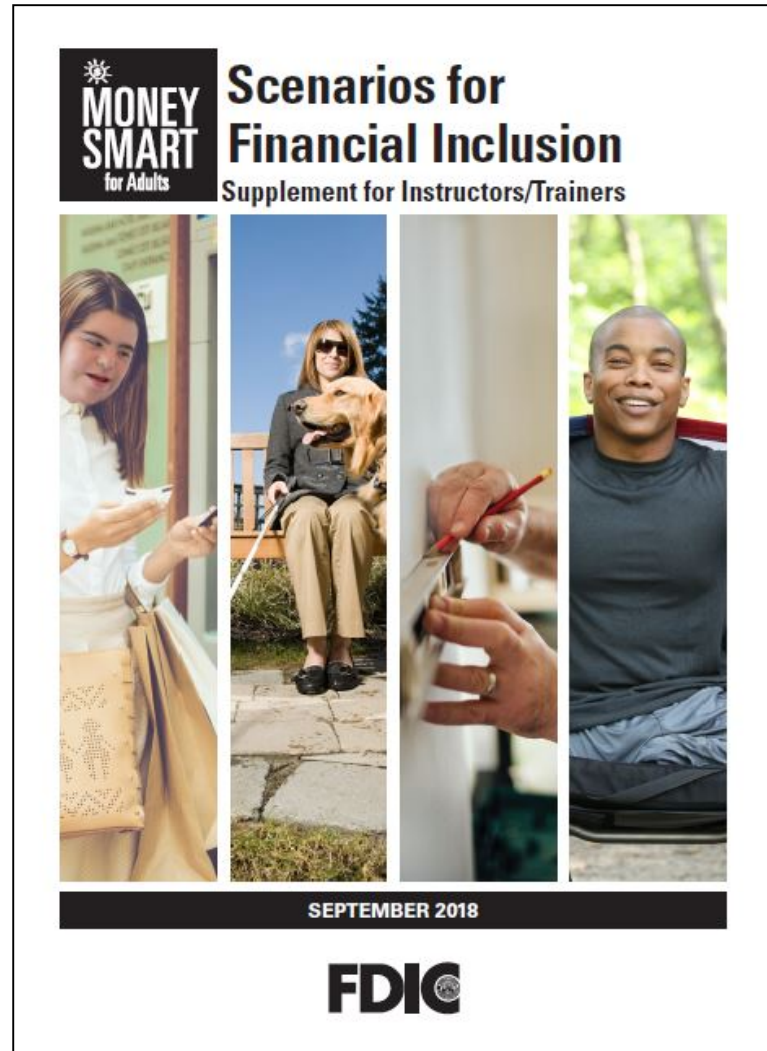
3

Guide to Presenting Money Smart for Adults



- **Practical information on topics such as:**
- **Preparing for training**
- **Delivering training**
- **Supporting participants with disabilities**

Scenarios for Financial Inclusion



**First released
in
October 2017**

Scenario 1

Ming Opens a Checking Account



Suggested Use

Module 1: Bank On It

- **How will Ming's new debit card work?**
- **How can Ming avoid overdrawing her account?**
- **What should Ming consider as she decides whether to participate in the bank's overdraft program?**

Scenario 2

Terrence Wants to Modify His Home



Suggested Use
Module 2: Borrowing Basics

Terrence was recently diagnosed with multiple sclerosis. He wants to modify his home so he can navigate it more easily and realizes he needs more money.

Scenario 3

Portia Learns About ABLE Accounts



Suggested Use

Module 5: Pay Yourself First

- What questions should Portia ask or research before deciding to open an ABLE account?
- How is saving money going to help Portia?
- What are qualified disability expenses and where can Portia learn more about them?

Scenario 4

Juan Buys a Home



Suggested Use
Module 10: Your Own Home

Juan is a military veteran with a service-connected disability. He wants to buy a home and wishes he had saved more money.

Money Smart for Older Adults (MSOA)

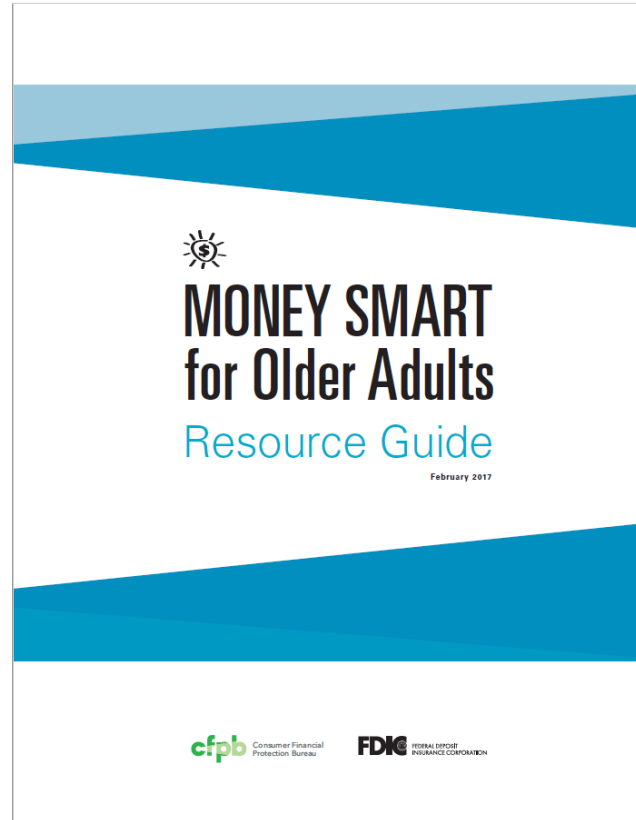
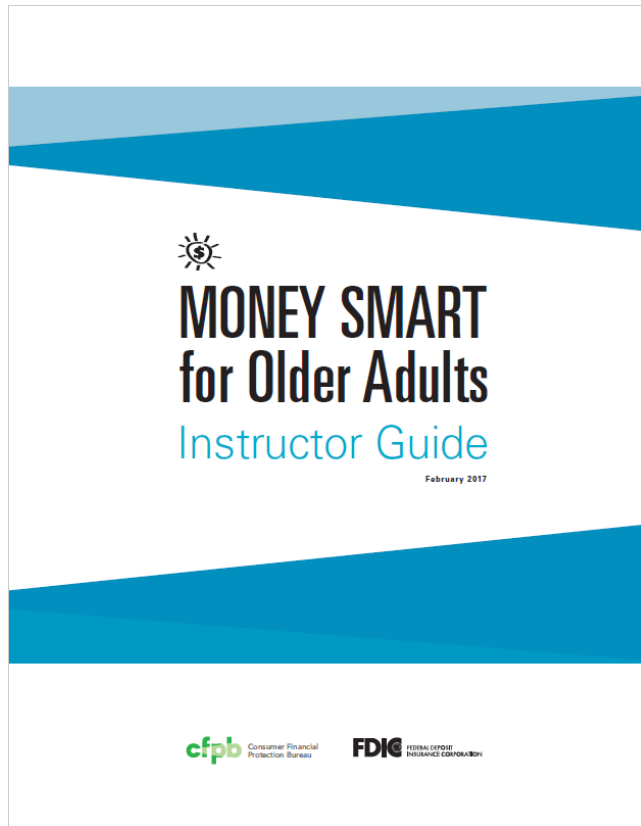


Image of Instructor Guide



CHECKING IN 5 minutes

Instructor: For presentations longer than 90 minutes – please build in a 10 minute break.

Record participants' expectations, questions, and concerns on chart paper. If there is anything you won't teach, tell participants where the information can be obtained (e.g., another module, a website). Check off their responses at the end of the training to show the lesson content met their expectations.



Slide 1

Welcome

Welcome to *Money Smart for Older Adults*. By taking this module, you'll learn important points to consider in planning for a more secure financial future, including how to guard against identity theft and other forms of financial exploitation, as well as how to prepare financially for unexpected life events, and disasters.

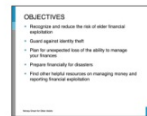


Slide 2

Introductions

Before we get started, I will share a little about myself and ask you to share what you hope to learn in this session.

If you have experience or knowledge in some aspect of the material, please share your ideas with the class. One of the best ways to learn is from each other. You might be aware of some method that has worked well for you or some pitfall to avoid. Your contribution to the class will make the learning experience that much better. If something is not clear, please ask questions!



Slide 3

Objectives

After completing this module, you will be better able to:

- Recognize and reduce the risk of elder financial exploitation
- Guard against identity theft
- Plan for loss of your ability to manage your finances
- Prepare financially for disasters
- Find other helpful resources for managing your money and reporting financial exploitation

Participant Materials

Instructor: Review Resource Guide contents and organization with participants.

Each of you has a copy of the *Money Smart for Older Adults Resource Guide*. It contains:

- Information on how to identify and report financial exploitation
- Resources and information on protecting your assets
- Activities to help you learn the material
- A glossary of terms used in this module



What questions do you have about the module overview?

Instructor Icon Guide



Presentation

Present information or demonstrate an idea.



Review

Refer participants to and summarize material provided in the Participant Guide.



Activity

Guide participants through an activity to support their learning.



Assessment

Direct participants to take a short test.



Discussion

Facilitate a discussion about a topic as directed.



Ask a Question

Present a problem or question for discussion.

Presentation Planning Guide

Presentation Planning Guide

Welcome page 13

Audience: Everyone
Time: 5 minutes

Getting Started page 15

Audience: Everyone
Time: 5 minutes

Common Types of Elder Financial Exploitation page 21

Audience: Everyone
Time: 90 minutes

- Investment fraud
- Telephone scams
Activity 1: Telephone Scams
- Phantom Debt Collection Scam
Activity 2: Phantom/Scam Debt Collection
- Charity Scams
- Computer/Internet Scams

Identity Theft page 55

Audience: Everyone
Time: 15 minutes

Medical Identity Theft page 61

Audience: Everyone
Time: 15 minutes

Activity 3: Identity Theft Self-Check

Planning for Unexpected Life Events page 67

Audience: Everyone
Time: 15 minutes

Activity 4: How Financially Prepared Are You?

Scams that Target Homeowners page 75

Audience: Homeowners
Time: 15 minutes

Scams that Target Veterans page 81

Audience: Veterans
Time: 15 minutes

Wrap-Up page 86

Audience: Everyone
Time: 5 minutes

- Post-Test
What Do You Know?
Evaluations

Money Smart for Older Adults



Exploitation by an agent under a POA or person in another fiduciary relationship



Investment fraud and scams

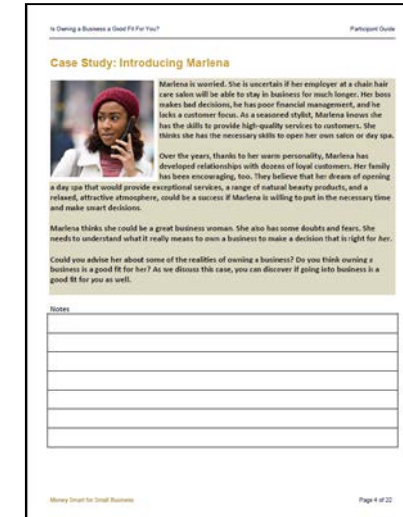
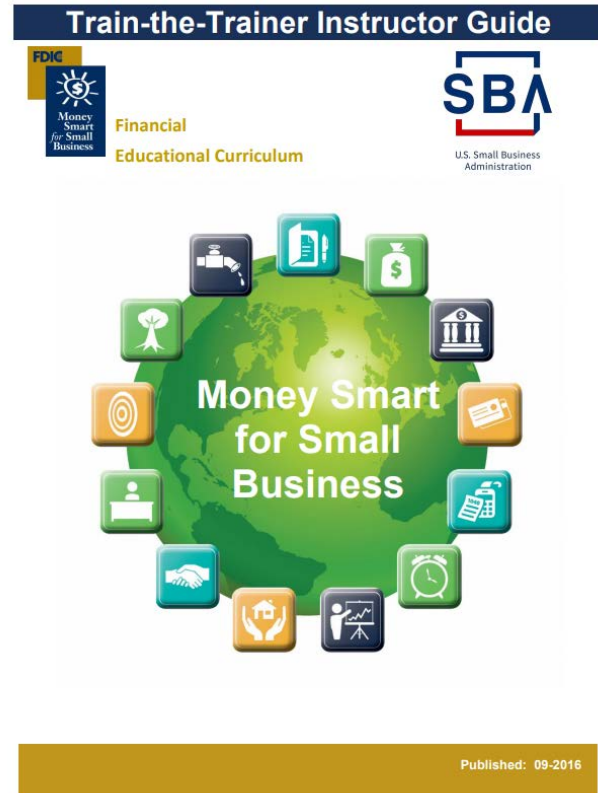


Theft of money or property by family members, caregivers, or in-home helpers



Lottery and sweepstakes scams

Money Smart for Small Business

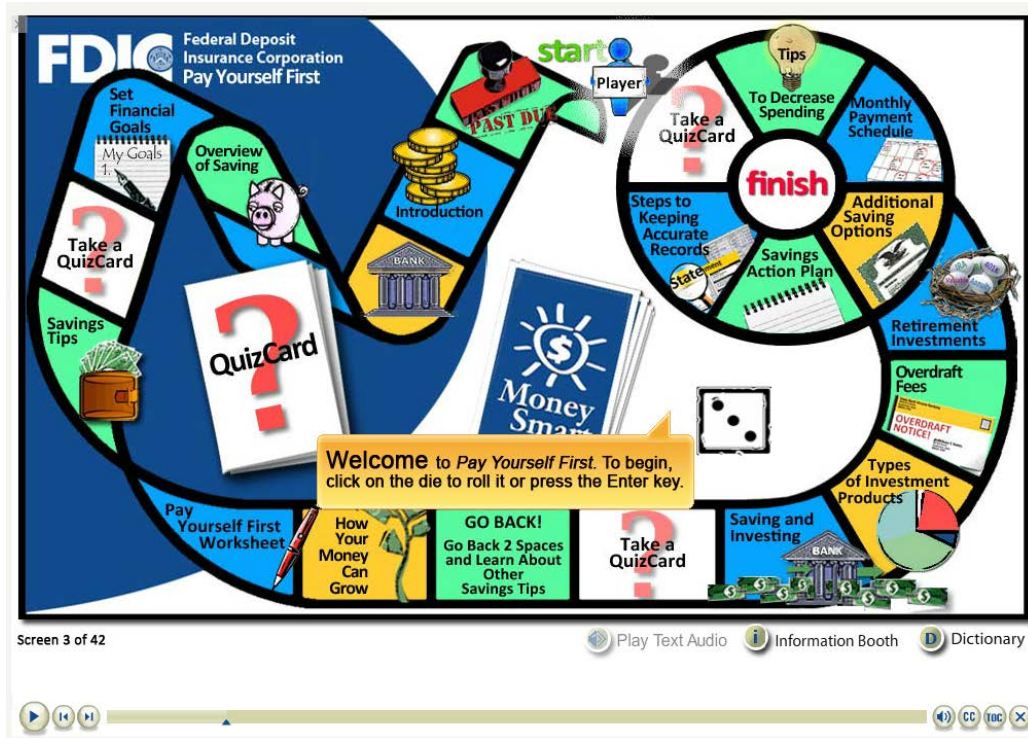


Money Smart for Small Business Modules

MSSB: Curriculum Modules

- Banking Services
- Credit Reporting
- Financial Management
- Insurance
- Organizational Types
- Record Keeping
- Risk Management
- Selling a Business and Succession Planning
- Tax Planning
- Time Management
- Is Small Business Ownership a Good Fit for You?
- Planning for a Healthy Business
- Managing Cash Flow

Computer Based Instruction (CBI) Self- Paced



Benefits of the CBI

- Compatible with desktops and mobile devices
- Flexible
- Can be completed in one session or pick up where the user left off
- Interactive Game Board Design
- Free

Certificate of Completion



Money Smart Podcast Network



Topics

The more you listen, the more you'll learn!

[Basics of Banking](#)

[Checking Accounts](#)

[Savings/ Spending Plan](#)

[Borrowing Money](#)

How Banks Work and the Benefits of Using Them

Learn the basics of protecting your money and financial information. It helps you choose the best types of accounts how to protect your personal identity, and ways to prepare for a natural disaster or other emergencies.

1-1: How Having A Bank Account Protects Your Money

Learn About Types Of Financial Institutions, Security, Your Legal Rights, And Privacy.

Audio Materials

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Reference Materials

- [FDIC's Electronic Deposit Insurance Estimator \(EDIE\)](#)
- [Privacy Rule Handbook](#)
- [Basics of Banking – FDIC Insurance Coverage - PDF](#)

1-2: What A Bank Can Do For You

Other Resources

**Federal Deposit Insurance Corporation**
Each depositor insured to at least \$250,000 per insured bank



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Since 1933, no depositor has lost a penny of FDIC-insured funds


Home > Consumer Protection > Financial Education


Financial Education

Learn about FDIC's educational resources on important financial issues and topics.

**Money Smart - A Financial Education Program**
Money Smart financial education tools help people of all ages enhance their financial skills and create positive banking relationships.

**Teacher Online Resource Center**
Lesson plans, videos, and other tools for K-12 teachers to engage young people about money.

**Youth Employment Resource Center**
Resources that support financial education and access to deposit accounts for youth participating in employment programs.

**Youth Banking Resource Center**
Proven strategies to connect financial education to savings accounts for school-aged children.

Learning Bank
Information for young people about using money wisely, how banks work, and the differences between types of bank accounts. It also includes a quiz on spotting scams.
[Learn More](#)

Consumer News
Articles offer helpful hints, quick tips and common-sense strategies on becoming a smarter, safer user of financial services.
[Learn More](#)

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Connecting with the FDIC

Regional Contacts



Atlanta Region – atlcommunityaffairs@fdic.gov

Chicago Region – chicommunityaffairs@fdic.gov

Dallas Region – dalcommunityaffairs@fdic.gov

Headquarters – communityaffairs@fdic.gov

Kansas City Region – kscommunityaffairs@fdic.gov

New York Region – nycommunityaffairs@fdic.gov

San Francisco Region – sfcommunityaffairs@fdic.gov

FDIC's Role Includes:

- Distribute Money Smart
- Teach Train-the-Trainers
- Provide technical assistance, e.g. link sites interested in delivering financial education with potential instructors
- Highlight promising ways to use Money Smart and supporting resources

Money Smart News

- View online or subscribe
- It provides:
- Updates on the Money Smart program
- Success stories, such as:
- Best Practices for Teaching People with Visual Impairments
- One Bank's Way of Promoting Financial Education Through Summer Employment
- Submissions are welcome

Money Smart Alliance Program

- Alliance members:
 - Provide training
 - Promote Money Smart
 - Support local organizations that use Money Smart
 - Evaluate Money Smart efforts
- Membership Process
 - [Apply Online: https://www.fdic.gov/moneysmart](https://www.fdic.gov/moneysmart)

Benefits of Alliance Membership

- Designated FDIC point of contact
- Listed online in directory of members
- Conference calls and webinars
- Priority consideration for publication in Money Smart News

FDIC Consumer News

Offers practical guidance on becoming a smarter, safer user of financial services

Consumer News Website:

www.fdic.gov/consumers/consumer/news

COVID-19 Information (www.fdic.gov/coronavirus)

- Public confidence communications
- Frequently asked questions
- FDIC Consumer News: [COVID-19 and Your Financial Health](#)
- Economic impact payment outreach
- Supervisory actions and communications
 - Joint Statement on CRA Consideration for Activities in Response to the COVID-19



Receiving Economic Impact Payments

<https://www.fdic.gov/coronavirus/economic-impact-payments/index.html>

- IRS Qualification
- Digital Banking
- How to find a bank to open account on-line
- How to choose the right account
- Covid Scams
- Providing your new bank account information to IRS

Selected Materials in Response to COVID-2019

- Money Smart Parent/Caregiver Guides
- Money Smart for Adults
 - [Module 14: Disasters-Financial Preparation and Recovery](#)
 - [Module 4: Your Spending and Savings Plan](#)
 - [Try It - Adjusting a Spending and Saving Plan](#)
 - [Module 5: Your Savings](#)
 - [Try It: Unexpected Expenses](#)
 - [Apply It: My Emergency Savings Fund Plan](#)
 - [Apply It: Estimating Savings for Changes in My Income and Expenses](#)
 - [Module 4: Your Spending and Savings Plan](#)
 - [Section 2: When Money is Short](#)

www.FDIC.gov/moneysmart

How to Reach Us

For comments and questions, email:
communityaffairs@fdic.gov

Money Smart website: <https://www.fdic.gov/moneysmart>

Closing

Thank you for your
interest in
Money Smart.

<https://www.fdic.gov/moneysmart>

