

*A Financial Educational Directory
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Author	Curricula	Description
Federal Reserve Bank of Dallas	Building Wealth: A Beginner's Guide to Securing Your Financial Future	"Building Wealth" helps individuals and families develop a plan for building personal wealth. The program presents an overview of personal wealth-building strategies that includes setting financial goals, seeking guidance, budgeting, saving and investing, and managing debt.
Securities and Exchange Commission, Office of Investor Education and Assistance	Get the Facts: The SEC's Roadmap to Saving and Investing	The Securities and Exchange Commission (SEC) offers a web-based adult financial literacy curriculum entitled, "Get the Facts: The SEC's Roadmap to Saving and Investing," through its web site. The program provides basic instruction in saving and investing.
Department of the Treasury, U.S. Mint	H.I.P. Pocket Change	The United States Mint promotes financial literacy through various educational programs, including the 50 State Quarters® Program Lesson Plans for grades kindergarten through six. Materials can be accessed through the H.I.P. Pocket Change Web site for children and educators at www.usmint.gov/kids . These programs incorporate basic financial education concepts.
Department of the Treasury, Bureau of the Public Debt	Money Math: Lessons for Life	The Bureau of the Public Debt offers a four-lesson curriculum supplement for middle school math classes entitled, "Money Math," using real-life examples from personal finance. The 86-page book is a teacher's guide with lesson plans, reproducible activity pages, and teaching tips.
Federal Deposit Insurance Corporation	Money Smart	The Federal Deposit Insurance Corporation (FDIC) developed the "Money Smart" curriculum to help adults enhance their money management skills, understand basic financial services offered by the financial mainstream and build their financial confidence to use banking services effectively. The "Money Smart" curriculum is comprised of ten comprehensive instructor-led modules covering basic financial topics including an introduction to bank services, tips on obtaining credit and buying a home.
Federal Reserve Bank of Atlanta	Personal Finance Curriculum	As part of the Federal Reserve Bank of Atlanta's community relations program, a personal finance curriculum was developed and is being taught to middle-school students. Course objectives and materials are provided online.
Social Security Administration	Social Security and You	The Social Security Administration (SSA) offers a curriculum program for grades 9 through 12 entitled, "Social Security and You," geared to the interest level of young people about to enter the workforce. SSA has also partnered with the American Savings

		Education Council to promote the "National Save for Your Future" Campaign.
Department of Labor, Women's Bureau	Strengthening the Family in the 21st Century: Financial Security	The Women's Bureau is sponsoring a Financial Security Outreach Program that will help women across the country better understand the importance of financial security and how to achieve it. This financial outreach program is comprised of two projects. The Hispanic Financial Literacy Project ("Las Mujeres y el Dinero") is a series of 10 nation-wide financial education conferences designed for Hispanic women. "WISE UP" is an e-mentoring financial security and retirement savings demonstration project focused upon women 22-35 years old consisting of a curriculum accessible via the web and at selected institutions in six Women's Bureau regions.
Department of the Treasury, Internal Revenue Service	Understanding Taxes	The Internal Revenue Service (IRS) has developed an interactive, instructional tax program called "Understanding Taxes" to provide high schools, community colleges, and the general public with a technology-based instructional tool. Divided into two areas of content (the "How's of Taxes" and the "Why's of Taxes"), the program offers both print and online materials to help you learn more about the history, theory, and application of taxes in the United States.
Kansas State Extension	Basic Money Management	This money management series covers budgeting, record keeping, banking and credit. 156 pages.
Rutgers and widely used nationally	Money 2000	Values, Goals and Choices, Getting Organized, Developing a Spending Plan, Understanding Credit, Dealing with Credit Problems, Savings Basics, Using Financial Services, Developing Consumer Skills, Asset Development and Protection
MSUE	On the Path	Merging of Financial Education with Adult Nutrition Education Programming (Based upon stages of change theory)
Cornell University	BUCS	Budgeting Basics, Credit Options, Consumers Rights, Family Communication and Community Resources
Purdue	Making Your Money Work	Making Spending Choices, Systems to Make Your Money Work, Being a Responsible Consumer, Wise Use of Credit, Where Am I Now? Where Do I Want to Be, It Must Be Here-Somewhere,
University of Illinois at Urbana-Champaign	All My Money	Making Spending Choices, Budgeting Credit, Consumer Skills and Checking
North Carolina Cooperative Extension Service	"Money In/ Money Out"	Money IN/Money OUT is a train-the-trainer guide for use by Cooperative Extension agents and other community educators -- a six-session series of basic money management workshops that can help people achieve specific savings and debt reduction goals. A variety of activities teach adults of all ages how to eliminate debt, including the power payment principle from Utah Extension's PowerPay program. A procedure for tracking participant success is included that protects participant privacy, yet provides valuable self-

		reported impact data
Texas A & M	Family Financial Fitness Series	Family Financial Fitness is a four part series centered around setting a budget, how to stretch your family budget, saving money and the value of paying creditors
Mississippi State University	Cashing In On Business Opportunities: A Guide To Building A Home-Based And Micro-Business Program	Curriculum is designed to: 1) Sharpen Your Entrepreneurial Skills, 2)Get Down to Business 3)Plan as You Expand 4)Boost Your Bottom Line
Purdue University	Planning for a Secure Retirement	The objective of this course is to help consumers with planning for retirement. Each module provides information that can be valuable in answering the questions consumers need to consider as one make plans. The modules include specific goals for the module, activities to complete, and sources for more information.
Purdue University	Who Gets Granma's Farm?	This program presents three strategies for having a discussion about farm transfer. 1) Direct Control strategies are conversations where one person addresses another person in a confrontational or patronizing manner. Orders are given without concern for the other person. 2) Indirect Control strategies are conversations that are more collaborative in nature. If any decision making takes place, it is likely to be shared. 3) No Control strategies are neutral. No solution to the problem is offered.
Purdue University	Getting Ready for Estate Planning	The purpose of the curriculum is to help consumers organize thoughts and information before seeking an advisor about an estate plan.
Purdue University	Retirement Planning and Estate Planning for Farm Families	This 20 Module curriculum helps families examining 1)retirement income from Social Security and other sources 2)Retirement income and benefits from off-farm employment 3) Insurance planning 4) Investment decisions and 5) Estate planning
Credit Union National Association	Thrive By Five	The Thrive By Five Toolkit is designed to help parent and educators teach preschoolers how money works and what it can do, initiate conversation regarding how family uses money, and model good money management.
University of Minnesota	Financial Security in Later Life	The financial Security in Later Life is a series of workplace trainings that employers can purchase for their employees.
University of Minnesota	Rent Wise	The curriculum takes an active-learning approach and stresses tenant responsibility. Participants earn a certificate after completing a minimum of nine hours of education. The <i>RentWise</i>

		helps tenants store rental records and provides how-to information on unit maintenance and creating collaborative relationships with landlords and neighbors.
University of Minnesota	Dollar Works	Dollar Works is a financial education program designed to strengthen people's skills at managing their personal finances and taking control of their financial decision making to insure a secure financial future.
University of Minnesota	Building Awareness of Culture and Money	Training for front-line workers explains cultural attitudes toward money. For organizations with Somali, Hmong and Latino clients.
University of Minnesota	Personal and Family Financial Education Mentorship Program	This train-the-trainer program helps grassroots agency staff meet the educational needs of their clientele. Part of the Center for Personal and Family Financial Education.
University of Minnesota	Minnesota Latino Financial Literacy	A unique Spanish language program teaches financial literacy to Spanish speakers in an effort to strengthen Minnesota's Latino communities.
University of Perdue	Focus on Financial Management	Curriculum for middle-income adults seeking financial security. It can help adults reduce their risk of financial problems. The curriculum materials can be used in several ways. A program coordinator can organize the program and provide materials to the participants. The program includes materials for eight 2½-hour sessions. The Coordinator's Guide explains how to organize and present the sessions. A coordinator has the option of ordering preprinted workbooks for each participant or of printing the workbook chapters from a CD.
Louisiana State University	Debt Reduction/Credit Management -	Modules include, credit scoring, downsizing debt ,getting out of debt, and power pay
Louisiana State University	Family Financial Management-	All My Money, Making Every Dollar Count, Money & You, Money Matters
Louisiana State University	Financial Security in Later Life	National initiative developed to help consumers assess their preparedness for later life financial security and create a plan of action to meet their personal needs and goals. The topics include: Take the Road to Financial Security in Later Life, Critical Conversations about Long Term Care, Legally Secure Your Financial Future, Louisiana Saves, Financial Catch-up for Baby Boomers, Savings Strategies for Those Who Never Save, Retirement Decision-making Issues

Louisiana State University	Youth Financial Education	Cash Kids, High School Financial Planning Program, Money on the Bookshelf , Welcome to the Real World
Louisiana State University	Housing Education	Healthy Indoor Air, Mold: A Growing Issue, Your Path to Home Ownership, LA House – Building Your Louisiana House
Purdue University	Baby Boomers Come of Age	This four-part curriculum addresses important issues for consumers, especially Boomers. Each part is designed for a one- to two-hour presentation. The three-ring binder contains a step-by-step guide for the presenter, plus master copies for more than 50 overheads and more than 50 handouts. Topics include “Money In the Mattress” , “Stop Let Me Off The Merry-Go-Round” , The Fast and Flexible Answer to, What’s For Dinner” and “Friends and Lovers”
Oregon State University	Managing Between Jobs	Adapting to Sudden Loss of Income or Occupation, Financial Assessment, Trouble-shooting Your Financial Picture, Financial Management
Virginia Tech	Getting Out of Debt	This ten module curriculum helps consumers understand debt and how to effectively take steps to remove debt for one’s financial portfolio
Virginia Tech	Families Taking Charge of Finances Series	Talking with your spouse, accepting your feelings, controlling stress, deciding which bills to pay first, eating well for less, helping children cope, helping teens cope with parents’ unemployment, insurance maintaining health, spending priorities, sources of friendship and support, taking inventory and talking with creditors, what’s next, and family finances
Virginia Tech	Beginning a Bed and Breakfast in Virginia	Planning and Development, Developing Policies & Procedures, Developing an Operations Plan, Developing a Marketing Plan,
Virginia Tech	Can You Live Where You Work...And Work Where You Live?	What's the Law?, Home and Work Conflict, It's Your Business, Analyze Space Needs, You Don't Work Alone, Family Space Needs, Outside the Office,
University of Arizona	CareerSmarts	CareerSmarts helps young people: 1) Understand the world of work and career options, 2) Understand career preparation options and, 3) Understand appropriate attitudes and behaviors in the workplace. The mentoring phase allows youths the opportunity to work closely with a mentor to gain practical knowledge about the work world.
University of Arkansas	Got Money	Got Money has six modules, How and Where to Get It, How to Spend It, Check Your Money Habits, How to Save It, How to Share It and Careers

University of Arkansas	Dollars & Cents for Youth	This self-study course is developed for parents and other adults to gain skills and become more confident in teaching basic money management principles to children. Each lesson includes information about children at various ages (preschooler, 6-to 12 year old and teenager) as well as activities to do with the child and activities to do as a family.
University of California	Money Talks	A series of guides have been developed with topics based on the responses from a needs assessment of teens in Southern California. The topics include: money personality, easy ways to save money, shopping skills, car costs, buying snacks, savings accounts, checking accounts, e-banking, obtaining credit, and credit cards. Classroom Curriculum - Leader's guides accompany each of the teen guides. Included in the leader's guides are learning objectives; background information; discussion questions; activities with handouts, visuals, and links to the web site; a glossary of important terms; and additional resources.
Rutgers	Investing For Your Future	Investing For Your Future is an 11-part home study course written by a consortium of six land-grant universities (Rutgers University, Cornell University, Clemson University, Virginia Tech, Michigan State University, and the University of Idaho), the U.S. Department of Agriculture Cooperative State Research, Education, and Extension Service, and the U.S. Securities and Exchange Commission. The course is sponsored by Rutgers Cooperative Research & Extension, New Brunswick, NJ, with cash and/or in-kind support from participating universities and federal agencies
University of Delaware	Financial Management Education Program	A train the professional model--This 15-hour training is designed for para-professionals and professionals who work with low resource audiences. The objectives of this training are to provide those working with this target audience the skills necessary to provide budget and credit counseling, to increase their knowledge of resources to which they can refer clients and to provide them with the opportunity to practice these skills when working with others.
University of Delaware	Youth Financial Literacy	Various programs are supported to develop financial literacy skills of youth. These programs build consumer confidence and establish foundations for responsible money management. These programs include: <ul style="list-style-type: none"> ▪ The High School Financial Planning Program ▪ Consumer Champions Quiz Bowl ▪ Financial Champions and Consumer Savvy 4-H Project Areas ▪ Money on the bookshelf literacy project
University of Florida	The Conservation Balancing Act	This program will provide the participant with an understanding of how to conserve water and energy without sacrificing benefits in

		three major water using areas of the home: the bathroom, the laundry, and the kitchen.
University of Florida	Financial Management of Business	The curriculum offers a step by step process as it relates to agribusiness, to include Accounting, Agricultural Land Values, Agricultural Markets and Trade, Dairy Financial Management, The Essential Financial Tools for Running a Firm, Financial Management for the Beekeeper, Financial Management: Some Important Generalizations, Five Things an Agricultural Producer Can Do to Improve Business Profitability, Personal Finances, and Risk Management.
Alcorn State University	Financial Management and Enterprise Training for FSA Borrowers	<ul style="list-style-type: none"> • Business Planning and Financial Management (12 hours) • Crop Production (6 hours) • Livestock Production (6hours)
Rutgers	Small Steps To Health and Wealth	This program is designed to motivate consumers to implement behavior change strategies that simultaneously improve their health and personal finances.
University of Minnesota	Finances Long-Term Care	Improve what people know about long term care as a family financial issue. Help take action before a crisis. Help families who are planning ahead make more informed decisions.
Cornell University	Family Budget Education Program	Through trained volunteer budget educators, CCE's Family Budget Education Program (FBEP) reaches hundreds of households annually. Volunteers provide one-on-one education and group sessions through referrals from businesses, financial institutions, local agencies and human service organizations, family and friends. Financial institutions, utilities, and foundations have provided funding for this effort over the years. Participants learn how to communicate with family, set financial goals, develop a budget/savings plan, pay their bills on time, and negotiate with creditors

FRM Fact Sheets, Resources and Publications

North Carolina

Cooperative Extension __

- Credit Card Tracker
- Instructions for Credit Card Tracker
- The Color of Money and a Key
- How to Read Your Credit Report
- Managing Your Money – A Family Plan – FCS-70
- Manage Your Money To Get What You Want – FCS-170
- Control Stress – When Your Income Drops 7 – FCS-323-7

University of Texas A & M

- Wise Up
- Your family Spending Planner
- Personal and Family Financial Records Inventory

Purdue University

- Income Tax Management for Farmers
- A Retirement Estimator for Farm Families
- Controlling Your Holiday Credit Use

Mississippi State University

- Reaching Beyond the Boundaries
DAFVM Annual Report 2007
- Public Policy Education and Advocacy
- Organic Vegetable IPM Guide
- Extending the Grazing Season: Stockpiled Tall Fescue
- Pasture Planning For Winter Forages
- They Lived Happily Ever After:
How to Keep Your Marriage on Track
- After You Say “I Do”: Adjusting to Marriage
- What’s All the Fuss About? Areas of Conflict
- Can We Agree? Conflict Management and Resolution
- What Makes Marriage Work?

- Skills for Handling Conflict
- Assessing Needs and Feed Sources
How Much Forage Do I Have?
- Pasture Management and Grazing Guide for Livestock Producers
- Managing Small Pasture For Horses
- Mississippi Soybean Variety Trials, 2007

University of Alaska Fairbanks

- Getting Organize Series
- The Permanent Home Filing System
- Taking an Household Inventory With A Camera
- Keeping Home Records

Louisiana State University

- Louisiana’s Rural Poverty (Fact Sheet)

Oregon State University

- Aging
- Children
- Clothing
- Finance
- Housing and Energy
- Unemployment

Virginia Tech

- How To Prevent Foreclosure On Your Home
- Refinancing Your Home
- Managing Prosperity: Estate and Retirement Planning for All Ages
Planning for Long-Term Health Care
- What about Medical Savings Accounts?

