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Description automatically generated with medium confidenceFinancial Literacy Resources   
for Out-of-School Time Programs

**Resources**

**What to do:** Use these resources to plan and implement financial literacy activities in your out-of-school time program.

**Why it matters:** Using quality resources will help you share accurate information and plan engaging activities to teach financial literacy skills and concepts.

# Organizations Proposing Financial Literacy Standards

## Council for Economic Education (CEE)

* [Financial Knowledge Organization for Youth](https://www.councilforeconed.org/): A website providing economic and personal finance education programs toequip and inspire young people to shape their future and the world around them.

## Jump$tart Coalition for Personal Financial Literacy

* [Jump$tart Coalition](https://www.jumpstart.org/): National partners and a network of independent State affiliates working to advance financial literacy through communication, collaboration, and a commitment to effectiveness in financial education.

## National Financial Educators Council (NFEC)

* [Financial Literacy Standards](https://www.financialeducatorscouncil.org/financial-literacy-standards/): NFEC’s learning goals and educational targets for financial literacy instruction for elementary, high school, and adult learners.

# Curricula and Resources

## American Public Education Foundation

* [Financial Literacy Resource Library](https://www.fllibrary.org/): A library of free or low-cost financial literacy resources for educators, students, and families.
* [Youth Personal Finance Pedagogy](https://files.consumerfinance.gov/f/documents/092016_cfpb_PedagogyModel.pdf): Strategies for schools and educators seeking new ideas and insights as they deliver research-based and developmentally appropriate financial education.
* [Financial terms glossary](https://www.consumerfinance.gov/consumer-tools/educator-tools/youth-financial-education/glossary/?utm_source=teacherGuide&utm_medium=PDF&utm_campaign=teacherGlossary&utm_id=buildingBlocks): Defines terms that may be useful in helping students understand financial literacy concepts.

## Federal Deposit Insurance Corporation (FDIC)

* [Money Smart for Young People](https://www.fdic.gov/consumer-resource-center/money-smart-young-people): Free curricula for four grade bands (Pre-K-2, 3-5, 6-8, and 9‑12). Each includes an educator guide, a PowerPoint presentation, handouts, and ideas for age level modifications and integrations with academic areas.
* [Youth Banking Resource Center](https://www.fdic.gov/consumer-resource-center/youth-banking-resource-center): Free resources to help banks and schools work together to improve financial literacy. Includes support for partnerships that help students open bank accounts.

## Internal Revenue Service (IRS)

* [Understanding Taxes](https://apps.irs.gov/app/understandingTaxes/index.jsp): An interactive tax education program for middle school and high school students.

## National Endowment for Financial Education (NEFE)

* [High School Financial Planning Program](https://www.nefe.org/What-We-Provide/Programs-Initiatives/NEFE-High-School-Financial-Planning-Program): Free materials for educators and students grades 8-12 to plan for higher education.

## National Financial Educators Council (NFEC)

* [Youth Financial Literacy Statistics](https://www.financialeducatorscouncil.org/youth-financial-literacy-statistics/): Statistics and strategies educators and communities can use to understand the need for financial literacy education.

## Next Gen Personal Finance

* [Next Gen Personal Finance](https://www.ngpf.org/): Free resources to help educators and students learn about personal finances.

## U.S. Department of the Treasury

* [MoneyMath: Lessons for Life](https://treasurydirect.gov/research-center/tools/moneymath-lessons-for-life/): Designed for middle school teachers, these downloadable student lessons cover topics such as The Secret to Becoming a Millionaire (savings and interest), Wallpaper Woes (expenses, budget constraints, and trade-offs in a redecorating project), Math and Taxes (careers, human capital skills, salaries, income tax), Spreading the Budget (developing a budget spreadsheet, examining expenses, and adjusting for cash flow problems).

## U.S. Financial Literacy and Education Commission (FLEC)

* [MyMoney.gov](https://www.mymoney.gov/): A federal government website that serves as a one-stop shop for federal financial literacy and education programs, grants, and other information; available in English and Spanish.
* [U.S. National Strategy for Financial Literacy 2020](https://home.treasury.gov/system/files/136/US-National-Strategy-Financial-Literacy-2020.pdf): Details the federal government’s financial literacy priorities and underscores its plan to collaborate with State, local, and tribal governments and the private sector to strengthen financial capability for all Americans.

## Wells Fargo

* [Hands on Banking / El futuro en tus manos](http://www.handsonbanking.org/en/): This free financial education program has resources for all ages; available in Spanish and English.

# Potential Partners

## Local Banks

* Some may offer [consumer education to young people](https://www.aba.com/about-us/aba-foundation/financial-education-programs/programs) in your community, or they may be willing to [create a partnership to help students open bank accounts](https://www.fdic.gov/consumer-resource-center/youth-banking-resource-center).

The following youth-oriented organizations have financial literacy programs and curricula, and their local chapters could be good partners for your work with students and families. Many resources are also available through their websites.

## 4-H

* [Teaching Kids About Money? We Can Help](https://4-h.org/about/blog/teaching-kids-about-money-we-can-help/): A collaboration with the financial services firm TD Ameritrade, these research-based financial literacy activities make it easy and fun to educate students on the value of financial literacy, the hidden costs of credit, and other essential money smarts.
* [At-Home Financial Lessons for Kids](https://4-h.org/about/blog/at-home-financial-lessons-for-kids/): Geared toward children ages 9 to 15, these activities are designed to ensure kids have an early and fundamental understanding of real-world finances so they can use those principles to make positive and informed decisions.

## Junior Achievement

* [JA Programs](https://jausa.ja.org/programs/index): A range of curricular possibilities for elementary to high school students, introducing concepts around financial literacy, personal finance, job skills, entrepreneurship, and more.

## Books About Money

* [*The Psychology of Money* by Morgan Housel](https://www.amazon.com/Psychology-Money-Timeless-lessons-happiness/dp/0857197681/ref=sr_1_1?crid=FUS3BVN2K99O&dib=eyJ2IjoiMSJ9.1Ej9TpPoVuWM_km1joB3ivzqbVAB0d1QBZQKaEXNiVOsnPUZeufL0rqOhfBg-1kfgEzXThp7gqpbBL4q22nM1UHvwgo-UKaoPaiJXSbU2lrsyMT4ItX3iGnkeeJqAsY9riv-rcMUwvZNFI3rLDTnu7CRKN_6g2xeF1x1BTssIdHZpWyLq7sbxG4nVZcqBaXH2wcq81L16YjcSiFFf9-71Rubjsk7CP0T7tpPwzeAzQ8.v-TIwAfdt-G02pyrxVI2pFm-DRUmttycrsxkoWX2yKU&dib_tag=se&keywords=the+psychology+of+money&qid=1742235890&sprefix=The+Physco%2Caps%2C185&sr=8-1): This book, which could be enjoyable for teens or staff, offers 19 short stories exploring the strange ways people think about money, with clear takeaways about wealth, greed, and happiness.
* [*Investing for Teens* by Michelle Hung](https://www.amazon.com/Investing-Teens-Save-Invest-Money/dp/1685391060/ref=tmm_pap_swatch_0?_encoding=UTF8&sr=): This book provides a guide to money matters, from the difference between stocks and bonds to ways to research potential investments. Hung gears her advice toward teens, including pointers on landing a summer job and creating a savings plan for life after high school.
* [*I Will Teach You to Be Rich* by Ramit Sethi](https://lifeclub.org/books/i-will-teach-you-to-be-rich-ramit-sethi-review-summary): This book is often recommended for young people for its engaging, relatable style and its emphasis on making financial decisions that will help you achieve your goals.
* [Financial Education Resources for Kids](https://www.investopedia.com/financial-education-resources-kids-5216826): A list of podcasts, apps, books, and other resources to help teach children the basic financial skills they’ll need to succeed in life.

## Reading Is Fundamental (RIF)

* [Financial Literacy Children’s Book Resources](http://www.rifnova.org/financial-literacy-childrens-book-resources.html): This list of lists offers many suggestions for fiction and nonfiction books you can use to start a conversation with students about everything from starting a business to learning about Bitcoin.

# Articles

* [Financial literacy can hold key to college success | EdSource](https://edsource.org/2018/financial-literacy-can-hold-key-to-college-success/594361): The author of this article asserts that providing financial literacy training, both in high school and in college, could have a significant positive impact on the college graduation rate of low-income students.
* [2023 National Report Card on High School Financial Literacy | Champlain College](https://financialliteracy.champlain.edu/report-cards/2023-national-report-card-on-high-school-financial-literacy/): Research conducted by Champlain College’s Center for Financial Literacy found that financial literacy lessons in school has an “overwhelmingly” positive impact on students’ financial habits — and its positive effects on students’ financial well-being can be detected even 10 years after graduation.



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