

Alabama



JUMP \$TART!

FINANCIAL SMARTS FOR STUDENTS

Financial Literacy Resources for the Classroom

Alabama Securities Commission:

*** **Basics of Saving and Investing** – The Basics of Saving and Investing: Investor Education 2020 guide is an investor education and protection teaching guide. It was developed for high school teachers, however its content lends itself to all kinds of investor education and protection initiatives including college courses, work place education, after school programs, seminars for adults and seniors, etc. This free program can be found at <http://www.investorprotection.org/teach/?fa=basics> (Alabama Contact: Dan Lord at 1-800-222-1253 or dlord@asc.state.al.us Other resources available: <http://www.asc.state.al.us/InvestorED.htm> or http://www.nasaa.org/Investor_Education/Financial_Education_Resources/

Additional Resource:

*** **Getting Help with your Investments** – Resources for teaching students to purchase and management investments in the economy.

To order visit: <http://www.investorprotection.org/learn/>

Federal Reserve Bank:

*** **Lesson Plan of the Year Contest** - A contest challenging middle and high school educators to submit the best lesson plan featuring Federal Reserve Publications, websites, and/or multimedia materials. Win up to \$2,500 in savings bonds. To learn more, visit www.fratlanta.org/about.cfm or call Julie Kornegay at 205-968-6728

Additional Resources:

It's Your Paycheck: http://www.stlouisfed.org/education_resources/paycheck.cfm

Lessons Learned from Katrina: <http://www.fratlanta.org/atlantafed/katrina.cfm>

The American Currency Exhibit (CD)

Consumer Handbook: Adjustable Rate Mortgages (booklets)

Interest Only Mortgages: Payments & Payment Option ARMS (booklets)

PATHWAYS to Getting Ahead

FannieMae Foundation:

*** **Knowing and Understanding Your Credit** – A guide that explains what credit is and why having good credit is so important, especially when you want to buy a home.

To order http://www.cc-bc.com/media/homebuying_guides/understanding_credit_guide.pdf

Additional Resources:

*****How to Buy Your Own Home** – How to Buy Your Own Home is a workbook that will walk you through the steps of choosing and buying your own home. You will also learn how to fill out many of the forms you will come across in buying a home. By the time you have turned the last page, you will better understand how to make your home-buying dream a reality. You will also know much more about the responsibilities and benefits of homeownership. Whether you are ready to buy soon or see buying a home as a long-term goal, this book will help you plan for the future. Order at <http://literacyworks.org/fmhome/abe-students/index.html>

Federal Deposit Insurance Corporation:

*** **FDIC's Money Smart for Young Adults** - This free eight module curriculum on CD is for student's ages 12-20 who want to learn the basics of handling their money and finances, including how to create positive relationships with financial institutions. Materials include an instructor guide, participants guide, and overhead slides. For more information or to place an order contact: John Olsen at 334-271-5213 or by email at jolsen@fdic.gov

Addition Resources:

Money Smart, and adult Education Program
How to Guard Against Internet Thieves and Electronic Scams

Center for Student Credit Card Education, Inc.

*** **The ABC's of Credit Card Finance** – This one hour program teaches students about the responsible use of credit cards and the consequences of irresponsible credit use. Materials include Pre test/Post Test, Online forms, and student workbooks. Order at <https://www.credit-edadministrator.com/materials/highschoolworkshop.php>

National Endowment for Financial Education:

*****NEFE High School Financial Planning Program** – This seven unit free high school financial literacy program teaches students how to plan for their financial future. Materials include student workbooks, teacher manual, and other classroom resources. Order at <http://hsfpp.nefe.org/> (Alabama Contact: Dr. Bernice Wilson at wilsobb@aces.edu or Laura Vann at lvann@acul.com

Additional Resource:

*** **Cash Course** – a resource to help college student with financial literacy skills
To order visit: <http://www.cashcourse.org/home/>

Instinctive Ideas, LLC

*** **The Spending Tracker** – a special financial literacy calculating tool that was developed to help assist students in learning to be independent and well-functioning adults who understand how to manage money.
To order visit: <http://www.instinctiveideas.com/products.htm>

Practical Money Skills

**** **Practical Money Skills for Life** – Financial Football for the kids who like to learn through sports. Visa and the National Football League have teamed up to help teach financial concepts with Financial Football, a fast-paced, interactive game that engages students while teaching them money management skills. Teams compete by answering financial questions to earn yardage and score touchdowns. Order at <http://www.practicalmoneyskills.com/english/index.php>

AFSA Education Foundation:

*** **Money Skills** - The 34-module curriculum includes the content areas of income, expenses, assets, liabilities and risk management. A life Simulation module asks students to project their own life expectancies regarding jobs, neighborhoods, cars, education plans, marriage plans, and the number of children they plan to have. The simulation allows students to incorporate the MoneySKILL® personal finance concepts into their everyday lives. It challenges them to make the concepts their own, providing them with skills that will last a lifetime.

Order Materials at <http://www.moneyskill.org/> or call 1-888-400-7577.

US Department of the Treasury:

*** **Money Math: Lessons for Life** – Four lessons that can be used in a cross-curriculum program with math. These individual lessons incorporate national mathematic standards with financial literacy skills. Lesson #1 is “The Secret to Becoming a Millionaire”. This free workbook is published by the US Treasury Department. To order send an email request workbooks to moneymath@bpd.treas.gov

*** **US Department of the Treasury** – Resources for Youth and Adults from the Office of Financial Education. To order visit: <http://www.treas.gov/offices/domestic-finance/financial-institution/fin-education/>

The Hartford:

*** **Playbook for Life** – This program with the help of NCAA partners has created a financial literacy program to help students understand and plan for their financial future. This national education program contains 33 pages of resources including student playbook, parent’s companion guide, and teacher guide.

http://www.playbook.thehartford.com/servlet/Satellite?c=Page&cid=1107278955817&nt_page_id=1107278955817&pagename=Playbook/Page/PB_HomePage

US Department of Education:

*** **Funding Education Beyond High School** – This resource guide is provided by the US Department of Education to aid students in the student loan process, provide information on deadlines, and explain the types of loans available.

To order visit: <http://www.federalstudentaid.ed.gov/>

<http://studentaid.ed.gov/students/attachments/siteresources/StudentGuide.pdf>

Additional Resources:

Repaying Your Student Loans

GMAC

*****SmartEdge** – A Smart Financial Decisions Workbook from GMAC Foundation
To order visit: <http://www.smartedgebygmac.com/SmartEdge/en/>
Bill Cheeks (National Jump\$tart)

Angel Food Ministries

*** **Angel Food Ministries** – A low cost program that offers help for families, regardless of income level.

To order visit: www.angelfoodministries.com

Federal Trade Commission:

*** **Fighting Back Against Identity Theft** - This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft.

To order visit: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

*** **How to Buy an Automobile** – Tips for success.

To order visit: <http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut111.pdf>

US Department of Housing and Urban Development:

*** **Renting an Apartment** – Smart tips for being an informed renter.

To order visit: <http://www.hud.gov/renting/>

Or FDIC MoneySmart Module #8

CCCS:

*** **Consumer Credit Counseling Service** (Birmingham) – A low cost or free credit counseling service that provides help to individuals who need assistance in making better money management decisions.

To order visit: <http://www.gway.org/consumer.asp>

Alabama Jump\$tart:

*** **10-10-20-60 Spending Plan** – A debt reducing plan development by Alabama Jump\$tart President, Buffy Murphy (2002-2009). Contact: Buffy.Murphy@bxs.com

To order visit: www.aljumpstart.org (Resources)

Crown Ministries:

*** **Crown Financial Ministries** – A Christian financial program for the family.

To order visit: www.crown.org or 770-534-1000

REMTECH, Inc.

*** **TimeMaps** – a 12 module Money Management & Life Skills interactive education software developed by Gene Fuller and staff of Remtech in Birmingham, Alabama.

To order visit: www.timemaps.biz or call 205-682-7900 (Bill Deery)

NCL

*** **National Consumers League** – Financial Literacy Topics that teach a quick tip or a daily lesson. To order visit: <http://www.nclnet.org/publications/> or call 202-835-3323.

White House:

*** **President's Advisory Council on Financial Literacy** – Tips to managing money.
To order visit: <http://www.treas.gov/offices/domestic-finance/financial-institution/fin-education/support-docs/did-you-know-122008.pdf>

US Department of Labor:

*** **Savings Fitness** – A guide to your money and your financial future.

To order visit: http://www.pueblo.gsa.gov/cic_text/money/save-fit/save-fit01.htm

*** **Career Guide to Industries** - Guide from the US Department of Labor regarding careers. To order visit: <http://www.bls.gov/oco/cg/home.htm>

Book:

***The Millionaire Next Door – A book from Thomas J. Stanley and William D. Danko that look at how wealth has been built in America.

Title: **The Millionaire Next Door; the Surprising Secrets of America's Wealthy**

IRS

*** **Link and Learn** – An IRS website that will teach you how to prepare taxes for yourself or become certified to prepare taxes at a VITA site.

To order visit: <http://www.irs.gov/individuals/article/0,,id=123214,00.html>

Alabama Cooperative Extension System:

*** **LifeSmarts** – An internet based competition provided by the National Consumers League and the National Cooperative Extension System.

www.lifesmarts.org

Contact for Alabama: Dr. Bernice Wilson at bbwilson@aces.edu

AARP:

*** **50 Ways to Love Your Money** – Financial Literacy Resources from AARP for a successful retirement.

To order visit: <http://www.chaseclearandsimple.com/50ways/>

Additional Resources:

Healthy Credit

Job Hunting

Money Matters

ID Theft

Consumer Fraud Kit

Consumer Protection

Alabama Society of CPA's

*** **Feed the Pig** – Resources from AICPA Foundation.

To order visit: <http://www.360financialliteracy.org/Life+Stages/>

Junior Achievement:

Since 1919, Junior Achievement has been creating partnerships between the business community, educators and volunteers — all working together to inspire young people to dream big and reach their potential. JA’s hands-on, experiential programs are correlated to Alabama State Standards, teach the key concepts of work readiness, entrepreneurship and financial literacy, emphasize the importance of staying in school and are proven to increase critical thinking skills. Alabama offices include:

* **Greater Birmingham –Serving nearly 30,000 students in** Jefferson, Shelby, Tuscaloosa, Gadsden, Mobile, Wilcox and their surrounding counties. Contact Terri Sellers at (205) 290-9365 X 114 or terris@hiwaay.net

* **North Alabama (Huntsville/Decatur)**, (256) 533-4661

* **JA of Alabama-West Georgia, (334) 644-4900**

Visit our web site, www.ja.org, for information about JA programs and additional resources for educators.

Council for Economic Education:

*** **Economic Education** – Financial Literacy Resources that teach lessons in Economic Education. To order visit: <http://www.councilforeconed.org/ea/>

Bank of America:

*** **Student Financial Handbook** – An easy to use guide to managing your money.

To order visit: http://www.bankofamerica.com/studentbanking/pdf/student_handbook.pdf

What’s My Score:

*** **Money 101** – a crash course in Better Money Management for College Students.

To order visit: <http://www.whatsmyscore.org/>

Citigroup:

*** **Financial Education Program** – A financial literacy program from Citigroup.

To order visit: <http://www.citigroup.com/citi/financialeducation/curriculum/index.htm>

NELA:

www.nela.net

Saving for College

Paying for College

Wells Fargo Bank

Hands on Banking: Money Skills for Life

www.handsonbanking.org

The Griffith Insurance Education Foundation:

Insurance Education Institute: A financial literacy graduate course for teachers on risk management and insurance. www.griffithfoundation.org or 614-880-9870

ADDITIONAL WEBSITES:

National Jump\$tart Coalition:

Clearing House Website: www.jumpstartclearinghouse.org

Alabama Jump\$tart Coalition:

www.aljumpstart.org

Alabama Department of Education:

ALEX Website: <http://alex.state.al.us/index.php> From the website, choose “Lesson Plans”, then click on “Career Technical Education”, then press “Display Results”. If you will scroll down through the list, then you will find over 30 financial literacy lessons plans developed by Alabama teachers using free or low cost approved financial literacy materials that match Alabama education standards and the National Jump\$tart financial literacy standards for the classroom. These lessons were developed through a grant to Alabama Jump\$tart from the Alabama Securities Commission. These lessons plans are for *any teacher in grades 7th – College* (**Economics, Math, Career & Technical Education, or History**) who would like to integrate financial literacy materials into current curriculum for the classroom.