

Youth Financial Education

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Role of Financial Education

- GAO findings
- FDIC initiatives demonstrate that welldesigned financial education programs can have a positive impact on consumers' ability to make sound choices
- Experiential-based approaches are particularly promising for young people

FD The Money Smart Program

Curricula for:

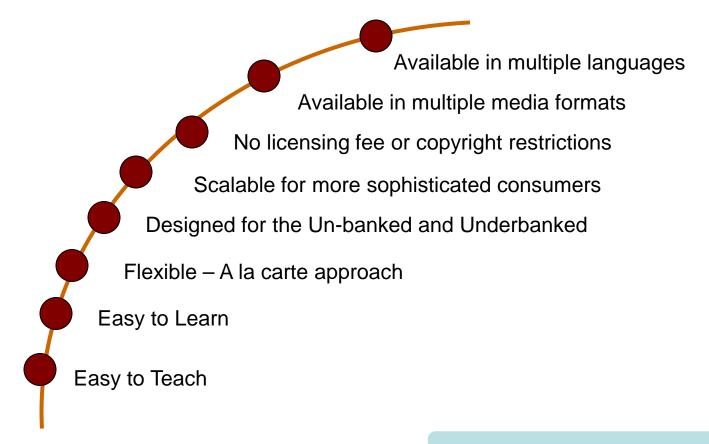
- Elementary School students (ages 5-8)
- Young Adults (ages 12-20)
- Adults
- Older Adults
- Small Businesses

Implementation resources:

- Quarterly newsletter
- Train-the-Trainers
- Alliance



Money Smart Features



www.fdic.gov/moneysmart

FDI© FDIC's Role

- Conduct outreach to promote the curriculum, such as to teachers
- Distribute the curriculum
- Provide technical assistance, including linking sites interested in delivering financial education with potential instructors
- Teach Train-the-Trainer classes
- Publications

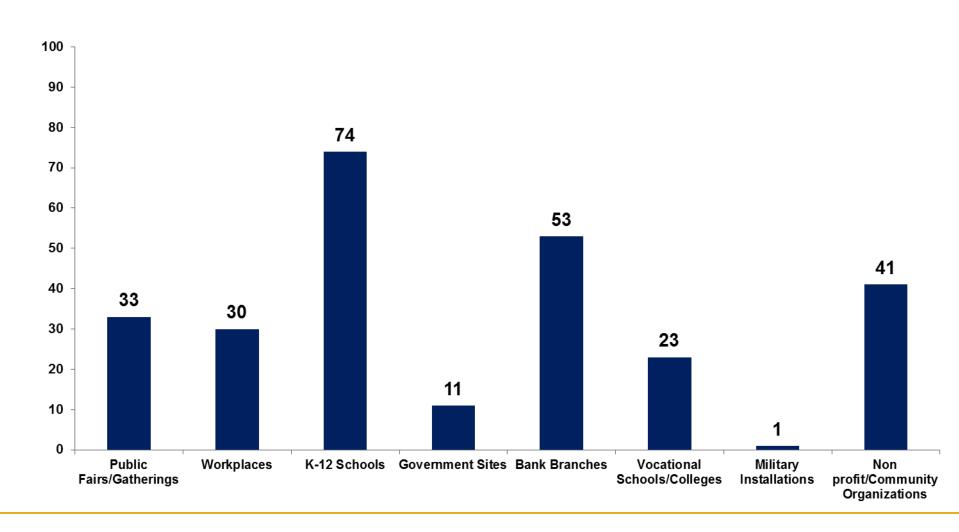


Ways for Banks to Work with Schools

- Ideas in Financial Institution Letter 80-2010 include:
 - Classroom instruction
 - After-school programs
 - In collaboration with youth organizations
 - Subject-matter expert for educators
 - Hosting a field trip
 - Facilitating or providing support for in-school student savings programs



Many Banks Work with Schools to Provide Financial Education



- Supporting K-12 teachers in having the knowledge and tools to deliver financial education
- Giving parents the tools and confidence to effectively deliver



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