



Youth Financial Education

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Role of Financial Education

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



The Money Smart Program

- **Curricula for:**

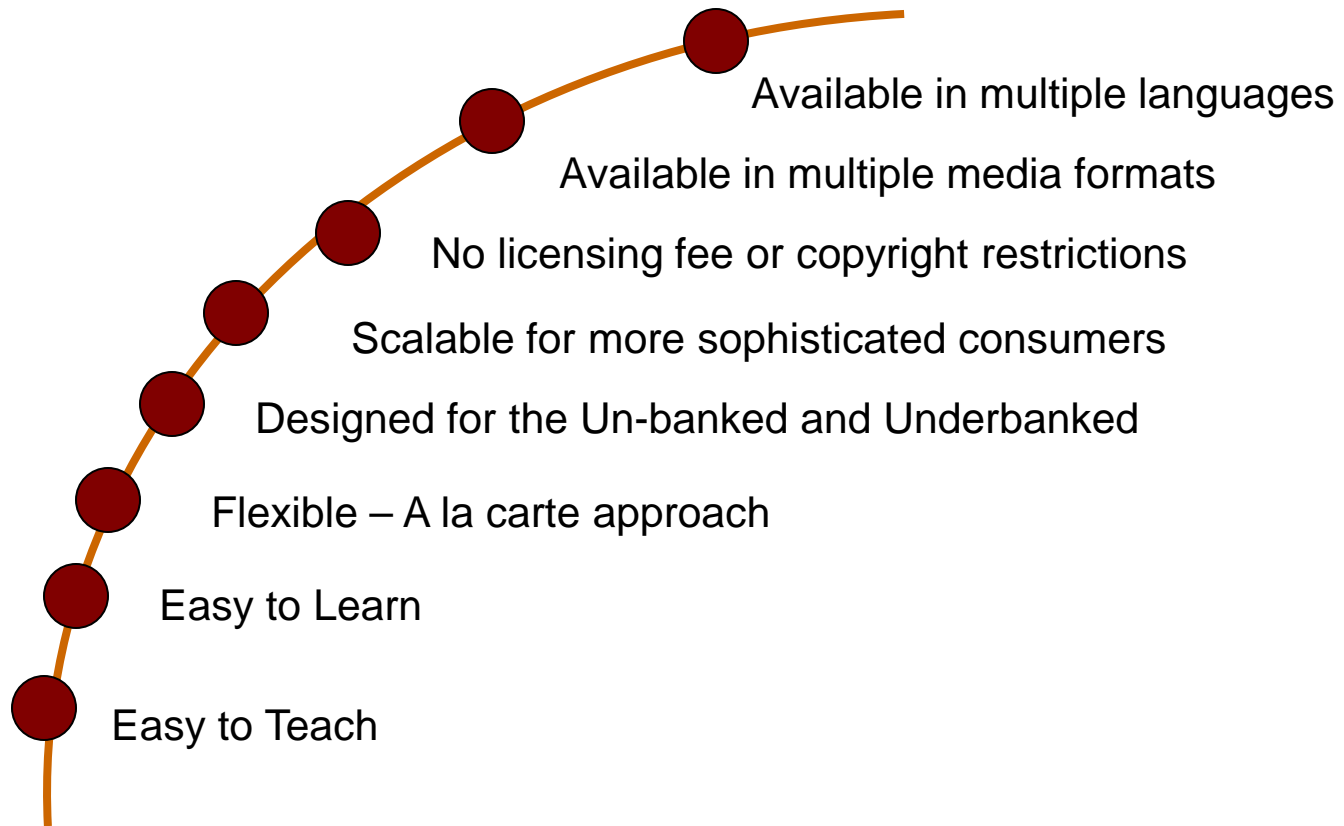
- ◆ Elementary School students (ages 5-8)
- ◆ Young Adults (ages 12-20)
- ◆ Adults
- ◆ Older Adults
- ◆ Small Businesses

- **Implementation resources:**

- ◆ Quarterly newsletter
- ◆ Train-the-Trainers
- ◆ Alliance



Money Smart Features



www.fdic.gov/moneysmart



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**

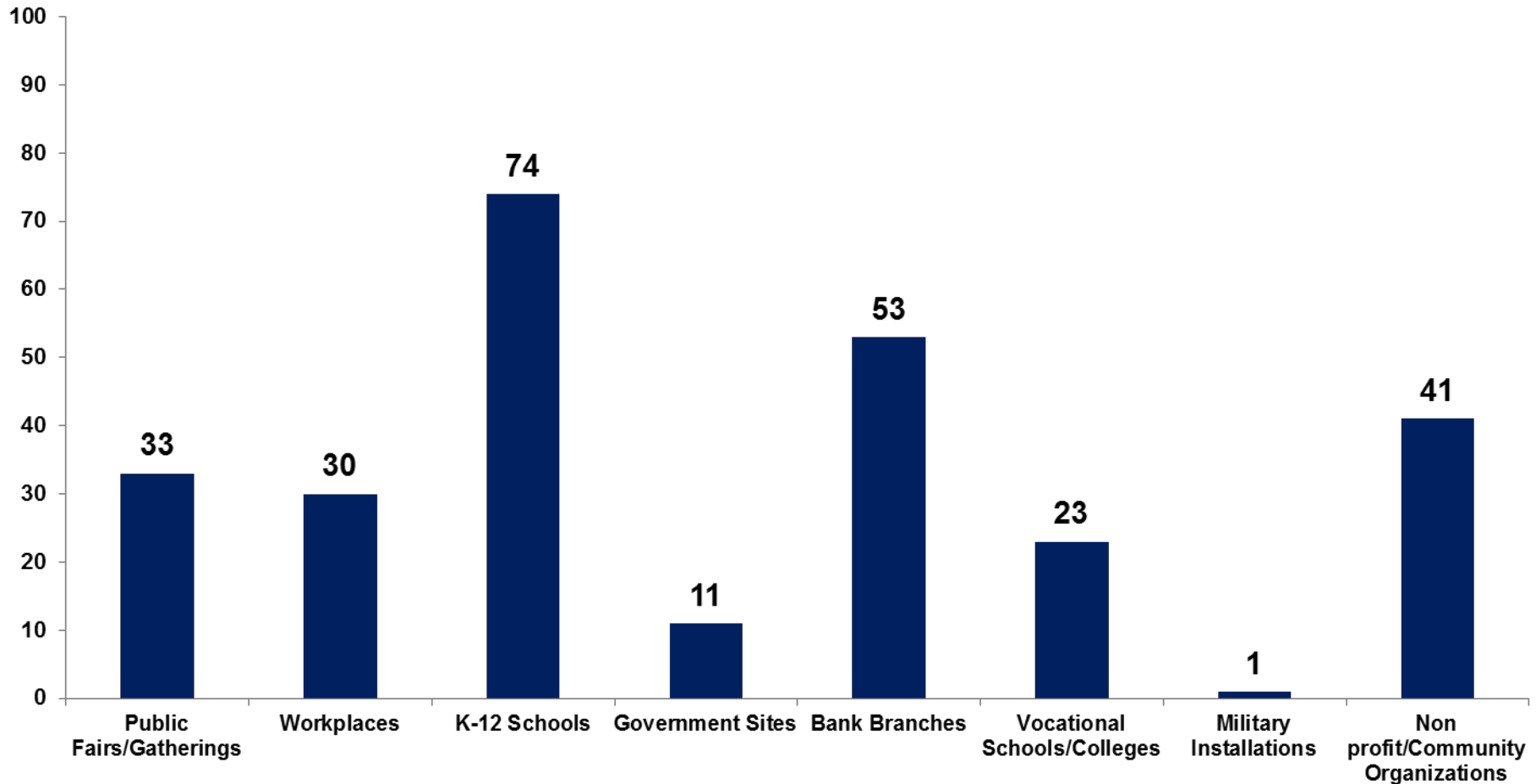


Ways for Banks to Work with Schools

- **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





Opportunities

- **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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