



**Money
Smart**

for Grades 9-12
Parent/Caregiver Guide



**A fun way for parents and caregivers
to help teens get smart about money.**

TABLE OF CONTENTS

What Is Money Smart?	3
Theme 1: Earn	6
Theme 2: Spend	10
Theme 3: Save and Invest	15
Theme 4: Borrow.....	21
Theme 5: Protect	26

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WHAT IS MONEY SMART?

Welcome to the **Money Smart** guide for parents and caregivers of teens in grades 9–12 and young adults aged 18–20. Discussing money throughout a child’s life helps to build a strong foundation for healthy financial habits in the future. Within these pages you will find information, resources, activities, and conversation starters about money to help build that foundation.

This guide corresponds to the **Money Smart** curriculum that would normally be delivered by an educator in a classroom or other group setting. This resource can also be used by all families with teens and young adults, whether or not your teen is learning about these topics in school.



To support everyday explorations of money, each theme, or chapter, includes the following:

- **Topics/Lesson Connections:** Connections to the **Money Smart** curriculum in the classroom.
- **Topic Overview:** A brief overview of each section.
- **From the Classroom:** Parent and caregiver information about the topic in the form of key questions that are used as part of the **Money Smart** curriculum in the classroom. Questions are answered in the same language used by educators to provide consistency from classroom to home.
- **Words to Know:** Key vocabulary terms about money.
- **Conversation Starters...Ask Your Teen:** Thought-provoking conversation starters that can be discussed anywhere, at any time, and will lead to interesting discussions between you and your teen around the topic of finances.
- **What if My Teen Wants To...:** Common financial questions and dilemmas, and how to respond when the “what if” moments of life occur.

- **Family Activities:** Simple and fun activities to do as a family that engage teens in the topic while supporting parents and caregivers in their job of raising children.
- **Resources:** Books, articles, online resources, games, and apps that engage teens and help reinforce the topics. These are just a few of many existing resources and are not endorsed by the Federal Deposit Insurance Corporation.

We hope you find these pages useful and fun for the whole family! To find more resources, visit:

- <http://www.fdic.gov/moneysmart> (for the FDIC’s financial education curriculum)
- <http://www.consumerfinance.gov/parents/> (to find age-appropriate information and activities for teens)
- <http://www.mymoney.gov> (to find financial education resources from more than 20 federal agencies)

YOUR TEEN’S FUTURE

Part of building a strong foundation for your teen’s financial future is making sure his or her personal information stays secure. Controlling and limiting access to a teen’s information is one of the best ways to protect teens from identity theft.

Keep in mind that scammers also use social networking sites to gather even small tidbits of information that can be used to commit fraud. Parents and caregivers can learn more about how to help keep his or her teen safe when using mobile phones and computers by visiting OnGuardOnline (<http://www.onguardonline.gov>), the federal government’s website to help you be safe, secure, and responsible online.

TIPS FOR TALKING ABOUT MONEY

As teens grow and mature, they may naturally ask a lot of questions as they take on more adult behaviors and responsibilities. Sometimes, questions about money can be awkward or seem hard to answer, but it’s important to engage teens in understanding the value of money and how it works. This guide includes “Conversation Starter” questions and fun and useful “Family Activities” to support these conversations and allow teens an opportunity to share his or her thoughts and ask questions. These activities also help you to bond with your teen by creating comfortable ways to talk about money and financial security.

You can use these questions and activities to ask about specific topics that may have been covered in the classroom or as boredom busters while running errands or eating dinner. They are designed to fit into your schedule and make it easier to talk to your teen about money.

However you engage with your teen around the topic of money, you are sure to gain some wonderful insight into your teen’s interests and understanding of the world. And, remember, you are your teen’s best role model. You may not have all the answers, but engaging in these conversations and activities offers opportunities to learn together.

ABOUT THE RESOURCES

The resources listed in this guide are just a few possibilities available in the wide world of books, apps, websites, and games that explore the topics found in these pages. A local librarian or your teen's teacher may have other suggestions.

WAYS TO USE ARTICLES:

- **Read together.** This is a wonderful way to bond with your teen and support his or her literacy skills while talking about money.
- **Ask for a summary.** Whether your son or daughter reads with you or independently, ask him or her to explain the purpose of the article.

WAYS TO USE WEBSITES, TOOLS, GAMES, AND APPS:

- **Play and learn together.** Notice how your teen approaches decision making. Ask: *What did you discover while playing a game?*
- **Discuss games.** After your teen has explored the games, ask: *Which one was your favorite? How did you play the game? What skills did the game require? What did you learn?*
- **Explore together.** Explore the tools and apps together. How can they apply to your financial lives?