Resources
There are a number of free resources to help consumers select and maintain safe and low-cost accounts, including:

Educational Resources Specific to Checking Accounts
- *Money Smart*’s Bank Checklist provides a list of questions that a person can use to help select an account that meets their needs. You can find the checklist in the *Money Smart* curricula and in this supplement.
- CFPB’s “Consumer Guide to Selecting a Lower-Risk Account” provides tips for finding and choosing a checking or prepaid account.
- Guidance on how to avoid costly overdrafts and fees includes:
  - FDIC’s “Your Guide to Preventing and Managing Overdraft Fees”
  - *FDIC Consumer News* includes practical guidance on how to become a smarter, safer user of financial services. Articles include:
    - “Checking Accounts: More Questions to Ask”
    - “What’s the Right Account for Your Everyday Banking Needs?”
- Having trouble opening or managing accounts?
  - “Have You Bounced Yourself Out of a Checking Account?” (from *FDIC Consumer News*)
  - “You’ve Been Turned Down for a Checking or Savings Account. Now What?” (from *FDIC Consumer News*)
  - “Protecting Yourself from Overdraft and Bounced-check Fees” (from the Federal Reserve Board of Governors)
  - “Consumer Guide to Checking Account Denials” (from the Consumer Financial Protection Bureau (CFPB))

Comprehensive Financial Education Resources
- FDIC’s *Money Smart* – Educational resources to help people – from those just starting out, just starting over, or who are somewhere in between – learn how to create a positive banking relationship and boost their money skills. Curricula are available for all ages and in formats to teach to others and for consumers to complete on their own using a computer.
- *MyMoney.GOV* – A one-stop resource for financial education material provided by more than 20 Federal entities. The site includes MyMoney Five, the five key building blocks for managing and growing your money.
Account Templates and Standards

- FDIC Model Safe Accounts Template – This template provides insured institutions with guidelines for offering cost-effective transactional and savings accounts that are safe and affordable for consumers.

- Cities for Financial Empowerment Fund (CFE) Bank On National Account Standards – Identifies critical product features for appropriate bank or credit union accounts, making it easier for Bank On coalitions to connect consumers to accounts that meet their needs.

- CFPB’s Safe Student Account Toolkit helps colleges and universities select college-sponsored financial accounts to meet their students’ needs.