

# 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](https://www.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.