



Money Smart is a free, comprehensive financial education curricula designed to help individuals enhance their financial skills and create positive banking relationships. Money Smart supports the Workforce Innovation and Opportunity Act (WIOA) financial literacy education regulations for in-school and out-of-school youth programming.

**Use this supplement for instructors/trainers to identify which Money Smart materials align with each section of Workforce Innovation and Opportunity Act (WIOA) regulation § 681.500 that defines financial literacy education.**

**Under § 681.500 Financial Literacy may include activities, which:**

(a) Support the ability of participants to create budgets, initiate checking and savings accounts at banks, and make informed financial decisions;

(b) Support participants in learning how to effectively manage spending, credit, and debt, including student loans, consumer credit, and credit cards;

(c) Teach participants about the significance of credit reports and credit scores; what their rights are regarding their credit and financial information; how to determine the accuracy of a credit report and how to correct inaccuracies; and how to improve or maintain good credit;

(d) Support a participant's ability to understand, evaluate, and compare financial products, services, and opportunities and to make informed financial decisions;

(e) Educate participants about identity theft, ways to protect themselves from identify theft, and how to resolve cases of identity theft and in other ways understand their rights and protections related to personal identity and financial data;

Money Smart for Young Adults Modules	How Money Smart Are You? Games: Rounds
1, 2, 3, 4, 5	Your Money Values and Influences: 1, 2 You Can Bank On It: 1, 2, 3 Your Income and Expenses: 1, 3 Your Spending and Saving Plan: 1, 3 Your Savings: 1, 2, 5
7, 8, 10, 11	Borrowing Basics: 1, 2 Using Credit Cards: 1-5 Building Your Financial Future: 3, 4
5, 6	Credit Reports and Scores: 1-5
1, 2, 4, 5, 6, 7	You Can Bank On It: 1, 2, 4 Your Savings: 1, 2, 4 Borrowing Basics: 1, 2
1, 6	Protecting Your Identity & Other Assets: 1-4 Disasters - Financial Preparation & Recovery: 1-4

**Under § 681.500 Financial Literacy may include activities, which:**

(f) Support activities that address the particular financial literacy needs of non-English speakers, including providing the support through the development and distribution of multilingual financial literacy and education materials;

(g) Support activities that address the particular financial literacy needs of youth with disabilities, including connecting them to benefits planning and work incentives counseling;

(h) Provide financial education that is age appropriate, timely, and provides opportunities to put lessons into practice, such as by access to safe and affordable financial products that enable money management and savings; and

(i) Implement other approaches to help participants gain the knowledge, skills, and confidence to make informed financial decisions that enable them to attain greater financial health and stability by using high quality, age appropriate, and relevant strategies and channels, including, where possible, timely and customized information, guidance, tools, and instruction.

<p><b>Money Smart for Young Adults Modules</b></p>	<p><b>How Money Smart Are You? Games: Rounds</b></p>
<p>In English</p>	<p>In English and Spanish</p>
	<p>A list of disability-related topics is available.</p>
<p>Is age appropriate has sections in each module that can be pulled out for standalone use or combined with sections from other modules, depending on participants' needs.</p>	<p>Is divided into rounds.</p>
<p>The FDIC Safe Accounts Template presents the key characteristics of cost effective transaction and savings accounts that are safe and affordable for consumers. The electronic deposit accounts are designed to meet the needs of underserved consumers. The accounts reflect the following guiding principles: transparent rates and fees that are reasonable and proportional to costs, access to banking services that feature FDIC insurance, and the protections afforded by applicable federal and state consumer protection laws, regulations, and guidelines. Standard customer identification rules would apply, including verification through the use of a variety of well-established, permissible forms of identification.</p>	
<p>Each module contains activities for participants to complete during the training to gain confidence using new skills, as well as customizable activities for use after training to reinforce the learning. Every section in each module includes a Key Takeaway for clear guidance on the topic discussed.</p>	<p>Each game includes Key Takeaways, tools, frequently asked questions and helpful links on the topic discussed.</p>