

**ECONOMICS EDUCATION AND FINANCIAL LITERACY:  
RESOURCES ARRANGED BY TOPIC**

<i>Topics</i>	<i>Resources</i>
ECONOMICS	<p>Investor Protection Trust. Financial Literacy 2010. <a href="http://www.fl2010.org/">http://www.fl2010.org/</a>. A national campaign to increase the average high school student's savvy about personal finance and investment; seeks to fulfill its mission by providing high school teachers with the tools and support they need to increase students' awareness in personal finance and investment</p> <p>-- Personal Finance in the Classroom. <a href="http://www.fl2010.org/rightnav/customize.cfm">http://www.fl2010.org/rightnav/customize.cfm</a>. Downloadable teaching guide customized for Virginia (upon free registration)</p> <p>-- Make Investing Basics Fun for Your Students. <a href="http://www.fl2010.org/rightnav/sibasics.html">http://www.fl2010.org/rightnav/sibasics.html</a>. A list of two dozen tips for teachers</p> <p>Junior Achievement. <a href="http://www.ja.org">http://www.ja.org</a>. Includes programs, curriculum, and links for middle and high school education related to economics and personal finance</p> <p>Muriel Siebert &amp; Co. <a href="http://www.siebertnet.com">http://www.siebertnet.com</a>. The Muriel F. Siebert Foundation, has developed a document for New York City Schools, titled <i>Personal Finance Program</i>, that "provides teachers with a standards-based, student-centered resource to promote financial literacy, ... assisting students to write personal checks, estimate paycheck withdrawals, create personal budgets, and read the stock market."</p> <p>National Council on Economic Education: EconEdLink Lessons. <a href="http://www.econedlink.org/">http://www.econedlink.org/</a>. Offers K-12 online economics teaching materials and lessons. Provides other links for current events, news on economics, and economic data</p> <p>National Endowment for Financial Education: High School Financial Planning Program. <a href="http://www.nefe.org/">http://www.nefe.org/</a>. Uses contemporary materials to teach the basics of personal finance to young people while they are developing habits and attitudes about money that will influence them for the rest of their lives; contains portals for both students and teachers</p> <p>Powell Center for Economic Literacy. <a href="http://www.powellcenter.org/publications.asp">http://www.powellcenter.org/publications.asp</a>. Features "Ump's Fwat," a humorous, metaphorical story to help both young people and adults to understand basic economic principles; also includes Econ-Exchange, a semi-annual publication with economics lessons for K-12</p> <p>U.S. Bank. Escape from Knab. <a href="http://www.escapefromknab.com">http://www.escapefromknab.com</a>. Online game for middle and high school students, in which they must earn and save enough money on the planet Knab in order to buy a return ticket to Earth</p>

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	<p>U. S. Department of Treasury. Money Math: Lessons for Life2 <a href="http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/lessonsforlife.shtml">http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/lessonsforlife.shtml</a> Downloadable teacher's guide for grades 7-9 mathematics concepts, using real-life examples from personal finance</p> <p>Virginia Council on Economic Education. <a href="http://www.vcee.org/">http://www.vcee.org/</a>. Includes links for Teacher Resources, Lesson Plans, Related Links, Standards of Learning, and the Stock Market Game</p>
INCOME	<p>American Financial Services Association. Education Foundation: MoneySKILL. <a href="http://www.moneyskill.org/">http://www.moneyskill.org/</a>. An interactive personal finance course for high schools, using real-life simulations designed to help students learn to make informed financial decisions</p> <p>Family Economics and Financial Education. <a href="http://www.familyfinance.montana.edu">http://www.familyfinance.montana.edu</a>. Provides educators with no-cost</p>

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	<p>curriculum materials, and the skills and confidence to effectively teach family economics and finance</p> <p>Federal Reserve Board: Federal Reserve Education. <a href="http://www.federalreserveeducation.org/FRED/">http://www.federalreserveeducation.org/FRED/</a>. Links to free instructional materials and tools that can increase students' understanding of the Federal Reserve, economics, and financial education</p> <p>Financial Literacy and Education Commission. <a href="http://www.mymoney.gov">http://www.mymoney.gov</a>. The federal government's Web site dedicated to helping Americans understand more about their money—how to save it, invest it, and manage it to meet personal goals</p> <p>General Services Administration. <a href="http://www.pueblo.gsa.gov">http://www.pueblo.gsa.gov</a>. Offers publications from the federal government at low cost or free.</p> <p>In Charge Education Foundation, Inc.: Young Money. <a href="http://www.youngmoney.com/">http://www.youngmoney.com/</a>. Offers links on finance-related topics for young people, including Credit &amp; Debt, Entertainment, Entrepreneurship, Financial Aid, Investing, Lifestyles, Money Management, Technology, Travel, and Wheels</p> <p>MasterCard. "Master Your Future™" 2<sup>nd</sup> ed. <a href="http://www.vpw.com/partner/mastercard/">http://www.vpw.com/partner/mastercard/</a>. Created by MasterCard International Inc. to help teens gain critical financial and money management skills (e.g., the importance of budgeting and the role of checking and savings accounts); provides an introduction to today's technological financial tools (e.g., on-line banking, ATMs, debit cards) and explains the importance of a good credit history; references a free educational package, including a 23-min. video, a 24-page teacher's guide, 8 activity sheets, and a classroom poster</p> <p>MetLife Online Life Advice Center. <a href="http://www.lifeadvice.com">http://www.lifeadvice.com</a>. Adult-level links for Financial, Insurance Basics, and Calculators and Tools, but easily adaptable for middle and high school students</p> <p>Muriel Siebert &amp; Co. <a href="http://www.siebertnet.com">http://www.siebertnet.com</a>. The Muriel F. Siebert Foundation, has developed a document for New York City Schools, titled <i>Personal Finance Program</i>, that "provides teachers with a standards-based, student-centered resource to promote financial literacy, ... assisting students to write personal checks, estimate paycheck withdrawals, create personal budgets, and read the stock market."</p> <p>National Endowment for Financial Education: High School Financial Planning Program. <a href="http://www.nefe.org/">http://www.nefe.org/</a>. Uses contemporary materials to teach the basics of personal finance to young people while they are developing habits and attitudes about money that will influence them for the rest of their lives; contains portals for both students and teachers</p> <p>U.S. Bank. Escape from Knab. <a href="http://www.escapefromknab.com">http://www.escapefromknab.com</a>. Online game for middle and high school students, in which they must earn and save enough money on the planet Knab in order to buy a return ticket to Earth</p> <p>U. S. Department of Treasury. Money Math: Lessons for Life2 <a href="http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/lessonsforlife.shtml">http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/lessonsforlife.shtml</a> Downloadable teacher's guide for grades 7-9 mathematics concepts, using real-life examples from personal finance</p>

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	<p>Virginia Credit Union League. Financial Literacy Resources: Table of Contents. <a href="http://www.vacul.org/fin_lit/">http://www.vacul.org/fin_lit/</a>. Financial literacy curriculum available to assist credit union staff in designing teaching guides or creating classroom presentations</p> <p>Virginia Jump\$tart Coalition Clearinghouse. <a href="http://www.vajumpstart.org/Clearinghouse.cfm">http://www.vajumpstart.org/Clearinghouse.cfm</a>. Connects visitors to personal finance resources via a search tool accessible by keyword, grade level, type of material, and descriptor</p>
MONEY MANAGEMENT	<p>American Bankers Association. Consumer Connection. <a href="http://www.aba.com/consumer+connection/default.htm">http://www.aba.com/consumer+connection/default.htm</a>. Includes links to Banking Services, Consumer Protection, Interactive Tools, and Personal Finance</p> <p>American Bankers Association. Young Adults. <a href="http://www.aba.com/consumer+connection/young_adults_main_page.htm">http://www.aba.com/consumer+connection/young_adults_main_page.htm</a>. Contains links for Financial Principles, Books, Calculators, Did You Know, and Web Sites aimed at middle and high school students</p> <p>American Financial Services Association. Education Foundation: MoneySKILL. <a href="http://www.moneyskill.org/">http://www.moneyskill.org/</a>. An interactive personal finance course for high schools, using real-life simulations designed to help students learn to make informed financial decisions</p> <p>Bankrate. <a href="http://www.bankrate.com">http://www.bankrate.com</a>. Provides free rate information to consumers on more than 300 financial products, including mortgages, credit cards, new and used automobile loans, money market accounts, certificates of deposit, checking and ATM fees, home equity loans and online banking fees</p> <p>Capital One. Financial Education. <a href="http://www.capitalone.com/financialeducation">http://www.capitalone.com/financialeducation</a>. A library of links, plus free articles and brochures on important financial issues; provided by Capital One and a number of other partner organization</p> <p>Capital One. MoneyWi\$e University. <a href="http://www.moneywise-u.com">http://www.moneywise-u.com</a>. A program introduced by Capital One to promote financial education and teach responsible spending and basic money management skills to college-age students</p> <p>Capital One. The Better Business Bureau. <a href="http://www.bbb.org/tips/capitalone">http://www.bbb.org/tips/capitalone</a>. A collection of articles on financial literacy topics for consumers; sponsored by Capital One, the founding national BBB Tips™ program sponsor</p> <p>Citigroup Financial Education Program: Teen Curriculum. <a href="http://financialeducation.citigroup.com/citigroup/financialeducation/curriculum/facilitators.htm#">http://financialeducation.citigroup.com/citigroup/financialeducation/curriculum/facilitators.htm#</a>. Contains four</p>

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	<p>animated, interactive financial lessons for teens: Ways to Get Money, Making Your Money Grow, Where Does Your Money Go?, and The Cost of Cool</p> <p>Dow Jones &amp; Company, Inc. and Hearst SM Partnership: SmartMoney.com. <a href="http://www.smartmoney.com">http://www.smartmoney.com</a>. Includes Personal Finance section containing links that could be adapted to young adults, e.g., Autos, College Planning, Debt Management, Health Care, Insurance</p> <p>Family Economics and Financial Education. <a href="http://www.familyfinance.montana.edu">http://www.familyfinance.montana.edu</a>. Provides educators with no-cost curriculum materials, and the skills and confidence to effectively teach family economics and finance</p> <p>Federal Deposit Insurance Corporation. <a href="http://www.fdic.gov">http://www.fdic.gov</a>. Provides numerous consumer links, e.g., Safe Internet Banking, Certificates of Deposit: Tips for Savers, and <a href="http://www.fdic.gov/mymoney">mymoney</a></p> <p>Federal Reserve Board: Consumer Information. <a href="http://www.federalreserve.gov/consumers.htm">http://www.federalreserve.gov/consumers.htm</a>. Offers links for Personal Finance, Bank Accounts and Services, Consumer Credit, Identity Theft, Leasing, and Mortgages</p> <p>Federal Reserve Board: Federal Reserve Education. <a href="http://www.federalreserveeducation.org/FRED/">http://www.federalreserveeducation.org/FRED/</a>. Links to free instructional materials and tools that can increase students' understanding of the Federal Reserve, economics, and financial education</p> <p>Financial Literacy and Education Commission. <a href="http://www.mymoney.gov">http://www.mymoney.gov</a>. The federal government's Web site dedicated to helping Americans understand more about their money—how to save it, invest it, and manage it to meet personal goals</p> <p>General Services Administration. <a href="http://www.pueblo.gsa.gov">http://www.pueblo.gsa.gov</a>. Offers publications from the federal government at low cost or free.</p> <p>In Charge Education Foundation, Inc.: Young Money. <a href="http://www.youngmoney.com/">http://www.youngmoney.com/</a>. Offers links on finance-related topics for young people, including Credit &amp; Debt, Entertainment, Entrepreneurship, Financial Aid, Investing, Lifestyles, Money Management, Technology, Travel, and Wheels</p> <p>Insurance Education Foundation. <a href="http://www.ief.org/edu/edudefault.asp">http://www.ief.org/edu/edudefault.asp</a>. Links for hot topics in insurance, as well as for various types of insurance (e.g., auto, property, life, health) and insurance fraud          – Downloadable Choice-Chance-Control Instructional Manual.  <a href="http://www.ief.org/edu/materials/ccc/ccc_download.asp">http://www.ief.org/edu/materials/ccc/ccc_download.asp</a></p>

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	<p>– Downloadable Choice-Chance-Control Video. <a href="http://www.ief.org/edu/materials/ccc/cccfinal.asf">http://www.ief.org/edu/materials/ccc/cccfinal.asf</a></p> <p>Junior Achievement. <a href="http://www.ja.org">http://www.ja.org</a>. Includes programs, curriculum, and links for middle and high school education related to economics and personal finance</p> <p>Life and Health Insurance Foundation for Education (LIFE). Next Generation: Insuring Your Future. <a href="http://www.vpw.com/partner/life/">http://www.vpw.com/partner/life/</a>. Video aimed at helping high school and community college students understand the role of life and health insurance in financial planning (free to all qualifying teachers)</p> <p>MasterCard. “Master Your Future™” 2<sup>nd</sup> ed. <a href="http://www.vpw.com/partner/mastercard/">http://www.vpw.com/partner/mastercard/</a>. Created by MasterCard International Inc. to help teens gain critical financial and money management skills (e.g., the importance of budgeting and the role of checking and savings accounts); provides an introduction to today’s technological financial tools (e.g., on-line banking, ATMs, debit cards) and explains the importance of a good credit history; references a free educational package, including a 23-min. video, a 24-page teacher’s guide, 8 activity sheets, and a classroom poster</p> <p>MetLife Online Life Advice Center. <a href="http://www.lifeadvice.com">http://www.lifeadvice.com</a>. Adult-level links for Financial, Insurance Basics, and Calculators and Tools, but easily adaptable for middle and high school students</p> <p>Muriel Siebert &amp; Co. <a href="http://www.siebertnet.com">http://www.siebertnet.com</a>. The Muriel F. Siebert Foundation, has developed a document for New York City Schools, titled <i>Personal Finance Program</i>, that “provides teachers with a standards-based, student-centered resource to promote financial literacy, ... assisting students to write personal checks, estimate paycheck withdrawals, create personal budgets, and read the stock market.”</p> <p>National Consumers League. Debit Cards: Beyond Cash and Checks. <a href="http://www.nclnet.org/debit.pdf">http://www.nclnet.org/debit.pdf</a>. Downloadable brochure about the responsible and safe use of debit cards</p> <p>National Endowment for Financial Education: High School Financial Planning Program. <a href="http://www.nefe.org/">http://www.nefe.org/</a>. Uses contemporary materials to teach the basics of personal finance to young people while they are developing habits and attitudes about money that will influence them for the rest of their lives; contains portals for both students and teachers</p> <p>State Corporation Commission. <a href="http://www.scc.virginia.gov/division/boi/webpages/boipublications.htm">http://www.scc.virginia.gov/division/boi/webpages/boipublications.htm</a>. A variety of publications to help teachers and students teach insurance concepts in the following areas: General Life</p>

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	<p>Insurance, Health Insurance/Managed Care, Medicare Supplement/Senior Citizens Long-term Care Insurance, Automobile Insurance, Homeowner's/ Renter's Insurance, Commercial Insurance. Of particular interest on the secondary level is a CD on Virginia Teenage Drivers'--a self-guided presentation by the Virginia Bureau of Insurance, and a Teenager's Guide to Auto Insurance.</p> <p>U.S. Bank. Escape from Knab. <a href="http://www.escapefromknab.com">http://www.escapefromknab.com</a>. Online game for middle and high school students, in which they must earn and save enough money on the planet Knab in order to buy a return ticket to Earth</p> <p>U. S. Department of Treasury. Money Math: Lessons for Life2 <a href="http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/lessonsforlife.shtml">http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/lessonsforlife.shtml</a> Downloadable teacher's guide for grades 7-9 mathematics concepts, using real-life examples from personal finance</p> <p>Virginia Credit Union League. Financial Literacy Resources: Table of Contents. <a href="http://www.vacul.org/fin_lit/">http://www.vacul.org/fin_lit/</a>. Financial literacy curriculum available to assist credit union staff in designing teaching guides or creating classroom presentations</p> <p>Virginia Department of the Treasury. <a href="http://www.trs.virginia.gov">http://www.trs.virginia.gov</a>. Contains information about the role of the Department of the Treasury in Virginia's government and links to personal finance resources, such as <a href="http://www.tomorrowmoney.org">http://www.tomorrowmoney.org</a> and <a href="http://www.mymoney.gov">http://www.mymoney.gov</a></p> <p>Virginia Jump\$tart Coalition Clearinghouse. <a href="http://www.vajumpstart.org/Clearinghouse.cfm">http://www.vajumpstart.org/Clearinghouse.cfm</a>. Connects visitors to personal finance resources via a search tool accessible by keyword, grade level, type of material, and descriptor</p> <p>Virginia Society of CPAs: Financial Fitness. <a href="http://www.vscpa.com/Financial_Fitness/">http://www.vscpa.com/Financial_Fitness/</a>. Part of a <a href="#">national effort</a> of the CPA profession to reach out to the community and educate the public on topics related to money management and fiscal responsibility; includes links to related programs, publications, and Web sites</p> <p>VISA. Practical Money Skills for Life. <a href="http://www.practicalmoneyskills.com/english/index.php">http://www.practicalmoneyskills.com/english/index.php</a>. Provides both school- and home-related Web resources for teens; includes calculators (for credit costs, retirement saving, etc.), K-college lesson plans, and interactive and engaging games to help young people develop personal financial skills</p>
SPENDING AND CREDIT	<p>American Bankers Association. Consumer Connection. <a href="http://www.aba.com/consumer+connection/default.htm">http://www.aba.com/consumer+connection/default.htm</a>. Includes links to Banking Services, Consumer Protection, Interactive Tools, and Personal Finance</p> <p>American Bankers Association. Young Adults.</p>

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	<p><a href="http://www.aba.com/consumer+connection/young_adults_main_page.htm">http://www.aba.com/consumer+connection/young_adults_main_page.htm</a>. Contains links for Financial Principles, Books, Calculators, Did You Know, and Web Sites aimed at middle and high school students</p> <p>American Financial Services Association. Education Foundation: MoneySKILL. <a href="http://www.moneyskill.org/">http://www.moneyskill.org/</a>. An interactive personal finance course for high schools, using real-life simulations designed to help students learn to make informed financial decisions</p> <p>Bankrate. <a href="http://www.bankrate.com">http://www.bankrate.com</a>. Provides free rate information to consumers on more than 300 financial products, including mortgages, credit cards, new and used automobile loans, money market accounts, certificates of deposit, checking and ATM fees, home equity loans and online banking fees</p> <p>Capital One. Financial Education. <a href="http://www.capitalone.com/financialeducation">http://www.capitalone.com/financialeducation</a>. A library of links, plus free articles and brochures on important financial issues; provided by Capital One and a number of other partner organization</p> <p>Capital One. MoneyWi\$e University. <a href="http://www.moneywise-u.com">http://www.moneywise-u.com</a>. A program introduced by Capital One to promote financial education and teach responsible spending and basic money management skills to college-age students</p> <p>Capital One. The Better Business Bureau. <a href="http://www.bbb.org/tips/capitalone">http://www.bbb.org/tips/capitalone</a>. A collection of articles on financial literacy topics for consumers; sponsored by Capital One, the founding national BBB Tips™ program sponsor</p> <p>CardTrak.com, Inc.: Comparison of Costs &amp; Features. <a href="http://www.cardtrak.com">http://www.cardtrak.com</a>. Presents links for comparative shopping for credit cards of various types, e.g., No Annual-Fee, Reward, Pre-paid/Gift Cards</p> <p>Citigroup Financial Education Program: Teen Curriculum. <a href="http://financialeducation.citigroup.com/citigroup/financialeducation/curriculum/facilitators.htm#">http://financialeducation.citigroup.com/citigroup/financialeducation/curriculum/facilitators.htm#</a>. Contains four animated, interactive financial lessons for teens: Ways to Get Money, Making Your Money Grow, Where Does Your Money Go?, and The Cost of Cool</p> <p>Family Economics and Financial Education. <a href="http://www.familyfinance.montana.edu">http://www.familyfinance.montana.edu</a>. Provides educators with no-cost curriculum materials, and the skills and confidence to effectively teach family economics and finance</p> <p>Federal Reserve Board: Federal Reserve Education. <a href="http://www.federalreserveeducation.org/FRED/">http://www.federalreserveeducation.org/FRED/</a>. Links to free instructional materials and tools that can increase students' understanding of the Federal Reserve, economics, and financial education</p>

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	<p>Federal Trade Commission. <a href="http://www.ftc.gov/bcp/online/edcams/credit/index.htm">http://www.ftc.gov/bcp/online/edcams/credit/index.htm</a>. The FTC’s credit site, containing consumer information related to mortgages and loans, credit reports, debt collectors, and protection of personal financial information.</p> <p>Federal Trade Commission: Your National Resource about Identity Theft. <a href="http://www.consumer.gov/idtheft/">http://www.consumer.gov/idtheft/</a>. Links and tips related to preventing and responding to identity theft</p> <p>Financial Literacy and Education Commission. <a href="http://www.mymoney.gov">http://www.mymoney.gov</a>. The federal government’s Web site dedicated to helping Americans understand more about their money—how to save it, invest it, and manage it to meet personal goals</p> <p>General Services Administration. <a href="http://www.pueblo.gsa.gov">http://www.pueblo.gsa.gov</a>. Offers publications from the federal government at low cost or free.</p> <p>In Charge Education Foundation, Inc.: Young Money. <a href="http://www.youngmoney.com/">http://www.youngmoney.com/</a>. Offers links on finance-related topics for young people, including Credit &amp; Debt, Entertainment, Entrepreneurship, Financial Aid, Investing, Lifestyles, Money Management, Technology, Travel, and Wheels</p> <p>MasterCard. “Master Your Future™” 2<sup>nd</sup> ed. <a href="http://www.vpw.com/partner/mastercard/">http://www.vpw.com/partner/mastercard/</a>. Created by MasterCard International Inc. to help teens gain critical financial and money management skills (e.g., the importance of budgeting and the role of checking and savings accounts); provides an introduction to today’s technological financial tools (e.g., on-line banking, ATMs, debit cards) and explains the importance of a good credit history; references a free educational package, including a 23-min. video, a 24-page teacher’s guide, 8 activity sheets, and a classroom poster</p> <p>Muriel Siebert &amp; Co. <a href="http://www.siebertnet.com">http://www.siebertnet.com</a>. The Muriel F. Siebert Foundation, has developed a document for New York City Schools, titled <i>Personal Finance Program</i>, that “provides teachers with a standards-based, student-centered resource to promote financial literacy, ... assisting students to write personal checks, estimate paycheck withdrawals, create personal budgets, and read the stock market.”</p> <p>National Endowment for Financial Education: High School Financial Planning Program. <a href="http://www.nefe.org/">http://www.nefe.org/</a>. Uses contemporary materials to teach the basics of personal finance to young people while they are developing habits and attitudes about money that will influence them for the rest of their lives; contains portals for both students and</p>

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	<p>teachers</p> <p>U. S. Department of Treasury. Money Math: Lessons for Life2 <a href="http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/lessonsforlife.shtml">http://www.treasury.gov/offices/domestic-finance/financial-institution/fin-education/council/lessonsforlife.shtml</a> Downloadable teacher's guide for grades 7-9 mathematics concepts, using real-life examples from personal finance</p> <p>Virginia Credit Union League. Financial Literacy Resources: Table of Contents. <a href="http://www.vacul.org/fin_lit/">http://www.vacul.org/fin_lit/</a>. Financial literacy curriculum available to assist credit union staff in designing teaching guides or creating classroom presentations</p> <p>Virginia Housing Development Authority. <a href="http://www.vhda.com/edu">http://www.vhda.com/edu</a>. Designed to help first-time homebuyers prepare to make the important choices related to homeownership</p> <p>Virginia Jump\$tart Coalition Clearinghouse. <a href="http://www.vajumpstart.org/Clearinghouse.cfm">http://www.vajumpstart.org/Clearinghouse.cfm</a>. Connects visitors to personal finance resources via a search tool accessible by keyword, grade level, type of material, and descriptor</p> <p>VISA. Practical Money Skills for Life. <a href="http://www.practicalmoneyskills.com/english/index.php">http://www.practicalmoneyskills.com/english/index.php</a>. Provides both school- and home-related Web resources for teens; includes calculators (for credit costs, retirement saving, etc.), K-college lesson plans, and interactive and engaging games to help young people develop personal financial skills</p>
SAVING AND INVESTING	<p>American Bankers Association. Consumer Connection. <a href="http://www.aba.com/consumer+connection/default.htm">http://www.aba.com/consumer+connection/default.htm</a>. Includes links to Banking Services, Consumer Protection, Interactive Tools, and Personal Finance</p> <p>American Bankers Association. Young Adults. <a href="http://www.aba.com/consumer+connection/young_adults_main_page.htm">http://www.aba.com/consumer+connection/young_adults_main_page.htm</a>. Contains links for Financial Principles, Books, Calculators, Did You Know, and Web Sites aimed at middle and high school students</p> <p>American Financial Services Association. Education Foundation: MoneySKILL. <a href="http://www.moneyskill.org/">http://www.moneyskill.org/</a>. An interactive personal finance course for high schools, using real-life simulations designed to help students learn to make informed financial decisions</p> <p>Capital One. Financial Education. <a href="http://www.capitalone.com/financialeducation">http://www.capitalone.com/financialeducation</a>. A library of links, plus free articles and brochures on important financial issues; provided by Capital One and a number of other partner organization</p> <p>Capital One. MoneyWi\$e University. <a href="http://www.moneywise-u.com">http://www.moneywise-u.com</a>. A program introduced by Capital One to promote financial education and teach responsible spending and basic money management skills to college-age</p>

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	<p>students</p> <p>Citigroup Financial Education Program: Teen Curriculum. <a href="http://financialeducation.citigroup.com/citigroup/financialeducation/curriculum/facilitators.htm#">http://financialeducation.citigroup.com/citigroup/financialeducation/curriculum/facilitators.htm#</a>. Contains four animated, interactive financial lessons for teens: Ways to Get Money, Making Your Money Grow, Where Does Your Money Go, and The Cost of Cool</p> <p>Dow Jones &amp; Company, Inc. and Hearst SM Partnership: SmartMoney.com. <a href="http://www.smartmoney.com">http://www.smartmoney.com</a>. Includes Personal Finance section containing links that could be adapted to young adults, e.g., Autos, College Planning, Debt Management, Health Care, Insurance</p> <p>Family Economics and Financial Education. <a href="http://www.familyfinance.montana.edu">http://www.familyfinance.montana.edu</a>. Provides educators with no-cost curriculum materials, and the skills and confidence to effectively teach family economics and finance</p> <p>Federal Reserve Board: Consumer Information. <a href="http://www.federalreserve.gov/consumers.htm">http://www.federalreserve.gov/consumers.htm</a>. Offers links for Personal Finance, Bank Accounts and Services, Consumer Credit, Identity Theft, Leasing, and Mortgages</p> <p>Federal Reserve Board: Federal Reserve Education. <a href="http://www.federalreserveeducation.org/FRED/">http://www.federalreserveeducation.org/FRED/</a>. Links to free instructional materials and tools that can increase students' understanding of the Federal Reserve, economics, and financial education</p> <p>Financial Literacy and Education Commission. <a href="http://www.mymoney.gov">http://www.mymoney.gov</a>. The federal government's Web site dedicated to helping Americans understand more about their money—how to save it, invest it, and manage it to meet personal goals</p> <p>General Services Administration. <a href="http://www.pueblo.gsa.gov">http://www.pueblo.gsa.gov</a>. Offers publications from the federal government at low cost or free.</p> <p>In Charge Education Foundation, Inc.: Young Money. <a href="http://www.youngmoney.com/">http://www.youngmoney.com/</a>. Offers links on finance-related topics for young people, including Credit &amp; Debt, Entertainment, Entrepreneurship, Financial Aid, Investing, Lifestyles, Money Management, Technology, Travel, and Wheels</p> <p>Insurance Education Foundation. <a href="http://www.ief.org/edu/edudefault.asp">http://www.ief.org/edu/edudefault.asp</a>. Links for hot topics in insurance, as well as for various types of insurance (e.g., auto, property, life, health) and insurance fraud – Downloadable Choice-Chance-Control Instructional Manual.</p>

**ECONOMICS EDUCATION AND FINANCIAL LITERACY:  
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<i>Topics</i>	<i>Resources</i>
	<p><a href="http://www.ief.org/edu/materials/ccc/ccc_download.asp">http://www.ief.org/edu/materials/ccc/ccc_download.asp</a>            – Downloadable Choice-Chance-Control Video. <a href="http://www.ief.org/edu/materials/ccc/cccfinal.asf">http://www.ief.org/edu/materials/ccc/cccfinal.asf</a></p> <p>Investor Protection Trust. Financial Literacy 2010. <a href="http://www.fl2010.org/">http://www.fl2010.org/</a>. A national campaign to increase the average high school student’s savvy about personal finance and investment; seeks to fulfill its mission by providing high school teachers with the tools and support they need to increase students’ awareness in personal finance and investment</p> <p>– Personal Finance in the Classroom. <a href="http://www.fl2010.org/rightnav/customize.cfm">http://www.fl2010.org/rightnav/customize.cfm</a>. Downloadable teaching guide customized for Virginia (upon free registration)</p> <p>– Make Investing Basics Fun for Your Students. <a href="http://www.fl2010.org/rightnav/sibasics.html">http://www.fl2010.org/rightnav/sibasics.html</a>. A list of two dozen tips for teachers</p> <p>Kiplinger’s <i>Personal Finance</i> Magazine. <a href="http://www.kiplinger.com/personalfinance/">http://www.kiplinger.com/personalfinance/</a>. Aimed at adults, but Personal Finance links to Getting Started and Tools are easily adaptable to teens.</p> <p>Muriel Siebert &amp; Co. <a href="http://www.siebertnet.com">http://www.siebertnet.com</a>. The Muriel F. Siebert Foundation, has developed a document for New York City Schools, titled <i>Personal Finance Program</i>, that “provides teachers with a standards-based, student-centered resource to promote financial literacy, ... assisting students to write personal checks, estimate paycheck withdrawals, create personal budgets, and read the stock market.”</p> <p>National Endowment for Financial Education: High School Financial Planning Program. <a href="http://www.nefe.org/">http://www.nefe.org/</a>. Uses contemporary materials to teach the basics of personal finance to young people while they are developing habits and attitudes about money that will influence them for the rest of their lives; contains portals for both students and teachers</p> <p>Smith Barney/Citigroup: Young Investors Network. <a href="http://www.smithbarney.com/yin/home.htm">http://www.smithbarney.com/yin/home.htm</a>. Presents animated investment-related links: What’s Your Plan, Set Your Goals, Investing Basics, Build Your Portfolio</p> <p>The Stock Market Game. <a href="http://www.smg2000.org">http://www.smg2000.org</a>. Gives students the chance to invest a hypothetical \$100,000 in a real-time portfolio; includes a virtual tour for teachers, suggestions for incorporating the game in various courses, and ways to encourage industry involvement</p> <p>U. S. Department of Treasury. Money Math: Lessons for Life2 <a href="http://www.treasury.gov/offices/domestic-">http://www.treasury.gov/offices/domestic-</a></p>

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<i>Topics</i>	<i>Resources</i>
	<p><a href="http://www.vacul.org/finance/financial-institution/fin-education/council/lessonsforlife.shtml">finance/financial-institution/fin-education/council/lessonsforlife.shtml</a> Downloadable teacher's guide for grades 7-9 mathematics concepts, using real-life examples from personal finance</p> <p>Virginia Credit Union League. Financial Literacy Resources: Table of Contents. <a href="http://www.vacul.org/fin_lit/">http://www.vacul.org/fin_lit/</a>. Financial literacy curriculum available to assist credit union staff in designing teaching guides or creating classroom presentations</p> <p>Virginia Department of the Treasury. <a href="http://www.trsvirginia.gov">http://www.trsvirginia.gov</a>. Contains information about the role of the Department of the Treasury in Virginia's government and links to personal finance resources, such as <a href="http://www.tomorrowmoney.org">http://www.tomorrowmoney.org</a> and <a href="http://www.mymoney.gov">http://www.mymoney.gov</a></p> <p>Virginia Jump\$tart Coalition Clearinghouse. <a href="http://www.vajumpstart.org/Clearinghouse.cfm">http://www.vajumpstart.org/Clearinghouse.cfm</a>. Connects visitors to personal finance resources via a search tool accessible by keyword, grade level, type of material, and descriptor</p> <p>Virginia Society of CPAs: Financial Fitness. <a href="http://www.vscpa.com/Financial_Fitness/">http://www.vscpa.com/Financial_Fitness/</a>. Part of a <a href="#">national effort</a> of the CPA profession to reach out to the community and educate the public on topics related to money management and fiscal responsibility; includes links to related programs, publications, and Web sites</p> <p>VISA. Practical Money Skills for Life. <a href="http://www.practicalmoneyskills.com/english/index.php">http://www.practicalmoneyskills.com/english/index.php</a>. Provides both school- and home-related Web resources for teens; includes calculators (for credit costs, retirement saving, etc.), K-college lesson plans, and interactive and engaging games to help young people develop personal financial skills</p>