

Resources for educators

Our youth financial education webpages provide educators with free resources to incorporate financial capability into any subject area or youth serving program.

Resources for use in the classroom and beyond

The Consumer Financial Protection Bureau (CFPB) offers K-12 educators free resources that can be incorporated easily into a typical class period. The resources include a teaching pedagogy for integrating financial education into any subject area, as well as, a number of supplemental resources that can be downloaded, viewed on the youth financial education site, or ordered in bulk from CFPB's bulk order site.

Integrating financial capability throughout K-12 education represents a promising opportunity to reach young people at pivotal points in their development and in their financial lives.

Our youth financial education web pages provide a way for educators to identify and access relevant CFPB-developed resources. The resources can be used by teachers, as well as, principals, program leaders, financial educators, after school providers, and other youth educators who support youth in reaching their full financial capability.

CFPB identified three interconnected building blocks as critical methods of forming the foundation of youth financial capability. The building blocks of youth financial capability are:



Executive function

The ability to plan ahead, remember information, multitask, solve problems, and control impulses.



Financial habits and norms

The values, standards, routine practices, and rules to live by that people use to navigate daily financial activities.



Financial knowledge and decision-making skills

Familiarity with financial facts and concepts, along with competency in research and analysis.

The youth financial education resources were developed from research that shows how adult financial well-being is based on financial capability established in youth.

Incorporate financial capability activities into your student's day

CFPB's youth financial education webpages offer tools and resources rooted in a personal finance pedagogy that can be integrated into any subject area or single class period, whether they're experienced personal finance teachers or integrating financial capability into another subject area. These pages provide educators with a variety of 250 activities to develop the financial knowledge and skills of their students – at no cost. Resources on the site include:

- **The journey to financial well-being** describes four steps to achieve adult financial well-being, while highlighting the role financial education plays in helping young people successfully navigate their way.
- **A robust activity search** feature that allows educators to search by grade level, activity duration, and other key filters.
- **250 Teaching activities** designed for use in a single class period are available for grade levels K-12 and can be integrated into a variety of subject areas. The activities support five principles for managing and growing your money – borrowing, earning, protecting, saving, and spending.
- **Assessment tools** that can provide a picture of students emerging financial capability and show their progress over time. The results of self-assessment and tracking of student milestones can help educators identify areas for growth, as well as, areas of strength and then locate appropriate classroom activities to build financial capability.
- **A video series** that explores the topic of youth financial literacy and introduces the three CFPB Building Blocks of Youth Financial Capability and teaching activities.

Getting started

Find all the CFPB youth financial education resources at www.consumerfinance.gov/youth-financial-education. Supplemental materials are available for order at <https://go.usa.gov/xGcWt>.

