



NATIONAL

GOVERNORS

ASSOCIATION



Financial Literacy Public

Governors are working to increase financial literacy in their states. The following resources can be used as tools by Governors and their staff to guide and support their constituents as they improve their financial literacy knowledge.



GENERAL RESOURCES

❖ [Consumer Financial Protection Bureau](#)

The Consumer Financial Protection Bureau has gathered resources for individuals related to the following topics:

- Auto loans
- Credit Cards
- Credit reports and scores
- Debt Collection
- Housing
- Money Management
- Money Motivations
- Money Transfers
- Mortgages
- Savings and Bank Accounts
- Translated Financial Terms

❖ [Office of the Comptroller of the Currency](#)

The Financial Literacy Resource Directory provides financial literacy and education information for consumers of all ages.

❖ [Money Smart Financial Education](#)

The FDIC Money Smart financial education program is designed to enhance financial skills and create positive banking relationships.

❖ [National Credit Union Administration Financial Literacy & Education Resource Center](#)

The Financial Literacy and Education Resource Center has financial resources broken down in the following categories:

- Financial Literacy resources and Guidance
- Financial Literacy Collaborations
- U.S. National Strategy on Financial Literacy
 - [Financial Literacy and Education Commission](#)
- Financial Literacy Studies and Reports
- Other Organizations and



❖ [The Jump\\$tart Coalition for Personal Financial Literacy](#)

The Jump\$tart Coalition for Personal Financial Literacy is dedicated to improving financial literacy through communication and collaboration.

❖ [Tools for Teaching Financial Literacy](#)

The National Education Association lists several resources related to teaching children financial literacy.

❖ [InCharge Debt Solutions Personal Finance Education](#)

This website contains several resources on how to budget and save.



- ❖ **[Investor.gov](#)**
This resource contains investing quizzes, financial tools and calculators, and resources for older investors.
- ❖ **[SmartPath Financial + Economic Education](#)**
This resource provides online interactive teaching materials for elementary and middle school students.
- ❖ **[ABLE National Resource Center](#)**
The ABLE National Resource Center contains information on ABLE accounts which provides tax-advantaged savings accounts that can fund disability expenses.
- ❖ **[National Financial Educators Council](#)**
The National Financial Educators Council has training and resources on its website to help build top-quality financial education programs.
- ❖ **[Intuit for Education](#)**
Intuit has free educational resources, tools, and simulations designed to improve consumer confidence.
- ❖ **[Everfi](#)**
Everfi's online financial education curriculum, training, and support focuses on financial literacy for K-12 students.
- ❖ **[Coalition on Adult Basic Education](#)**
The Coalition on Adult Basic Education (COABE), a 53,000 member organization, designs and hosts the world's largest adult education conference annually, with an entire track dedicated to financial literacy. COABE also provides an online entrepreneurship institute, and a wide variety of free financial literacy resources and webinars for the membership.

Red Flags of Fraud



What You Can Do To Avoid Investment Fraud

Researchers have found that investment fraudsters hit their targets with an array of persuasion techniques that are tailored to the victim's psychological profile. Protect your investments by watching out for these red flags:

- | | | | |
|----------|--|----------|---------------------------------------|
| 1 | It sounds too good to be true | 4 | "Everyone is buying it" pitches |
| 2 | "Guaranteed returns" (they don't exist) | 5 | Pressure to send money right now |
| 3 | The "halo" effect, which makes con artists seem likable or trustworthy | 6 | Small favors (free lunch or workshop) |



STATE RESOURCES

Alabama

- [Alabama Standards for Financial Literacy](#): This website contains standards for Alabama financial literacy and interactive learning modules designed to improve financial literacy in children.
- [The University of Alabama Financial Literacy](#): The University of Alabama's website contains financial concepts and courses designed to make students feel at ease with their finances.
- [State of Alabama State Banking Department](#): Alabama's State Banking Department contains useful financial education resources and technical information from the FDIC.
- [Alabama Council on Economic Education](#): The Alabama Council on Economic Education provides professional development, programs and curriculum resources for educators in economics personal finance, and entrepreneurship.

Alaska

- [Alaska Housing Finance Corporation](#): The Alaska Housing Finance Corporation contains resources related to credit reports and scores, online money management tools, and online financial education games.
- [Alaska Department of Health Financial Literacy](#): The Alaska Department of Health has a page with many financial literacy resources and is working on developing them for individuals with disabilities.
- [Alaska Department of Education and Early Education](#): The Alaska Department of Education and Early Development has a web page with resources to help teachers with financial literacy lesson planning.

American Samoa

- [American Samoa Financial Assistance for Families](#): American Samoa's childcare website has a financial assistance component, in which it provides resources for families in need of financial assistance.

Arizona

- [Arizona Financial Education Portal](#): The Arizona Department of the Treasury's financial education portal has resources related to the following topics:
 - Saving and budgeting
 - Military and Veteran Benefits
 - Asset Protection
 - Senior Citizen Benefits
 - Retirement
 - Housing
 - Taxes
 - Managing Debt
- [The University of Arizona Health Science Financial Literacy Program](#): The Financial Aid Office offers debt management and financial literacy sessions every year with presentations coming from experts in the field.



Arkansas

- [**Arkansas JumpStart Coalition:**](#) Arkansas's JumpStart Coalition contains financial literacy resources geared toward improving the financial literacy of Arkansas's youth.
- [**Arkansas Bankers Association:**](#) The Arkansas Bankers Association has resources geared toward teaching children the importance of saving, educating teenagers on how to use credit wisely, and instructing young adults in budgeting.
- [**Arkansas Tech University Financial Literacy:**](#) Arkansas Tech's financial literacy website provides resources designed to help students plan and pay for college and make daily financial decisions.

California

- [**California Department of Education for Financial Literacy:**](#) California Department of Education has a list on its website of useful financial literacy resources and grants associated with financial literacy.
- [**California Financial Educators Council:**](#) The California Financial Educators Council has a website and newsletter, both of which provide useful resources on financial literacy and economic development.
- [**University of California Financial Literacy and Resources:**](#) The University of California Berkeley's Financial Aid and Scholarships office has a list on its website with relevant financial literacy resources.

Colorado

- [**Colorado Department of Education:**](#) The Personal Financial Literacy Resource bank lists classroom resources for K-12, educator professional development, scholarship opportunities for students, and instructional tools for teaching personal finance.

Connecticut

- [**Council on Women and Girls Financial Literacy Portal:**](#) This page is designed to empower women, giving them financial literacy resources aimed at helping them establish financial independence.

Delaware

- [**The Delaware Department of Human -- Financial Wellness:**](#) The Delaware Department of Human resources houses a variety of Financial Wellness resources, related to savings, credit, mortgages, investments, and retirement classes.
- [**Delaware Department of Education:**](#) The Delaware Department of Education, after creating a financial literacy taskforce, developed state standards for financial literacy.
- [**The University of Delaware Community:**](#) The University of Delaware has a page dedicated to community resources, which contain resources and useful links on financial literacy.
- [**Delaware Aging & Disability Resource Center, Money School:**](#) Delaware's Money School, created in 1999, brings community-based financial education to adults



around the state. The Money School offers a variety of classes from basic money management to investing and planning for retirement.

- **[Delaware Financial Education Alliance:](#)** The Delaware Financial Education Alliance seeks to provide financial literacy education to individuals with low incomes.

Florida

- **[Florida Literacy Coalition:](#)** The Florida Literacy coalition contains information on grant programs and student and educator resources.

Georgia

- **[Georgia Department of Banking and Finance:](#)** The Georgia Department of Banking and Finance has compiled a list of financial literacy education tools on topics related to consumer, investor, and home-ownership education.
- **[Georgia Secretary of State Investor and Financial Literacy Guide:](#)** Georgia's Secretary of State has published a free Investor and Financial Literacy guide, designed to help individuals learn the basics of investing.
- **[United Way of Central Georgia Financial Literacy:](#)** United Way of Central Georgia contains several useful links to organizations that specialize in financial literacy education.

Guam

- **[Bank of Guam Financial Empowerment:](#)** The Bank of Guam is committed to bringing financial prosperity to the people on the island by providing financial products meant to equip the people of Guam with essential life skills through its Financial Empowerment Program.

Hawai'i

- **[Hawai'i State Public Library System:](#)** HSPLS has partnered with the FINRA Investor Education Foundation and the American Library Association, to assemble vetted links, tools, and classes to help individuals become financially literate.

Idaho

- **[Idaho Financial Literacy Coalition:](#)** The Idaho Financial Literacy Coalition unites financial wellness experts dedicated to igniting lasting impact across the state with the goal of empowering individuals across all life stages by providing essential education on personal finance topics.

Illinois

- **[Illinois State Treasurer Financial Literacy:](#)** The Office of the Illinois State Treasurer has a comprehensive list of financial literacy tools for K-12 and post-secondary education, as well as resources for young adults, the disability community, parents, and senior citizens.



Indiana

- **[Indiana Commission for Women](#)**: The Indiana Commission offers several financial literacy resources, specifically, seeking to help women gain financial independence.
- **[MoneySmarts Indiana University](#)**: Indiana University offers students, faculty, staff, and alumni readily accessible financial resources.

Iowa

- **[Iowa Department of Education Financial Literacy Instruction](#)**: Iowa's Department of Education has links to several virtual courses on financial literacy.
- **[University of Iowa Financial Literacy](#)**: The University of Iowa's Office of Student Financial Aid contains campus, community, and financial literacy resources, helping students with federal student aid and federal loan repayments.
- **[Iowa College of Law](#)**: The Iowa College of Law has financial literacy resources on borrowing strategies, budgeting, credit, and loan repayment options.
- **[State Treasurer of Iowa Financial Education and Empowerment](#)**: Iowa's State Treasury Department has financial literacy resources geared toward children ages 3-12, teens, young adults and adults.
- **[Iowa Aftercare Services Network Financial Literacy](#)**: Iowa's Aftercare Services Network provides resources related to money management, budgeting, and student loan repayment.

Kansas

- **[Kansas State Department of Education](#)**: The Kansas State Department of Education contains several financial literacy resources with organizations with which they have partnered.
- **[State Library of Kansas](#)**: The State Library of Kansas has a page dedicated to financial literacy digital books and online courses, breaking down financial literacy into the following categories: K-12, Post secondary, Adults and families, and Older adults.
- **[Kansas Office of the State Bank Commissioner](#)**: The Kansas Office of the State Bank Commissioner has links to the following organizations which aid in financial literacy education:
 - Consumer Credit Counseling Service (CCCS)
 - Housing and Credit Counseling Inc (HCCI)
 - Kansas Council For Economic Education
 - Personal Finance Challenge
 - The Pando Initiative
 - RealityU

Kentucky

- **[Kentucky Department of Education](#)**: The Kentucky Department of Education created a web page to provide resources, which assist schools with implementation of financial literacy standards.
- **[Kentucky Financial Empowerment Commission](#)**: The Kentucky Financial Empowerment Commission is committed to improving financial education for the people of Kentucky. It has resources with the following groups in mind:



- K-12 Students and Teachers
- Commonwealth Employees
- Kentuckians with Disabilities
- Aging Kentuckians
- Low-income families
- Veterans and Military Personnel
- **Kentucky State Treasurer's Office:** The Kentucky State Treasurer's Department has resources on its website from non-profit, business, and government entities.
- **BSCTC Financial Literacy:** Kentucky Higher Education Assistance Authority (KHEAA) financial literacy website is designed to provide students with information on budgeting, insurance, and investing.

Louisiana

- **Louisiana Bankers Association:** The Louisiana Bankers Association has several state and federal financial resources on its website.

Maine

- **Maine Department of Education:** Maine's Department of Education offers several Maine and web-based financial literacy resources on its website.
- **Maine Department of Professional and Financial Regulation Bureau of Financial Institution Teachers for Literacy:** Maine's Teacher's Page is designed to support the education of personal finance, bringing together resources for teachers, parents, and students.
- **Jobs for Maine Graduates Financial Literacy:** Jobs for Maine graduates contains resources on building credit, comparing costs and benefits of training or education, and creating a monthly spending & saving plan.
- **Maine Credit Union League:** The Maine Credit Union League has resources for youth and adult financial education and specific resources on preparing teachers for financial literacy work.

Maryland

- **Maryland Department of Education Financial Literacy:** Maryland's Department of Education's financial literacy webpage has readily accessible resources from the federal government and private sector.

Massachusetts

- **Commonwealth of MA Free Financial Education:** The Commonwealth of Massachusetts has several resources, hosts webinars, and has a newsletter open to the public.
- **Massachusetts Council for Economic Education:** The Massachusetts Council for Economic Education offers programs for teachers and students on financial literacy.
- **CFA Society Boston Financial Literacy for Children:** As April was financial literacy month, the CFA Society Boston published a list of useful resources and a calendar of conversation starters to discuss money values within one's family.



Michigan

- **[MI Financial Empowerment](#)**: MI Financial Empowerment is a collaboration of Michigan agencies, educators, businesses, community partners and non-profits focused on creating a conversation about financial empowerment for Michiganders. MI Financial Empowerment has resources on banking basics, budgets, credit and debt, utility charges, mortgages, college costs, and investment and retirement planning.
- **[Michigan Credit Union League and Affiliates](#)**: The Michigan Credit Union Foundation's website consists of adult financial education resources.
- **[Michigan State University](#)**: Michigan State University's financial literacy page has a list of federal and community resources.
- **[University of Michigan Financial Aid Tools and Resources](#)**: The University of Michigan's Office of Financial Aid has planning tools, smart borrowing resources, and newsletters to ensure students are prepared and understand the investment that college is.

Minnesota

- **[Minnesota Financial Resources](#)**: This page offers Minnesotans insights into investments, retirement, estate planning, insurance, taxes, college planning, and money management.
- **[Minnesota Department of Health](#)**: The Minnesota Department of Health offers financial literacy curricula, lessons and media on its website.
- **[Minnesota Credit Union Network](#)**: The Minnesota Credit Union Network has programs and resources to help people with financial planning.
- **[Financial Education of Minnesota](#)**: Financial Education of Minnesota has a booklet on paying, saving, and spending as well as many other useful resources.

Mississippi

- **[Mississippi Department of Banking and Consumer Finance](#)**: The Mississippi Department of Banking and Consumer Finance has consumer resources such as online financial literacy training, budget worksheets, a loan calculator, and consumer advocacy, education, and protection programs.
- **[The Mississippi Council on Economic Education \(MCEE\)](#)**: MCEE seeks to increase economic and financial literacy in Mississippi by providing resources and training to K-12 educators, empowering students to create a better future for themselves.
- **[University of Mississippi Financial Literacy Career Center](#)**: The University of Mississippi Financial Literacy resource page is designed to develop healthy financial habits while in college.

Missouri

- **[Missouri Department of Higher Education and Workforce Development](#)**: The Missouri Department of Higher Education and Workforce Development shares information on financial literacy events, publications on financial literacy, and useful resources.
- **[University of Missouri Financial Literacy](#)**: The University of Missouri has a page on financial literacy resources with a specific focus on paying for college.



Montana

- **[Education leaders in Montana are preparing students for the world of finance:](#)** Montana offers a **[digital academy website](#)** that it uses to deliver financial literacy education to its students.
- **[Montana Financial Education Coalition:](#)** The Montana Financial Education Coalition consists of businesses, financial institutions, and non-profit agencies. It provides updates on financial education developments in Montana and contains federal and non-profit resources.
- **[Montana Council for Economic Education:](#)** The Montana Council for Economic Education has financial simulations and games designed to teach financial literacy to students in an engaging, interactive way.

Nebraska

- **[Nebraska Department of Education Personal Finance:](#)** The Nebraska Department of Education has resources and lesson plans for students and young adults.
- **[Financial Beginnings Nebraska:](#)** Financial Beginnings Nebraska seeks to strengthen communities through inclusive financial education.
- **[Nebraska Department of Banking and Finance:](#)** The Nebraska Department of Banking and Finance has consumer resources for Nebraskans with links to other websites.

Nevada

- **[Nevada Financial Literacy:](#)** Nevada Financial Literacy is working to support local communities by providing resources and education on financial literacy.

New Hampshire

- **[New Hampshire Banking Department:](#)** The New Hampshire Banking Department has compiled resources to assist consumers with money management.

New Jersey

- **[Programs and Tools to Foster Financial Stability:](#)** This site has free resources for residents in New Jersey who seek to obtain financial stability.
- **[New Jersey Youth Resource Spot:](#)** The State of New Jersey has a page for students and young adults to learn the basics on budgeting, opening a bank account, and building credit.
- **[United States Bankruptcy Court District of New Jersey:](#)** The United States Bankruptcy Court District of New Jersey has several national financial literacy resources available on its website.
- **[New Jersey Institute of Technology Financial Avenue:](#)** The New Jersey Institute of Technology has partnered with Inceptia to compile helpful resources to improve financial literacy in the state.

New Mexico

- **[New Mexico State University:](#)** New Mexico State University Financial Literacy page contains resources on how to plan and budget for a successful financial future.



New York

- [The New York Public Library Business Financial:](#) The New York Public Library Business Center has resources and services related to financial literacy, including meetings with professional counselors.
- [The City University of New York Financial Literacy:](#) This site provides residents of New York with up-to-date consumer information and has links to financial aid and literacy videos.

North Carolina

- [North Carolina Financial Literacy Council:](#) The Financial Literacy Council, housed within the North Carolina Department of Justice, delivers financial literacy education and increases financial literacy among North Carolinians.
- [North Carolina Office of the Commissioner of Banks:](#) The North Carolina Office of the Commissioner of Banks licenses and regulates financial institutions within the State of North Carolina and includes various national resources.

North Dakota

- [North Dakota Financial Institutions:](#) The North Dakota Financial Institutions page contains regulatory agency consumer and financial education resources.
- [Community Action Partnership of North Dakota:](#) The Community Action Partnership of North Dakota includes on its website financial literacy and tax resources.
- [North Dakota Department of Public Instruction:](#) The North Dakota Department of Public Instruction houses financial literacy resources and, coming soon, will begin posting webinars.
- [University of North Dakota Financial Literacy:](#) The University of North Dakota offers facts sheets, programs, and links to other websites on financial literacy.

Northern Mariana Islands

- [Northern Mariana Islands Financial Assistance for Families:](#) This website has information for individuals in the Northern Mariana Islands who are seeking financial assistance.

Ohio

- [Ohio Department of Education and Workforce:](#) The Ohio Department of Education & Workforce website's page on Financial Literacy focuses on elementary and secondary education.
- [Ohio Bankers League:](#) The Ohio Bankers League has several national resources available on its website.
- [Federal Reserve Bank of Cleveland:](#) The Federal Reserve Bank of Cleveland has a financial literacy model curriculum available for students and educators.
- [Ohio Attorney General High School Financial Literacy:](#) This website contains modules, lesson plans, and presentations on topics including contracts, borrowing money, and how to resolve consumer problems.
- [Ohio Valley Bank:](#) The Ohio Valley Bank has several resources readily accessible for individuals of all ages, teaching people about budgeting and saving.



Oklahoma

- [Oklahoma State Department of Education](#): The Oklahoma State Department of Education houses several federal and virtual learning resources on financial education.

Oregon

- [Oregon State Treasury](#): The Oregon State Treasury seeks to build financial confidence through its tools on navigating the post-covid world and the opportunity to learn from finance experts.

Pennsylvania

- [Pennsylvania Department of Education](#): The Pennsylvania Department of Education has resources, state standards, and guidelines for teachers.
- [Pennsylvania Department of the Auditor General](#): This page has financial literacy resources divided as follows:
 - Kindergarten to Grade 2
 - Grades 3-5
 - Grades 6-8
 - Grades 9-12
- [Penn State Behrend Center for Financial Literacy](#): The Center for Financial Literacy strives to improve financial literacy skills and decision making for high school students, secondary school educators, and adults.

Puerto Rico

- [Puerto Rico Financial Educators Council](#): This website has information on financial education across Puerto Rico.

Rhode Island

- [The Rhode Island Department of Education](#): The Rhode Island Department of Education's Financial Literacy page contains resources and financial literacy proficiency guidance.
- [Central Falls Financial Literacy](#): The financial resources offered on this page focus on financial self-sufficiency, housing, home ownership, and credit-building.

South Carolina

- [South Carolina Department of Education](#): South Carolina's Department of Education has a financial literacy web page with instructional materials and personal finance resources.
- [State Treasurer of South Carolina](#): The State Treasurer's office contains financial education on the below topics:
 - K-12 Financial Education
 - Adult Financial Education
 - Managing Credit
 - Saving for the Future
- [South Carolina Financial Literacy Attorney General's Office](#): The Attorney General's Office of South Carolina has resources on the following topics:



- Investment Fraud
- Marriage and Money
- Working with Financial Professionals
- Money and investing
- **[South Carolina Student Loan Financial Literacy](#)**: The Counselor and Consumer Relations Committee have developed this page to provide information on financial literacy.

South Dakota

- **[South Dakota Office of the State Treasurer](#)**: The South Dakota Office of the State Treasurer has financial empowerment resources for the following populations:
 - College Students
 - Young Families & Emerging Adults
 - High School Students
 - Disabled Individuals
 - Impoverished Families
 - Military Veterans
 - Active Military Members
- **[South Dakota State University Extension Financial Planning Tools](#)**: The South Dakota State University Extension has financial planning tools and templates on the following topics:
 - Developing a budget/spending plan
 - Savings Accounts
 - Setting SMART Financial Goals
 - Tax Preparation

Tennessee

- **[Tennessee Department of Treasury Financial Literacy Commission](#)**: The Tennessee Department of the Treasury has a financial literacy commission dedicated to providing innovative financial education resources.

Texas

- **[Texas Jump\\$tart](#)**: Texas Jump\$tart is a statewide member-driven organization that brings together education advocates dedicated to advancing financial literacy for young Texans.
- **[Texas State Personal Financial Literacy](#)**: Texas State University has resources dedicated to addressing standards for middle school mathematics and personal financial literacy.

Utah

- **[Utah State Board of Education](#)**: The Utah State Board of Education has general financial literacy resources and standards for implementing the Utah financial literacy graduation requirement.
- **[Utah Financial Education for Youth](#)**: The State Treasurer of Utah's website has a page dedicated to strengthening financial education requirements and additional resources specific to the state of Utah.



US Virgin Islands

- **[Virgin Islands Banking Insurance and Financial Regulation](#)**: The Banking, Insurance, and Financial Regulation website has information on financial education broken down into the following categories:
 - Consumer Information
 - Forms
 - Fees
 - Orders
 - USVI Code
 - Unclaimed Property
 - Securities

Vermont

- **[Vermont State Treasurer](#)**: The Vermont State Treasurer's office runs a personal finance resource page, providing tips on money management.
- **[Vermont Department of Education](#)**: The Vermont Department of Education's Financial Literacy has a series of resources with a specific spotlight on equity.

Virginia

- **[Virginia Department of Education](#)**: The Virginia Department of Education has resources and information on certifications on its website.

Washington

- **[Financial Education for Washington Residents](#)**: Washington State has a department dedicated to providing resources related to financial education.
- **[Washington Office of Superintendent of Public Instruction](#)**: This page provides insights into the work that the Financial Education Public-Private Partnership (FEPPP) is doing to bring public and private stakeholders together to improve and advocate for financial education in Washington schools.
- **[Washington State Treasurer's Office Financial Education Models](#)**: The Washington State Treasurer's Office offers financial education on the following topics:
 - Financial Planning
 - Financial Foundations
 - Building Financial Capability
 - Owning a Home
 - Preparing for Retirement
 - Investing in Your Future
 - Growing Your Small Business
 - Financial Caregiving

West Virginia

- **[West Virginia State Treasurer's Office](#)**: The financial education team of the West Virginia State Treasurer's Office has compiled resources to improve their state's financial education.
- **[West Virginia University Center for Financial Literacy and Education](#)**: The Center for Financial Literacy and Education run out of West Virginia University was created to promote financial literacy throughout the state.



Wisconsin

- [Wisconsin Department of Public Instruction](#): The Wisconsin Department of Public Instruction has broken down its resources into the following areas:
 - Wisconsin-Based Resources
 - Educational and Curriculum
 - Student Financial Aid
 - Financial Organization and Financial Literacy Topics
- [University of Wisconsin-Madison Money Matters](#): The University of Wisconsin-Madison Money Matters program is designed to improve students' financial habits.

Wyoming

- [Wyoming Department of Education Financial Literacy Resource](#): Wyoming Department of Education has resources and articles on its website related to financial literacy.

ADDITIONAL RESOURCES

The importance of financial literacy is becoming increasingly clear, and Governors and other state officials are taking a leading role in making relevant information accessible. For more detailed information on the work that states are doing, please contact [Abigail Rhim](#) with NGA's [Postsecondary Education Team](#) to learn more about upcoming financial literacy work within NGA.