

Free, Open-Source, and Publicly Available Resources For Personal Financial Literacy and Economics

As authorized by [Texas Education Code \(TEC\), §28.025\(b\)\(23\)](#), the Texas Education Agency (TEA) has developed a list of free, open-source, and publicly available curricula that may be used by a school district to provide instruction in the Personal Financial Literacy and Economics high school course.

[Consumer Financial Protection Bureau: Youth Financial Education](#)

Youth Financial Education, from the Consumer Financial Protection Bureau, focuses on developing a student's financial knowledge, skills, and habits. The tools and resources provided by the website support K–12 financial education and support young people's paths to adult financial well-being.

[FDIC: Money Smart for Young Adults](#)

The Money Smart for Young Adults curriculum, provided by the Federal Deposit Insurance Corporation (FDIC), is focused on helping young adults (16-24 years old) make good financial decisions as they transition into adulthood. The curriculum includes 12 modules covering financial topics. Each module includes an instructor guide, participant guide, and PowerPoint slides.

[Federal Reserve Bank of Dallas: Classroom Resources](#)

The Federal Reserve Bank of Dallas provides economics, personal financial education, and college-and career-readiness classroom resources. The website includes curricula, publications, and presentations for interactive and informative learning experiences for K-12 students.

[Federal Reserve Bank of Dallas: Education](#)

The Federal Reserve Bank of Dallas offers access to resources and lesson plans to build economic knowledge and expertise. These resources help students master personal finance, plan for careers, and understand economics with lessons aligned to the state standards.

[Federal Reserve Bank of Atlanta](#)

The Federal Reserve Bank of Atlanta provides lessons to help middle school and high school educators teach about personal finance, money and banking, macroeconomics and microeconomics, and international economics. The website allows educators to search for resources by grade level or topic.

[Federal Reserve Bank of Kansas City](#)

The Federal Reserve Bank of Kansas City offers a variety of economics, personal finance, history, and career education resources for high school students. Vocabulary cards help students develop a framework for an economic way of thinking. Students can explore entrepreneurship and other career opportunities. Students can also learn about the Federal Reserve's role through history.

[Internal Revenue Service: Understanding Taxes](#)

Understanding Taxes can be customized by teachers to choose which activities and methods of instruction work best to meet the needs of their students. Teachers can opt for students to complete downloaded worksheets, classroom activities, and assessment pages. Or, students can complete work online and take part in interactive activities and simulations.

[Personal Financial Literacy Teacher and Student Resource Materials](#)

Personal Financial Literacy Teacher and Student Resource Materials, from the Oklahoma State Department of Education, are designed for use in grades 7-12. Resources focus on personal financial decision-making skills that will enable students to become wise, successful, and knowledgeable workers, consumers, savers, and investors.

[EVERFI Financial Literacy for High School Students](#)

Financial Literacy for High School Students, provided by EVERFI, is an online course that teaches students how to make financial decisions to promote financial well-being over their lifetime. The lessons in this course help students develop actionable strategies for managing their finances.

[EconEdLink](#)

EconEdLink, provided by the Council for Economic Education, focuses on economics and financial education for K-12 students. Online resources and lessons are searchable by grade level, concept, and resource type.

[Financial Football](#)

Financial Football, provided by Visa, is a NFL-themed game used as a learning tool. Students of all ages learn key concepts about saving and spending, budgeting, and the wise use of credit in preparation for game play. Teachers can select an age level of "Rookie," "Pro," or "Hall of Fame," and then download the appropriate modules.

[FoolProof's Financial Literacy Curriculum](#)

FoolProof's Financial Literacy Curriculum provides instruction on how students can avoid scams, resist impulse buying, and recognize manipulative marketing techniques. The FoolProof curriculum focuses on developing three core habits: healthy skepticism, trustworthiness, and personal responsibility.

[Hands on Banking®](#)

The Hands on Banking program, provided by Wells Fargo, is designed to teach essential financial skills. The program offers online courses, lessons, and activities that help guide students through real-life scenarios and group discussions.

[MoneySkill](#)

MoneySkill, provided by the American Financial Services Association (AFSA) Education Foundation, is a free online personal finance course for middle school, high school, and college students. The curriculum covers a range of personal finance topics.

[Next Gen Personal Finance: Economics Directory](#)

Next Gen Personal Finance's Economics Resources is a collection of activities designed to provide teachers with a way to directly connect topics in economics to the concepts they teach in personal finance.

[Next Gen Personal Finance: High School Personal Financial Literacy Semester Course](#)

This high school course features lesson plans, activities, and a digital format so content is up-to-date and accessible. It includes 10 units of personal finance content as the foundation of the course and the ability to expand the course to a full year using mini units, arcade games, and projects.

[Next Gen Personal Finance: PAYBACK](#)

PAYBACK is a game designed to get students to think about how to succeed in college without taking on too much student loan debt. The goal of the game is for students to think of ideas and questions they have not considered before and use those thoughts to have conversations with counselors, teachers, and parents.

[Open Textbook Library: Personal Finance](#)

Personal Finance is a comprehensive college-level text which includes a variety of pedagogical aids for student engagement. The book is arranged by learning objectives. The headings, summaries, reviews, and problems all link together via the learning objectives.

[Practical Money Skills](#)

Practical Money Skills, provided by Visa, is used by consumers, educators, parents, and students to learn about finances. The free educational resources include personal finance articles, lesson plans, mobile apps, and games. High schoolers learn about relevant financial skills like managing salary, buying a car, and avoiding debt.

[The Stock Market Game](#)

The Stock Market Game, a program of the SIFMA Foundation, helps students build a fundamental understanding of investing in the stock market and bond market while providing them with real-world skills practice in math, English language arts, economics, personal financial literacy, and other subjects.