Pre-PAC Instructional Resource Directory

Personal and Family Finance

The Pre-PAC Instructional Resource Directory provides a list of suggested resources that address the domains, competencies, and content of Pre-PAC assessments. Use of the references and resources do not guarantee successful completion of the assessment. AAFCS does not endorse any external products (textbooks, curriculum, etc), vendors, consultants, or documentation that may be listed in the Directory. While every effort will be made to ensure accuracy and reliability of content, AAFCS assumes no responsibility for errors or for use of the information provided. Additionally, AAFCS disclaims any and all liability for any claims or damages that may result from providing information contained on the site, including any Web sites maintained by third parties and linked to the Pre-PAC site. The responsibility for content rests with the organizations that provide the information. The inclusion of links from the site does not imply endorsement by AAFCS.

Books

Becoming Money Smart
Author: Judi Deatherage
Publisher: Goodheart-Wilcox
Description: The text-workbook simulates real-life responsibilities such as writing checks, planning for an education, investing money, paying rent, and other financial responsibilities that each individual must learn to do wisely. Financial math is emphasized as well as tips for becoming an independent individual and planning for the future.

Careers in Focus – Family and Consumer Sciences
Author: Lee Jackson
Publisher: Goodheart-Willcox
Description: This textbook, appropriate for use in secondary programs, addresses the variety of careers in family and consumer sciences. Several of the chapters focus on career skills and careers related to personal and family finance.

Consumer Education and Economics
Author:
Publisher: Glencoe-McGraw-Hill
Description: This comprehensive text, appropriate for secondary programs, addresses the principles and fundamentals of personal and family finance.

Developing Career and Living Skills
Author: Mary Sue Burkhardt
Publisher: EMC Publishing
Description: This text, appropriate for use in secondary programs, addresses the skills necessary to explore a variety of careers and to succeed in a professional work environment.
Foundations of Personal Finance
Author: Sally R. Campbell
Publisher: Goodheart-Willcox
Description: This comprehensive text, appropriate for secondary programs, addresses the principles and fundamentals of personal and family finance.

PayDay: A Personal Finance Simulation
Author: Christine Bond Oakes
Publisher: Goodheart-Willcox
Description: The real-life simulation provides teacher resources and materials to guide students through the steps of managing their personal finances. Students begin the simulation by searching for a job, determining their salaries, and figuring their take-home pay. They will then learn how to pay bills using sample checks and registers, balance their checkbooks, rent and furnish an apartment, buy a car, and pay taxes. Students learn about preparing for major purchases, moving out on their own, and handling unexpected expenses.

Personal Finance
Author: Rachel Siegel; Carol Yacht
Publisher: FlatWorld Knowledge
Description: The comprehensive text includes a wide range of aids to keep students engaged and instructors on track in teaching personal finance. The text provides links to videos, podcasts, experts’ tips or blogs, and magazine articles to illustrate the practical applications of the concepts.

Personal Finance
Author: 
Publisher: Glencoe McGraw Hill
Description: This comprehensive text, appropriate for secondary programs, addresses the principles and fundamentals of personal and family finance.

Personal Financial Literacy
Author: Jeff Madura; Mike Casey; Sherry J. Roberts
Publisher: Pearson
Description: This comprehensive text, appropriate for secondary programs, addresses the principles and fundamentals of personal and family finance.

**Professional Association Websites**

Council for Economic Education
URL: [http://www.councilforeconed.org/](http://www.councilforeconed.org/)
Description: The Council offers economic and personal finance education programs that include teaching resources and professional development for teachers. Links to these programs and resources are available on their website.

Financial Services Roundtable
URL: [www.fsround.org](http://www.fsround.org)
Description: The Roundtable was created to protect and promote the economic vitality and integrity of its members and the U.S. financial system. The website provides links to current news, research, and policy initiatives.
Jump$tart Coalition
URL: http://jumpstart.org/
Description: Jump$tart is a national coalition of organizations dedicated to improving the financial literacy of pre-kindergarten through college-age youth by providing advocacy, research, standards and educational resources. The website provides access to news, publications, and its comprehensive clearinghouse of financial education resources.

National Endowment for Financial Education
URL: http://www.nefe.org/
Description: The Endowment offers information and resources for consumers and educators, current news and research on financial literacy topics, and financial literacy curricula. The website provides links to these resources.

National Foundation for Credit Counseling
URL: http://www.nfcc.org/
Description: The Foundation promotes financially responsible behavior and builds capacity for its members to deliver the highest-quality financial education and counseling services. The website offers consumer tools, financial education materials, publications, and other financial resources on credit, housing, and bankruptcy.

Government Websites

URL: http://www.bls.gov/oco/
Description: This government website provides information regarding careers and the associated duties/responsibilities, work setting, education and training requirements, salary, and projected growth.

Consumer Financial Protection Bureau (CFPB)
URL: www.consumerfinance.gov
Description: The central mission of the bureau is to make markets for consumer financial products and services work for Americans. The bureau's divisions work to provide financial literacy education, to enforce consumer financial laws, and to analyze consumer behavior and information. The website provides current information, news, and resources on these issues.

Federal Deposit Insurance Corporation (FDIC)
URL: www.fdic.gov
Description: The independent agency maintains stability and public confidence in the nation's financial system and is a recognized leader in promoting sound public policies, addressing risks in the nation's financial system, and carrying out its insurance, supervisory, consumer protection, and receivership management responsibilities. The website provides current information, news, and resources on these issues.

Federal Reserve Education
URL: http://www.federalreserveeducation.org/
Description: The website is a hub of information and resources for classroom educators and for the public. The site offers information about the Federal Reserve and provides access to links, resources (lesson plans, publications, videos, etc.), and other tools about a variety of personal and family finance topics and issues. The website for each of the Federal Reserve Banks provides a variety of resources and curriculum materials for the public and for educators.
MyMoney.Gov
URL: www.mymoney.gov
Description: This website is dedicated to teaching all Americans the basics about financial education. Throughout the site, there is important information, resources, and tools from 20 Federal agencies and Bureaus designed to help individuals make smart financial choices.

U.S. Department of Treasury
URL: www.treasury.gov
Description: The website is a source for U.S. government information on the economy, current financial news and issues, and financial literacy education. The website offers numerous resources for the public and lesson plans for educators.

U.S. Mint
URL: http://www.usmint.gov/
Description: The primary mission of the Mint is to manufacture and distribute circulating coins, precious metals and collectible coins, and national medals. In addition, the Mint maintains physical custody and protection of the Nation’s gold and silver assets. The website has an “Education” section that provides lesson plans, curricula, and educational gadgets for teaching about money.

Other Resources – Curricula, Teaching Materials, Handouts, Etc.

Bank It
URL: http://www.bankit.com/
Publisher: Capital One and Search Institute
Description: The program website provides information on real-world financial topics and tools for teens and parents that make it easier to understand talk about and manage money. Through an interactive website, the program explores budgets, goals, and strategies for making financial choices that count.

Banking Is
URL: www.learntobank.com
Publisher: GreenPath, Inc.
Description: The program is a learning system designed to provide schools with a comprehensive, yet flexible, instructional program that includes an introduction to the financial services industry and money management skills. It provides students with a thorough understanding of basic banking activities, banking services and management of their own financial responsibilities.

Banking On Our Future
URL: http://www.bankingonourfuture.org/
Publisher: Operation HOPE
Description: The free, interactive online financial literacy program addresses the basics of banking & credit unions, checking & savings accounts, insurance, credit and investments.

Banzai! Online Financial Literacy
URL: http://www.teachbanzai.com/
Publisher: Banzai – Kendagriff, LLC
Description: The online program, designed to help students learn to make smart spending and savings decisions, features downloadable lesson plans and life scenarios. The program can be used to teach core budgeting and account management principles.
Building Your Future
URL:  http://www.actuarialfoundation.org/programs/youth/BuildingYourFuture.shtml
Publisher:  The Actuarial Foundation
Description:  The curriculum features a student book, workbook, teaching guide, and online downloadable resources. The curriculum focuses on banking, financing, and investing. The Foundation website also features other consumer education information and downloadable resources.

Dollars and Sense Curriculum
URL:  http://cfcstizrapublisher.com/
Publisher:  The Curriculum Center for Family and Consumer Sciences
Description:  The online curriculum, available with a subscription, includes electronic versions of student resources and teacher lesson plans, presentations, and additional resources and tools. The curriculum is correlated to the Pre-PAC competencies.

EconEdLink:  Economics and Personal Finance Resources for K-12
URL:  http://www.econedlink.org/
Publisher:  Council for Economic Education (CEE)
Description:  The website is a source of online economic and personal finance lesson plans and additional resources for educators, students and afterschool providers.

eXtension Personal Finance
URL:  http://www.extension.org/personal_finance
Publisher:  Cooperative Extension Service
Description:  The site is an interactive, online learning environment that provides personal and family finance related information and educational resources developed by content specialists and researchers at land grant universities.

Family Economics and Financial Education (FEFE) Curriculum
URL:  http://www.fefe.arizona.edu/
Publisher:  Take Charge America Institute for Consumer Financial Education and Research
Description:  The FEFE curriculum, appropriate for middle and high school students, covers a wide range of personal finance topics. The free, ready-to-teach curriculum materials include lesson plans, supplemental resources, and quizzes. Training and professional development opportunities are also available for teachers using the curriculum.

Financial Education – Do Something
URL:  http://www.dosomething.org/whatsyourthing/Education/Financial+Education
Publisher:  Do Something
Description:  The website provides tips, tools, and fact sheets regarding various financial literacy topics and issues. They also offer a curriculum and accompanying online video game for grades 7-12 entitled Karma Tycoon (available at  http://www.dosomething.org/nd/pdf/karmacurricula.pdf).

Financial Entertainment
URL:  http://financialentertainment.org/
Publisher:  Financial Literacy Center
Description:  The website provides access to a variety of free, online games as a fun and innovative way to teach personal finance.
Financial Literacy Resource Directory
Publisher: Office of the Comptroller of the Currency
Description: This directory provides information on financial literacy resources, issues and events that are important to bankers, organizations, and consumers of all ages. The directory includes descriptions and contact information for a sampling of organizations that have undertaken financial literacy initiatives as a primary mission, government programs, fact sheets, newsletters, conference materials, publications, and links to Web sites.

Financial Literacy: TEACH IT!
URL: [http://www.ecb.org/finance/](http://www.ecb.org/finance/)
Publisher: Wisconsin Educational Communications Board
Description: The multi-media professional development resource is standards-based and includes 21 short videos that demonstrate effective teaching of seven financial literacy standards (income, financial management, credit and debt, saving and investing, critical consumer, community responsibility, and risk management). The site also links to lesson plans and online resources for each standard, as well as information for parents and a place for educators to share their experiences teaching financial literacy.

Get Smart About Credit
Publisher: American Bankers Association
Description: The program resource kit includes lesson plans, PowerPoint slides, student handouts, and additional resources to teach the basics of credit.

Hands on Banking
URL: [http://www.handsonbanking.com](http://www.handsonbanking.com)
Publisher: Wells Fargo
Description: The program covers basic money tools, skills, and information for children, teens, young adults, and adults. The website provides numerous resources and free, downloadable Instructor Guides that feature lesson plans, real-life scenarios, discussion starters, and activities.

High School Financial Planning Program
URL: [http://hsfpp.nefe.org/](http://hsfpp.nefe.org/)
Description: The program, sponsored by NEFE in partnerships with USDA, NIFA, and CUNA, is designed to enhance the financial literacy of youth. The website offers sections with resources for students, parents, and educators and identifies the steps for becoming involved and using the free curriculum.

Insurance Curriculum Online
URL: [http://www.griffithfoundation.org/k-12/curriculum-online/](http://www.griffithfoundation.org/k-12/curriculum-online/)
Publisher: Griffith Insurance Education Foundation
Description: The curriculum provides lesson plans, supplemental information, and video clips in modules of varying length for integration into the classroom setting. The curriculum introduces careers in the insurance industry and covers all aspects of insurance and risk management, including auto, home, disability, life, and health insurance.
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<tr>
<th>Topic</th>
<th>URL</th>
<th>Publisher</th>
<th>Description</th>
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<tr>
<td>It all Adds Up</td>
<td><a href="http://www.italladdsup.org/">http://www.italladdsup.org/</a></td>
<td>Council for Economic Education</td>
<td>The web-based, interactive program was designed to help high school teachers and students understand responsible personal finance management skills and the proper care and use of credit.</td>
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<tr>
<td>Junior Achievement: Banks in Action and Personal Finance</td>
<td>(Banks in Action) <a href="http://www.ja.org/programs/programs_high_intl_bia_obj.shtml">http://www.ja.org/programs/programs_high_intl_bia_obj.shtml</a></td>
<td>Junior Achievement (JA) Worldwide</td>
<td>The high school programs teach (a) the fundamentals of the banking industry and introduce the challenges of successfully operating a bank in a competitive environment and (b) the principles of personal finances and making wise financial choices. The “Banks in Action” program kit contains eight instructional sessions and a computer simulation. The “Personal Finance” program kit contains five instructional sessions with supplemental activities.</td>
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<tr>
<td>Money and Stuff</td>
<td><a href="http://www.moneyandstuff.info/">http://www.moneyandstuff.info/</a></td>
<td>Ohio Credit Union League</td>
<td>The site was developed to provide lessons and activities to teach children and teens about money. The website features an educator’s resource page with lesson plans and classroom activities, a financial glossary, budget worksheets, and games and videos on money management topics.</td>
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<td>Money Matters: Make It Count</td>
<td><a href="http://www.moneymattersmakeitcount.com">http://www.moneymattersmakeitcount.com</a></td>
<td>Charles and Helen Schwab Foundation</td>
<td>The website provides information on a variety of financial literacy topics and access to games, interactive tools and quizzes, and other educational resources about money, saving, budgeting, credit, and planning for college.</td>
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<td>Money SKILL</td>
<td><a href="http://www.moneyskill.org/">http://www.moneyskill.org/</a></td>
<td>American Financial Services Association Education Foundation</td>
<td>MoneySKILL is a free interactive online reality based personal finance course for young adults. The curriculum covers the content areas of income, expenses, assets, liabilities and risk management.</td>
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<tr>
<td>Money Smart</td>
<td><a href="http://www.fdic.gov/consumers/consumer/moneysmart/index.html">http://www.fdic.gov/consumers/consumer/moneysmart/index.html</a></td>
<td>Federal Deposit Insurance Corporation (FDIC)</td>
<td>The program is a comprehensive financial education curriculum designed to help low- and moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships. There is an additional curriculum for young adults, and the website features downloadable resources.</td>
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My Money Management
URL: http://www.mymoneymanagement.net/
Description: The website is a collaborative effort by the financial services industry to provide consumers with access to financial education to help inform the personal finance decision process. The goal of this website is to provide consumers with sound tools and resources from a variety of sources, including financial services companies, advocacy organizations, and personal finance experts.

NextGen
URL: http://nextgen3.org/NEXTGen3.htm
Publisher: LIFE Foundation
Description: The free online curriculum features lessons, games, videos, and quizzes on the topics of risk management, life, health, and disability insurance, and financial planning.

Practical Money Skills for Life
URL: http://www.practicalmoneyskills.com/
Publisher: VISA
Description: The program provides information, videos, games, and downloadable resources on personal finance topics. A special section for educators provides numerous lesson plans and resources for teaching individuals of all ages, from elementary to college.

State Developed Curricula and Resources
URL: http://www.doe.in.gov/octe/facs/NASAFACS/NASAFACS.html#states
Publisher: NASAFACS
Description: This site provides access and links to state Family and Consumer Sciences Education program websites. Many states provide curricula, instructional resources, and materials for teachers providing instruction in the content areas associated with Pre-PAC Products.

The Mint
URL: http://www.themint.org/index.html
Publisher: Northwestern Mutual Foundation and NECE
Description: The program provides tools to help parents as well as educators teach children to manage money wisely and develop good financial habits. The tools include links to resources, quizzes, and activities for children, teens, parents, and teachers.