



Free Personal Finance Education Resources

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“An investment in knowledge pays the best interest.” — Benjamin Franklin

Elementary Ages

- **FDIC Money Smart for Young People** — Free online, age-appropriate curricula for PreK–12, including lessons on coins, earning money, needs vs. wants, saving, spending, borrowing, and banking. [Visit resource](#)
- **CFPB Youth Financial Education** — Free online K–12 activities, classroom tools, vocabulary resources, and parent conversation starters that help children build financial habits. [Visit resource](#)
- **Jump\$tart Coalition** — A free online nonprofit library of financial education resources for teachers, parents, caregivers, and students, aligned with national personal finance standards. [Visit resource](#)

Junior High and High School

- **FDIC Money Smart for Young People — Grades 6–8 and 9–12** — Free online lesson plans, educator guides, handouts, slides, and real-life exercises for middle and high school students. [Visit resource](#)
- **CFPB Youth Financial Education Activities** — Free online, searchable financial literacy activities for K–12 classrooms, including decision-making, budgeting, credit, savings, and career-readiness topics. [Visit resource](#)
- **Operation HOPE — Youth and Young Adults** — Free online financial empowerment programs and resources for school-age youth and young adults, including money management, credit, debt, student loans, and identity protection. [Visit resource](#)
- **New Hampshire Banking Department Financial Education** — A free online state resource page for young adults and children, including links to budgeting, saving, banking, investing, and scam-prevention materials. [Visit resource](#)

Adults

- **CFPB Adult Financial Education Tools and Resources** — Free online downloadable worksheets, handouts, webinars, and training materials on credit, debt, housing, savings, scams, money management, student loans, and more. [Visit resource](#)
- **FDIC Money Smart** — Free online financial education tools, games, and materials for people of all ages, focused on saving, banking, borrowing, and building financial skills. [Visit resource](#)
- **FDIC Money Smart for Young Adults** — Free online curriculum for young adults that covers practical financial topics and real-life decision-making. [Visit resource](#)
- **InCharge Financial Literacy Resources** — Free online personal finance education materials for children, college students, adults, teachers, and community workshops. [Visit resource](#)
- **Financial Beginnings** — A nonprofit offering free online financial education programs and practical resources for K–adult learners, focused on financial confidence and informed decision-making. [Visit resource](#)

Basic Banking and Credit Union Accounts

- **CFPB Bank Accounts and Services** — Free online information on choosing and using bank or credit union accounts, opening checking or savings accounts, overdraft coverage, deposit holds, online bill pay, and consumer rights. [Visit resource](#)
- **FDIC Get Banked** — Free online guidance on why bank accounts are useful, how to choose and open an account, FDIC insurance, fees, debit cards, mobile banking, and basic account protections. [Visit resource](#)
- **FDIC Consumer Resource Center** — Free online financial education materials, consumer banking topics, tools for finding FDIC-insured banks, deposit insurance information, and safe banking guidance. [Visit resource](#)
- **MyCreditUnion.gov Financial Education Materials** — Free online NCUA resources on money management, budgeting, checking accounts, and credit union financial education topics. [Visit resource](#)
- **MyCreditUnion.gov Brochures and Publications** — Free online NCUA brochures, guides, and infographics explaining what a credit union is, savings and checking accounts, share insurance, and consumer protections. [Visit resource](#)

Stock Market, Investing, and Trading Education

- **SEC Investor.gov and SEC Resources for Investors** — Free online investor education, tools, alerts, publications, and guidance on checking investment professionals and avoiding fraud. [Visit resource](#)
- **SEC Office of Investor Education and Assistance** — Free online financial planning and investor protection resources for people at different stages of their investing journey. [Visit resource](#)
- **FINRA Investing Basics** — Free online beginner-friendly explanations of stocks, bonds, mutual funds, ETFs, risk, fees, diversification, performance, and market volatility. [Visit resource](#)

- **FINRA Investor Education Resources** — Free online articles, tools, calculators, quizzes, publications, and scam-prevention resources for novice and experienced investors. [Visit resource](#)
- **Investor.gov Publications and Research** — Free online SEC-backed educational publications, research, calculators, and investing quizzes for evaluating choices and avoiding fraud. [Visit resource](#)

Resources for Further Study

1. [Consumer Financial Protection Bureau consumer tools](#)
2. [MyMoney.gov resources for individuals](#)
3. [Investor.gov investing basics and calculators](#)
4. [FINRA personal finance resources](#)
5. [IRS 401\(k\) resource guide](#)
6. [IRS matching contributions guide](#)
7. [MyMoney.gov online calculators, worksheets, and checklists](#)
8. [CFPB Your Money, Your Goals toolkit](#)
9. [Forbes Advisor budgeting app comparisons](#)
10. [PCMag personal finance and budgeting app reviews](#)
11. [Fannie Mae Mortgage Calculator](#)
12. [CFPB home affordability guidance](#)
13. [Kelley Blue Book Car Depreciation Calculator](#)
14. [U.S. Bureau of Labor Statistics CPI Inflation Calculator](#)
15. [Bankrate Cost of Living Calculator](#)
16. [MoneyGeek Cost of Living Calculator](#)
17. [U.S. Department of Labor retirement plans resources](#)
18. [U.S. Department of Labor retirement toolkit](#)
19. [Investor.gov 401\(k\) plans overview](#)
20. [Investor.gov employer-sponsored plans overview](#)
21. [CFPB online financial education resources](#)
22. Federal Student Aid resources for FAFSA and student loans
23. State 529 plan websites and college savings comparisons
24. Social Security retirement estimator
25. YNAB budgeting method and educational materials
26. Bank or credit union budgeting tools
27. Local credit union financial education workshops
28. Employer retirement plan education materials
29. Public library personal finance books, databases, and workshops
30. Nonprofit credit counseling agencies for debt repayment help
31. College financial aid offices and net price calculators

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