

United Way of Massachusetts Bay and Merrimack Valley
Adult Financial Education Curricula Matrix

The curricula listed in this matrix are strong, sound, and commonly used in this region. Each curriculum was reviewed by an Affinity Group of community-based financial education providers relative to the core competencies established by the group. A brief notes section, available resources and languages, and contact information are included for each listing. The curricula listed generally cover the core competencies.

This list is not intended to be exhaustive. We encourage financial education providers to explore other curricula that may be available, in addition to the curricula listed below.

FDIC Money Smart
Freddie Mac Credit Smart
CFED Finding Paths to Prosperity
University of Missouri Extension Gateway to Financial Fitness
NeighborWorks Financial Fitness: Train-the-Trainer¹
WIHED Economic Empowerment Program
GBIO Debt to Assets
ONE Financial Education

Guidance for the Financial Education Community Toolkit was provided by an Affinity Group of Community-Based Financial Education Providers:

- Allston Brighton Community Development Corporation
- Asian American Civic Association
- Dorchester Bay Economic Development Corporation
- YWCA Malden
- Nuestra Comunidad
- One Family
- Organization for a New Equality
- Urban Edge

¹ This is a train-the-trainer workshop series and not a participant curriculum.

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Program: **Money Smart**
 Agency: FDIC (www.fdic.gov)

Topics Covered	Participant Curriculum/ Materials Available	Trainer Resources Available	Cost	Language	Notes
<u>Ten Modules:</u> Bank On It Borrowing Basics Check It Out Money Matters Pay Yourself First Keep it Safe To Your Credit Charge It Right Loan to Own Your Own Home	Computer-based, self-paced instructional CD May be completed online Participant handouts with Instructor CD	Instructor-Version CD (includes participant handouts) Train-the-Trainer Video (DVD and VHS) Regional Workshops	Free (quantity requirement) Order form online	Instructor CD available in English, Spanish, Chinese, Korean, Vietnamese, Russian Train-the-Trainer video available in Spanish and English	Agencies often adapt and supplement curriculum according to program and participant needs Citizen's Housing and Planning Association (CHAPA)-certified <u>Strengths:</u> Financial planning and credit Good handouts <u>Gaps:</u> Goal setting, record keeping, taxes, and attitudes/values on money



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Program: Credit Smart
 Agency: Freddie Mac (www.freddiemac.com)

Topics Covered	Participant Curriculum/ Materials Available	Trainer Resources Available	Cost	Language	Notes
<p><u>Eleven Modules:</u></p> <p>Your Credit and Why It Is Important</p> <p>Managing Your Money</p> <p>Goal Setting</p> <p>Banking Services: An Important Step</p> <p>Establishing & Maintaining Credit</p> <p>Understanding Credit Scoring</p> <p>Thinking Like a Lender</p> <p>Avoiding Financial Traps</p> <p>Restoring Your Credit</p> <p>Planning for Your Future</p> <p>Becoming a Homeowner</p>	<p>Consumer Workbook (CD and online)</p>	<p>Instructor Guide (CD)</p>	<p>Free</p>	<p>Available in English, Spanish, Chinese, Korean, Vietnamese</p>	<p>City of Boston-certified</p> <p>Added 11th module: New homeownership preservation material (property maintenance, planning for emergencies, avoiding financial traps, foreclosure prevention)</p> <p>Prohibits modification</p> <p><u>Strengths:</u></p> <p>Credit, short-term financial goals, and asset building/homeownership</p> <p>Simple terminology</p> <p>Breakdown in digestible segments</p> <p><u>Gaps:</u></p> <p>Attitudes/values on money, checking/savings accounts, taxes and record keeping</p>



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Program: Finding Paths to Prosperity
 Agency: CFED (www.cfed.org)
 Tel: 202-408-9788

Topics Covered	Participant Curriculum/ Materials Available	Trainer Resources Available	Costs	Language	Notes
<p><u>Ten Modules:</u></p> <p>Financial Literacy/Money Management</p> <p>Dreams, Values, and Goals</p> <p>Obstacles, Resources, & Attitudes Toward Money</p> <p>How to Find the Money to Save</p> <p>Record Keeping, Spending Plans, & Cash Flow</p> <p>Communicating About Money</p> <p>Understanding Credit</p> <p>Financial Institutions and What they Can Do For You</p> <p>Investing</p> <p>Putting your IDA to Work for You</p>	Participant workbook	Facilitator guide with CD includes: visual aides, handouts, resources	Reasonable fees, (\$5/workbook, \$9/guide), plus shipping/handling	English Other languages may be available late 2007	<p>Based on principles of adult learning and popular education</p> <p>Specific to IDA participants, but transferrable</p> <p><u>Strengths:</u></p> <p>Communicating about money, resource on taxes and more advanced topics</p> <p><u>Gaps:</u></p> <p>Check writing, predatory lending, and overall tax system</p>



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Program: Gateway to Financial Fitness

Agency: University of Missouri Extension (<http://extension.missouri.edu>)

Tel: 636-970-3000

Topics Covered	Participant Curriculum/ Materials Available	Trainer Resources Available	Costs	Language	Notes
<u>Five Modules:</u> Financial Plan Taxes, Keeping Records, & Contracts Credit Financial Institutions, Saving, & Investing Insurance	Participant manual Curriculum available for 7 sessions—2 hours each or 5 sessions— 2.5 hours each Evaluative tools: Financial Fitness Quiz (pre/post- test), session evaluations, follow-up	Instructor manual	\$200	English	Requires license agreement Successfully used with a formerly homeless population



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Program: Financial Fitness: Train-the-Trainer

Agency: NeighborWorks (www.nw.org)

Tel: 202-220-2449

Topics Covered	Participant Curriculum/ Materials Available	Trainer Resources Available	Costs	Language	Notes
<p><u>3 Full-day Training Sessions:</u></p> <p>Adult education techniques</p> <p>Content, standards and models</p> <p>Individual sessions</p> <p>Planning, designing, and marketing</p> <p>Partnership building</p> <p>Evaluation and impact</p>	<p>No participant curriculum</p>	<p>Train-the-trainer program (agency start up or program enhancement)</p> <p>Start-Up Guide available online</p>	<p>\$585 for 3-day training (1.8 CEU's)</p>	<p>English</p>	<p>Training offers exposure to various curricula; encourages choice of curricula based on audience</p>



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Program: Economic Empowerment Program

Agency: Women's Institute for Housing & Economic Development (www.wihed.org)

Tel: 617-367-0520

Topics Covered	Participant Curriculum/ Materials Available	Trainer Resources Available	Costs	Language	Notes
<u>Five Modules:</u> Banking Budgeting Career Choices Credit Taxes and Benefits	Participant curriculum Evaluative Tools: Questionnaire (pre-class, post-class) and Program Evaluation	Train-the-Trainer Facilitator Guide Offers Training 2x/year	Free participant curriculum (available for download on website)	Participant curriculum available in English and Spanish	<u>Strengths:</u> Social/economic context, adult learning methods Budgeting, career choices, taxes and benefits Activities <u>Gaps:</u> Record keeping



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Program: Debt to Assets*

Agency: Greater Boston Interfaith Organization (www.gbio.org)

Tel: 617-825-5600

Topics Covered	Participant Curriculum/ Materials Available	Trainer Resources Available	Costs	Language	Notes
<u>Ten Modules:</u> Goal Setting Money Matters Pay Yourself First Bank on It Check it Out Borrowing Basics To Your Credit Charge it Right Loan to Own Big Picture...Next Steps	Staff available to facilitate trainings in trusted settings (church, union, community-based organization) <i>*Adapts MoneySmart curriculum in 4 weekly sessions, 2.5 hours each</i>	Trainer resources not available for distribution	Free (donations accepted)	English, Spanish, Haitian Creole, Cape Verdean Crioulo	Partners with a financial institution and community-based organization <u>Strengths:</u> Social/economic context Participants also commit to peer support group Income eligible participants have 3 individual sessions with financial counselor and receive \$500 grant to reduce debt or save



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Program: Financial Education Workshop

Agency: Organization for a New Equality (ONE) (www.newequality.org)

Tel: 617-424-6631

Topics Covered	Participant Curriculum/ Materials Available	Trainer Resources Available	Costs	Language	Notes
<p><u>Four Modules:</u></p> <p>Getting/Staying Out of Debt</p> <p>Managing Your Money</p> <p>Beginning a Banking Relationship</p> <p>Creating Wealth for Your and Your Family</p>	<p>Curriculum not available for purchase</p> <p>Staff available to facilitate trainings at community organizations and at ONE</p> <p>Evaluative tools: pre/post-test</p>	<p>Train-the-trainer workshops</p>	<p>Free (donations accepted)</p>	<p>English and Spanish</p>	<p>Can instruct one workshop or a series</p> <p><u>Strengths:</u></p> <p>Credit, financial services (especially handouts), financial planning, attitudes/values on money</p> <p>Social/economic context; adult learning methods</p> <p><u>Gaps:</u></p> <p>Record keeping, taxes and benefits</p> <p>Could improve on use of credit reports and resolving bank problems/practicalities</p>

