The following Financial Literacy Curricula Cross-walk is the work of Peggy Kelly, Kansas Head Start Association Financial Literacy Coordinator,
based on her internet research of information available in the public domain.

It is intended to assist in understanding what is available not as an endorsement of any product.

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	Financial Literacy Curricula for Parents					
Name	**Financial Peace University (FPU)**	**Money Smart (MS)**	**Hands on Banking (HOB)**	**Practical Money Skills (PMS)**	**Basic Money Management (BMM)**	**Your Money Counts (YMC)**
Publisher	Dave Ramsey	FDIC	Wells Fargo	VISA	Kansas State University Cooperative Extension	HSBC
KHSA's rating	*	****	**	****	****	*****
No. of Sessions	9	11	6	10	10	5
Cost of program	249	Free	Free	Free	Free	Free
Cost/Participant	$89/$99	Free	Free-download	Free	Free	Free
Training Requirements	DVD driven	CD or Online Optional class	Facilitator guide provided	Facilitator guide provided	Facilitator guide provided	Approval and Certification
Tech Asst. Available		✓				
Children Component			✓	✓		
Family Component	✓		✓		✓	
Online Component	✓	✓	✓	✓		✓
Classroom Format	✓	✓	✓	✓	✓	✓
1:1 Format	✓	✓	✓	✓		
Take Home Materials		✓	✓	✓	✓	✓
Spanish Available	✓	✓	✓	✓		

Topic/Program	FPU	MS	HOB	PMS	BMM	YMC
Budgeting	✓	✓		✓	✓	✓
Net Worth					✓	✓
Spending Tracker		✓	✓	✓	✓	
Making Decisions		✓	✓	✓	✓	✓
Spending Plans		✓	✓	✓	✓	✓
Income		✓		✓	✓	
Living on own				✓	✓	
In Trouble		✓		✓		
Goals		✓		✓	✓	✓
Value						
Life Events						✓
Banking Services		✓	✓		✓	✓
Financial Institutions			✓			✓
Online banking						✓
Checking account		✓	✓		✓	✓
Savings Account		✓	✓	✓		✓
Debit Cards		✓			✓	✓
ATMs			✓		✓	✓
Understand Credit		✓	✓	✓	✓	✓
Debt		✓	✓	✓	✓	✓
Credit Cards		✓	✓	✓	✓	✓
Credit/loans/cars		✓	✓	✓	✓	✓
Credit scores		✓	✓	✓	✓	✓
Buy a home/Rent	✓	✓	✓	✓		✓
Charitable giving	✓		✓			
Sharing						
Consumer Awareness	✓	✓	✓	✓	✓	
Advertising/Fraud			✓	✓	✓	
ID Theft		✓	✓	✓	✓	✓
Consumer Privacy			✓	✓	✓	✓

Topic/Program	FPU	MS	HOB	PMS	BMM	YMC
Savings/Investing	✓	✓	✓	✓	✓	✓
Retirement/College		✓	✓	✓		✓
Insurance	✓	✓	✓	✓	✓	✓
Record Keeping		✓		✓	✓	
Comments	Well known for helping people pay off debt. Review of online information did not reveal level of detail budgeting and credit are addressed.	Good basic information across all topics. Material can be tailored to suit the target group. Investing info is fairly involved but could be skipped without negative impact on overall learning. Targeted versions available for children/teens.	Good banking materials. Less specific in areas of budgeting, spending plans and getting out of trouble. Good web based information to reinforce classroom.	Curriculum goes through College age group. Can be tailored for adults. Focused materials on comparison shopping, car buying, kids and money, saving for college.	Can be delivered wtihout technology. Teaches using fact sheets and activities.	Certification tests required. Minimal basic budgeting content. Investing oriented.

Topic/Program	FPU	MS	HOB	PMS	BMM	YMC
Ease of Use	Easy: Video lessons on dvd	Moderate: Well organized materials; All materials provided in instructor and participant/student guide. Online Train the Trainer video very helpful - good basic facilitation and background info. Money Smart cd based and online training available for 1:1 or individual learning Pre-Post tests and evaluations provided Good facilitator preparation resource provided	Moderate: Well organized materials; All materials provided within the lesson plan, Well done outline and discussion guides	Moderate +: All materials provided, Powerpoint and PDF version of presentation. Materials need to be compiled for a class. Examples are college geared - would need modificaiton to fit an adult/family situation	Moderate: All handouts and materials provided along with discussion guide. Fact sheets provided for most class topics for discussion	Moderate +: Certification process likely to take several hours All materials provided Focuses on detailed financial information, need to be well informed beyond a basic understanding

	Financial Literacy Curricula for CHILDREN/YOUNG ADULT							
Name	**Thrive by Five**	**moneySKILL**	**for me, for you, for later**	**Money on the Bookshelf**	**Money sense/kids**	**PMS Kids**	**citi fin ed ctr**	**Money 101**
Publisher	America's Credit Unions	AFSA Education Foundation	Sesame Street and PNC Grow Up Great	University of Nevada Cooperative Extension	Univeristy of Nevada Cooperative Extension	VISA	Citigroup	VISA
KHSA's rating	*****	***	*****	*****	***	***	kids	*
No. of Sessions	8	6	flexible	12	6	4		1
Cost of program	Free	Free	Free	Free	Free	Free		Free
Cost/Participant	Free	Free	Free	Cost of books	Free- download	Free		Free
Training Requirements	Activity guide provided		Education guide provided	Facilitator guide provided	Facilitator guide provided	Facilitator guide provided		Facilitator guide provided
Tech Asst. Available								
Children Component	✓		✓	✓	✓	✓	✓	Youth
Family Component	✓		✓	✓				
Online Component			✓			✓	✓	
Classroom Format		✓		✓		✓	✓	✓
1:1 Format			✓	✓	✓	✓		✓
Take Home Materials						✓	✓	
Spanish Available	✓		✓			✓	✓	

Topic/Program	Thrive by Five	moneySKILL	for me, for you, for later	Money on the Bookshelf	Money sense/kids	PMS Kids	citi fin ed ctr	Money 101
Budgeting	✓	✓		✓	✓			✓
Net Worth								
Spending Tracker				✓	✓			
Making Decisions	✓		✓	✓	✓	✓		
Spending Plans	✓			✓	✓	✓		
Income	✓	✓	✓	✓	✓	✓		
Living on own								
In Trouble								
Goals	✓			✓	✓			
Value	✓		✓	✓				
Life Events				✓				
Banking Services								
Financial Institutions								
Online banking								✓
Checking account		✓						✓
Savings Account								✓
Debit Cards								✓
ATMs								
Understand Credit		✓						✓
Debt								
Credit Cards		✓						
Credit/loans/cars		✓						
Credit scores		✓						
Buy a home/Rent		✓						
Charitable giving								
Sharing	✓		✓		✓			
Consumer Awareness					✓			
Advertising/Fraud					✓			
ID Theft								
Consumer Privacy		✓						

Topic/Program	Thrive by Five	moneySKILL	for me, for you, for later	Money on the Bookshelf	Money sense/kids	PMS Kids	citi fin ed ctr	Money 101
Savings/Investing	✓		✓	✓	✓			
Retirement/College		✓						
Insurance								
Record Keeping	✓							
Comments	Targets pre-school age group. Simple activities for parents and children to do together.	Modules for children and teens.	Young children. Uses Sesame Street characters.	Home Visitors. Support group. Socializations. Parent resource.	Home Visitors. Support group. Parent resource.	Good Pre-K - 2nd Grade lessons on money, spending, saving, giving. Simple activities.	Good kids and teens lessons. Good electronic calculators for specific topics.	Good overview. Not a lot of detail.

	Financial Literacy TOOLS/RESOURCES								
Name	mint.com	Schwab MoneyWise	MoneyHelp	WOW Zone	NEFE	360 degrees of Fin Lit	what's my score.org	KHAN ACADEMY	ABA Consumer Education
Publisher	INTUIT	Charles Schwab	Citizens Bank	TD Bank	Natiional Endowment for Financial Education	American Institute of CPAs	VISA	KHAN ACADEMY	American Bankers Association
KHSA's rating				kids					
No. of Sessions									
Cost of program									
Cost/Participant									
Training Requirements									
Tech Asst. Available									
Children Component				✓		✓			✓
Family Component						✓			
Online Component	✓	✓	✓	✓		✓	✓		✓
Classroom Format									
1:1 Format				✓		✓			✓
Take Home Materials									
Spanish Available				✓					✓

Topic/Program	mint.com	schwab moneywise	moneyhelp	WOW Zone	Nat'l Endow for Fin Ed	360 degrees of fin lit	what's my score.org	khan academy	ABA Consumer Education
Budgeting		✓	✓	✓	✓	✓	✓		✓
Net Worth									
Spending Tracker									
Making Decisions									
Spending Plans		✓		✓					
Income									
Living on own							✓		
In Trouble						✓			
Goals						✓			
Value				✓					
Life Events			✓				✓		
Banking Services								✓	
Financial Institutions									✓
Online banking							✓		
Checking account									
Savings Account			✓						
Debit Cards							✓		
ATMs									
Understand Credit			✓	✓			✓		✓
Debt						✓	✓		
Credit Cards		✓				✓			
Credit/loans/cars						✓	✓		
Credit scores			✓			✓	✓		
Buy a home/Rent			✓			✓		✓	✓
Charitable giving						✓			
Sharing									
Consumer Awareness									✓
Advertising/Fraud									✓
ID Theft							✓		✓
Consumer Privacy			✓				✓		

Topic/Program	mint.com	Schwab MoneyWise	MoneyHelp	WOW Zone	NEFE	360 degrees of Fin Lit	what's my score.org	KHAN ACADEMY	ABA Consumer Education
Savings/Investing		✓		✓	✓	✓			✓
Retirement/College		✓	✓			✓	✓		
Insurance			✓			✓	✓		
Record Keeping									
Comments	Free budget & expenditure tool	Tips & tools	Tips	Kids K-12	Population targetted workshops. Resource material	Web-based topical resource & tools	Tips, guides, downloads, blog, Khan Academy videos	Video backstory of financy, economy and credit/quizzes	Easy to use tip sheets. Finance calculators for a variety of topics

KHSA Outcomes for Parent Curricula

Participants who:

Budget and Money Management	FPU	MS	HOB	PMS	BMM	YMC
1) Report following a family spending plan monthly	✓	✓	✓	✓	✓	
2) Report having family discussions about budgeting, saving and/or spending priorities					✓	✓
3) Report their children have an increased understanding of money			✓			
4) Report reducing debt	✓	✓		✓	✓	
5) Report they have a defined financial goal		✓	✓	✓	✓	✓
6) Have established a checking account		✓	✓		✓	✓
7) Report no overdraft charges in the reporting period		✓	✓		✓	
Count (Budget and Money Management Outcomes)	2	5	5	3	6	3

Savings	FPU	MS	HOB	PMS	BMM	YMC
1) Have established a savings account	✓	✓	✓	✓		✓
2) Establish a child piggy bank or bank savings account			✓			
3) Report increased savings	✓	✓		✓	✓	
4) Report saving at least 2 out of every 3 months				✓	✓	
5) Open 529 savings plans		✓	✓			
6) Establish an IDA where available						
Count (Savings Outcomes)	2	3	3	3	2	1

Quality of Life	FPU	MS	HOB	PMS	BMM	YMC
1) Report improvement in employment stability or quality						
2) Report an increase in their credit score in the past year		✓	✓		✓	✓
3) Report stable or improved housing in the past year	✓	✓	✓	✓	✓	✓
4) Report enrolling in, continuing or completing an educational activity			✓	✓	✓	
Count (Quality of Life Outcomes)	1	2	3	2	3	2

Count (All Outcomes)	**5**	**10**	**11**	**8**	**11**	**6**