



Start Young with Financial Literacy Education

Over 40 years of delivering financial literacy education to K-12 audiences, we've learned a valuable lesson. The earlier you inspire students to use money wisely, the more effectively they can develop smart financial habits later in life. Check out our timeline to trace how financial literacy education from kindergarten all the way through 12th grade helps prepare students for their financial futures.



3RD
GRADE



5TH – 6TH
GRADE



8TH – 9TH
GRADE



12TH
GRADE



LOWER ELEMENTARY

Financial literacy programs for lower elementary students (kindergarten through 2nd grade) should teach students about:

- Coins and paper money
- Earning an allowance
- Spending and saving, or "wants vs. needs"
- Sharing and borrowing
- Understanding public vs. private property
- Keeping valuable items safe

UPPER ELEMENTARY

Educational standards for upper-elementary (3rd-5th grade) financial literacy programs include:

- Income, expenses and preparing a budget
- Cash, checks, debit and credit cards
- Keeping money in a bank or credit union
- Paying for things online
- Taxes
- Borrowing, investing and building credit
- Wages, salaries and employee benefits

MIDDLE SCHOOL

Middle-school level financial literacy programs should include these educational standards:

- Income, planned saving and expenses
- How inflation affects spending power
- Different types of financial institutions
- Loans and interest rates
- Accruing and managing debt
- Earned vs. unearned income
- Stocks, bonds, mutual funds and other investments

HIGH SCHOOL

Educational standards for financial literacy in 9th-12th grade include:

- Accumulated assets and net worth
- Understanding costs of collegiate education, housing and owning a car
- Exploring different kinds of student loans and the application process
- How education and skill development impact future earning capabilities
- Social Security, Medicare and retirement
- Insurance coverage
- Entrepreneurship and business plans
- Asset allocation and diversification



Starting young with financial literacy education contributes to smarter citizens, secure financial organizations and wealthier communities overall.