

2010 PEP Handbook



Personal Economics Program

Helping Nebraskans Gain Financial
Freedom Through Education

Important Dates to Remember

Get Smart About Credit Day
Nebraska Money Smart Week
Teach Children to Save Day

October 21, 2010
November 8-14, 2010
April 12, 2011

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To learn how consumer education can work for your financial institution, contact:

Nebraska Bankers Association, PO Box 80008, Lincoln, NE 68501-0008

Phone: 402-474-1555 • **Fax:** 402.474.2946

E-mail: angela.nelson@nebankers.org

Web Site: www.nebankers.org

How does PEP work?

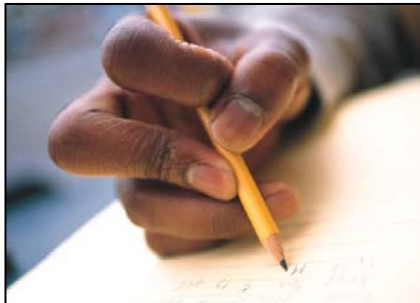
The Personal Economics Program (PEP) was developed by the American Bankers Association (ABA) with resources provided by the Fund for Education in 1977. In 1992, the ABA Education Foundation was established to monitor the continuation of this worthwhile endeavor.

The ABA Education Foundation believes education is the key to responsible consumerism and a responsible banking industry. The foundation promotes understanding of banking and financial services by enhancing the public's knowledge of financial management.

Local PEP volunteer bankers are asked to visit their area schools and community groups to explain personal financial management, banking services, careers in banking, and other economic and financial issues. Their goal is to combat fiscal illiteracy and help develop more educated consumers for the future.



How do I use PEP?



The Nebraska Bankers Association maintains a lending library of videotapes from the ABA and other educational sources. Bankers may check out the videos for two weeks, with some flexibility allowed. Also available are supplemental pamphlets and brochures created by the Federal Reserve, Federal Deposit Insurance Corp., and other banking industry mediums that can enhance your presentations. Some pamphlets have minimal costs.

When a banker is invited to speak at a local school or to a community group, the banker simply calls the NBA office at 402-474-1555 and requests materials for the program that best suits his or her purpose.

The requested materials are sent to bankers by mail or UPS with a packing slip or invoice along with an *NBA Personal Economics Program Activity Report*. Bankers are asked to pay the return postage for video rentals and to complete the *PEP Activity Report*.

Bankers are encouraged to customize PEP presentations with learning materials from their own financial institutions such as deposit slips, sample bank statements, loan application forms, etc.

How do I become a PEP banker?

You become a PEP banker when you give any classroom or group presentation, bank tour, or financial education venture within your community—*with or without using PEP materials*.

The Nebraska Bankers Association recognizes outstanding PEP banks and bankers at the NBA Annual Convention. The American Bankers Association also recognizes local bankers and state associations for their PEP programs. For several years, the NBA has received national recognition from the ABA for excellence in providing banking and personal financial education. Individual Nebraska banks and bankers also have won national awards. Presentations documented on the *NBA Personal Economics Program Activity Report* are counted toward these awards each year.



If you are interested in previewing any of our videotapes or would like a sample packet of our brochures by category, please call Angela Nelson at the Nebraska Bankers Association at 402-474-1555 or e-mail angela.nelson@nebankers.org.

Invest in PEP today!

- ✓ PEP benefits everyone – you, your bank, your community, and its schools.
- ✓ PEP provides important, practical financial education and a public service for your community.
- ✓ PEP provides a resource for career and economic education.
- ✓ PEP helps build stronger ties between the community and the bank. It may even improve a financial institution's Community Reinvestment Act (CRA) rating.

KEY

Educational Levels

E – Elementary

S – Secondary

A – Adult

BANKING CAREERS

VIDEOS

Careers In Banking

© 1992

Highlights the career variety available in the banking industry. Includes supplemental presenter's guide. **(S&A)** 3 minutes

PAMPHLETS

Careers In Banking (Black & White)

S & A **Free**

Careers In Banking (Color)

S & A **\$.30**

Careers In Banking (Color with bank logo)

S & A **\$.40**

BANKING SERVICES

VIDEOS

Banking & You: Safe & Sound

© 1988

A high school student learns the advantages of keeping his money safely in the local bank and the convenience of banking services. **(S)** 11 minutes

Banking & You: Using The Services

© 1988

A teenager learns about lending services when buying a car and how a bank uses deposits to provide credit to the community. **(S)** 9 minutes

Banking & You: Working Together

© 1988

Two teenagers learn how their bank works with the community to strengthen the economy and attract new businesses. **(S)** 13 minutes

The World Of Banking

Discusses how banks function in our economy and outlines basic banking services.

(S) 8 minutes

PAMPHLETS

Adventures Of The Cash Family

E **\$.75**

Banking Basics

S&A **\$.75**

Electronic Banking (Handout)

S&A **Free**

Know Your Depository Institution

S&A **Free**

Let's Learn How Banks Work For Us

E **\$.75**

BANKING SERVICES (cont.)

PAMPHLETS

<i>Nebraska Banks: Making an Impact</i>	S&A	Free
<i>Tips For Safe Banking Over The Internet (Handout)</i>	A	Free
<i>Your Insured Deposit (Also in Spanish)</i>	A	Free

RESOURCE KITS/PRESENTATIONS

<i>Bank On It Presentation</i> (Money Smart Module – also on CD)	A	Free
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CHECKING ACCOUNTS

VIDEOS

Check It Out © 1989
A real-life view of checking account management. Jay, 16, learns about checking accounts and the responsible use of his account. **(S)** 15 minutes

Money Rock, Disney's School House Rock! © 1998
Features eight musical numbers that focus on savings and loans, allowance and spending, taxes, investments, writing checks, the national debt, and more. **(E&S)** 30 minutes

PAMPHLETS

<i>Checking Accounts</i>	A	\$1.10
<i>Learning About Checking Accounts (Handout)</i>	S	Free
<i>Starter Checkbooks</i>	ES&A	\$.75

RESOURCE KITS/PRESENTATIONS

<i>Check It Out Presentation</i> (Money Smart Module – also on CD)	A	Free
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CREDIT & LOANS

VIDEOS

Banking & You: Earning Credit © 1988
A high school student asks his father to co-sign a credit card application and learns the principles of banking and money management. **(S)** 11 minutes

CREDIT & LOANS (cont.)

VIDEOS

Financial Responsibility

Explains how credit and charge cards are invaluable financial tools but must be used wisely to establish financial responsibility. **(A)** 15 minutes

Money Rock, Disney's School House Rock!

© 1998

Features eight musical numbers that focus on savings and loans, allowance and spending, taxes, investments, writing checks, the national debt, and more. **(E&S)** 30 minutes

PAMPHLETS

<i>ABCs Of Credit Card Finance – Essential Facts For Students</i>	S&A	Free
<i>Before You Borrow . . . How To Protect Yourself From Abusive Lenders</i> (Also in Spanish)	A	Free
<i>Buying A Home</i>	A	Free
<i>Car Loans – Spanish <u>only</u></i> (Per 100)	A	\$16.00
<i>Checking Accounts</i>	A	\$1.10
<i>Consumer Fraud</i>	A	Free
<i>Consumer Handbook To Credit Protection Laws</i>	S&A	Free
<i>Credit</i> (Also in Spanish)	A	\$1.10
<i>Credit Card Basics</i>	S&A	\$.20
<i>Credit Cards: An Owner's Manual</i>	S&A	\$.50
<i>Get Smart About Credit Resource Kit</i> (includes video, activities, handouts, lessons, booklets, & evaluation forms)	S&A	\$95.00
<i>Getting Credit</i>	S&A	Free
<i>Home Loans – Spanish <u>only</u></i> (Per 100)	A	\$16.00
<i>How To Calculate Finance Charges</i> (Handout)	A	Free
<i>How To Establish, Use & Protect Credit</i>	S&A	Free
<i>How To Finance A Home</i>	A	\$.90
<i>Let's Learn About Credit Cards</i>	S	\$.75
<i>Maintaining Customer Security In The Post 9-11 World</i> <i>Statement Stuffer-USA PATRIOT Act</i> (\$35 per 500)	A	\$.10
<i>Mortgages</i>	A	\$1.10
<i>Preventing Payment Card Fraud: Dos & Don'ts</i>	S&A	Free

CREDIT & LOANS (cont.)

PAMPHLETS

<i>Sending Money to Your Family – Spanish <u>only</u> (Per 100)</i>	A	\$16.00
<i>A Smart New Way To Pay</i>	A	Free
<i>What You Need To Know About Payment Cards</i>	A	Free
<i>What You Should Know About Home Equity Lines of Credit</i>	A	Free
<i>What Your Credit Report Says About You</i>	A	Free
<i>Your Credit Rating</i>	A	Free
<i>Your Credit Rights</i>	S&A	Free

RESOURCE KITS/PRESENTATIONS

<i>ABCs of Credit Card Finance Presentation</i> <i>https://www.credit-edadministrator.com/materials/highschoolworkshop.php</i>	S&A	Free
<i>Are You Credit Wise Resource Kit</i> <i>http://www.areyoucreditwise.com/</i>	A	Free
<i>Borrowing Basics Presentation</i> <i>(Money Smart Module – also on CD)</i>	A	Free
<i>Charge It Right Presentation</i> <i>(Money Smart Module – also on CD)</i>	A	Free
<i>Credit Card Savvy Students</i>	S&A	Free
<i>Keep It Safe Presentation</i> <i>(Money Smart Module – also on CD)</i>	A	Free
<i>Loan To Own Presentation</i> <i>(Money Smart Module – also on CD)</i>	A	Free
<i>To Your Credit Presentation</i> <i>(Money Smart Module – also on CD)</i>	A	Free
<i>Your Own Home Presentation</i> <i>(Money Smart Module – also on CD)</i>	A	Free

ELEMENTARY BANKING

VIDEOS

Buyer Be Wise

Animated Disney cartoon illustrates the importance of spending money wisely, establishing a savings plan, and budgeting. **(E)** 8 minutes

A High Price To Pay

© 2001

When Teddy teases Jeff about being rich, Jeff invites Teddy to spend the weekend to see how the “Rich Cassidys” actually live. Teddy is surprised to learn that there is a price to be paid for everything. **(E)** 30 minutes

Learning To Save

© 1996

Help children learn the important concepts of saving and sharing money as they join the adventures of two little piggy banks, Siggy and Miggy. From a toy store to an adopted school classroom, these colorful piggy banks make learning to save an educational and fun experience for children. Sing along with four original songs. **(E)** 30 minutes

Meet The Bank

© 1995

Features a group of children who visit their bank to discover how banks work. Animated. **(E)** 5 minutes

Money: Kids & Cash

© 1995

Presents basics of money management and banking; discusses what money is, how to use and take care of it, and how to earn it. **(E)** 10 segments: 1 hour, 54 minutes

Money Rock, Disney’s School House Rock!

© 1998

Features eight musical numbers that focus on savings and loans, allowance and spending, taxes, investments, writing checks, the national debt, and more. **(E&S)** 30 minutes

Ump’s Fwat

© 1988

Teaches kids about the free enterprise system as they watch caveman Ump start his own business. Animated. **(E)** 8 minutes

PAMPHLETS

<i>ABCs Of Banking Activity Booklet</i>	E	\$1.05
<i>Adventures Of The Cash Family</i>	E	\$.75
<i>Let’s Learn How Banks Work For Us</i>	E	\$.75
<i>Let’s Save For The Future</i>	E	\$.75
<i>Looking After Your Own Money</i>	E	\$.75
<i>My First Savings Account</i>	E	\$.75
<i>My Money (Handout)</i>	E	Free

ELEMENTARY BANKING (cont.)

RESOURCE KITS/PRESENTATIONS

Teach Children To Save Day Resource Kit Grades K-6 (includes lesson plans, worksheets, activities, a poster, media tips, a DVD, & family resources)	E&S	\$95.00
Teach Children To Save Day Resource Kit Grades 7-12 (includes lesson plans, worksheets, activities, a poster, media tips, a DVD, & family resources)	E&S	\$95.00

FDIC INSURANCE

VIDEOS

Overview On Deposit Insurance Coverage Provides a summary of how deposit insurance works with an emphasis on the most common accounts. (A) 26 minutes (Also in Spanish)	© 2006
Seminar On Deposit Insurance Coverage Provides a detailed presentation on deposit insurance coverage and explains the rules and requirements for all accounts. (A) DVD only. 100 minutes	© 2006
Electronic Deposit Insurance Estimator Shows how to calculate insurance coverage of customers' accounts and provides answers to frequently asked questions. (A) CD-ROM only.	© 2006
Inventory of Deposit Insurance Guidance Describes all of the FDIC rules and requirements for deposit insurance coverage. (A) CD-ROM only.	© 2006

PAMPHLETS

Deposits And Investments	A	\$.40
Insuring Your Deposits (Also in Spanish)	A	Free
Your Insured Deposit (Also in Spanish)	A	Free

FRAUDS AND SCAMS

VIDEOS

Delivering Justice: Dialing For Dollars © 2006

Tells the story of telemarketing investment fraud and the lives that are ruined by these criminals. (A) DVD only.

Delivering Justice: Identity Crisis © 2006

Provides tips on how to protect yourself against identity theft and what to do if you've been victimized. (A) DVD only.

Delivering Justice: Long Shot © 2006

Crooks don't care that it's illegal to play foreign lotteries in this country. Learn the tips to avoid this fraud through the story of a lottery fraud victim and the con man behind the scam. (A) DVD only.

Delivering Justice: Web of Deceit © 2006

Criminals are using the web to scam unsuspecting people all around the world. Features the story of the international efforts to stop these scams and provides tips on how to avoid being tricked. (A) DVD only.

Delivering Justice: Work@Home Scams © 2006

Learn about work at home scams and tips to avoid losing money to this scam. (A) DVD only.

Escaping The Scam Trap © 2000

Provides examples of the bank examiner scam, pigeon drop scam, and other telemarketing and home repair scams. (A) 15 minutes

Purchase Price: \$75

Identity Theft: Outsmarting The Crooks © 2006

Keeps consumers informed by defining what identity theft is, how they can protect themselves from scams, and what to do if they become a victim. (A) DVD only. (Also in Spanish)

Identity Theft: Protect Yourself © 2001

Features personal interviews with identity theft victims, law enforcement officers, and industry representatives. Offers information on what to do if you become a victim. (A) 15 minutes

Predatory Lending: Don't Be Scammed! © 2000

Discusses illegal lending and how to avoid becoming a victim of predatory lending practices. (A) 20 minutes (Also in Spanish)

Purchase Price: \$10

They Can't Hang Up © 1998

Features personal stories told by fraud victims and helpful advice for seniors and their families. (A) 20 minutes

Purchase Price: \$35

FRAUDS AND SCAMS (cont.)

PAMPHLETS

<i>20 Ways To Avoid Being Swindled</i>	A	\$.90
<i>Be e-Wise! How to Shop Safely Online</i>	A	\$.40
<i>Before You Borrow . . . How To Protect Yourself From Abusive Lenders (Also in Spanish)</i>	A	Free
<i>Beware Of Nigerian Fraud Letters Statement Stuffer (\$35 per 500)</i>	A	\$.10
<i>Consumer Fraud</i>	A	Free
<i>Giving the Bounce to Counterfeit Check Scams (Handout)</i>	A	Free
<i>Preventing Payment Card Fraud: Dos & Don'ts</i>	S&A	Free
<i>Take Charge: Fighting Back Against Identity Theft (Handout) (Also in Spanish)</i>	A	Free
<i>Identity Theft</i>	A	Free
<i>Keep It Safe Presentation (Money Smart Module – also on CD)</i>	A	Free
<i>Keep Your Identity Safe Statement Stuffer (\$35 per 500)</i>	A	\$.10
<i>Safety On the Internet</i>	A	Free
<i>Senior Fraud</i>	A	Free
<i>They Can't Hang Up</i>	A	\$.35

MONEY MANAGEMENT

VIDEOS

Managing Your Personal Finances © 1989
 An introduction to consumer finance describing good money management techniques such as budgeting, saving, and using credit. **(S&A)** 30 minutes

Master Your Future © 1993, 1997
 Discusses financial responsibility. Includes supplemental presenter's guide on budgeting, checking/savings accounts, and credit history. **(S)** 15 minutes

Money: Bucks, Banks & Business © 1995
 Presents basic concepts of money management and banking.
(S) 4 segments: 1 hour, 54 minutes

MONEY MANAGEMENT (cont.)

VIDEOS

Money: Kids & Cash © 1995

Presents basics of money management and banking; discusses what money is, how to use and take care of it, and how to earn it. **(E)** 10 segments: 1 hour, 54 minutes

Money Management: Budgets Aren't For Pushovers © 1994

Demonstrates budgeting, goal-setting, and keeping records of earnings and expenditures. **(S)** 15 minutes

Money Management: Don't Shop Till You Drop © 1994

Explains the pros and cons of using credit and explores "rules" for buying goods and services. **(S)** 15 minutes

Money Management: Stashing The Cash © 1994

Explains how to open and use a savings and checking account and other financial services. **(S)** 15 minutes

Money Rock, Disney's School House Rock! © 1998

Features eight musical numbers that focus on savings and loans, allowance and spending, taxes, investments, writing checks, the national debt, and more. **(E&S)** 30 minutes

The Road To Wise Money Management © 1989

Demonstrates the importance of financial goal-setting; presents basic banking procedures, credit use, and a detailed breakdown of taxes. **(S)** 30 minutes

Scrooge McDuck & Money

Animated video incorporates song and dance to teach money basics; discusses history of money, basic economics, the influence of money flow on inflation, and capital investments. **(Grades 5-7)** 15 minutes

PAMPHLETS

Bankruptcy, Is It The Best Solution?	A	Free
Currency Points—Understanding Our Money	A	Free
Electronic Banking (Handout)	S&A	Free
Getting Started, Establishing Your Financial Identity (Handout)	S&A	Free
Our Money	S	\$.25
Sending Money to Your Family – (Per 100; Spanish <u>only</u>)	A	\$16.00
Taking Control Of Your Finances (Handout)	S&A	Free
The Story Of Monetary Policy	S	\$.45
What Your Credit Report Says About You	A	Free

MONEY MANAGEMENT (cont.)

RESOURCE KITS/PRESENTATIONS

**Basics of Saving and Investing: Investor Education 2020
Resource Kit**

<http://www.investorprotection.org/basics/>

S&A Free

Money In Motion Lesson Plans

<http://www.aba.com/ABAEF/scholastic.htm>

S Free

Money Matters Presentation

(Money Smart Module – also on CD)

A Free

Pay Yourself First Presentation

(Money Smart Module – also on CD)

A Free

ONLINE SAFETY

PAMPHLETS

Be e-Wise! How To Shop Safely Online

A \$.40

Electronic Banking (Handout)

S&A Free

Safety On The Internet

A Free

Tips For Safe Banking Over The Internet (Handout)

A Free

SAVING & BUDGETING

VIDEOS

Buyer Be Wise

Animated Disney cartoon illustrates the importance of spending money wisely, establishing a savings plan, and budgeting. **(E)** 8 minutes

Managing Your Personal Finances

© 1989

An introduction to consumer finance describing good money management techniques such as budgeting, saving, and using credit.

(S&A) 30 minutes

Master Your Future

© 1993, 1997

Discusses financial responsibility. Includes supplemental presenter's guide on budgeting, checking/savings accounts, and credit history. **(S)** 15 minutes

SAVING & BUDGETING (cont.)

VIDEOS

Money Rock, Disney's School House Rock! © 1998
Features eight musical numbers that focus on savings and loans, allowance and spending, taxes, investments, writing checks, the national debt, and more. **(E&S)** 30 minutes

A Penny Saved: How To Grow Money © 2000
Teaches the basics of interest, investing, compounding, the time value of money, inflation, yield, liquidity, and the pros and cons of various savings vehicles. **(S&A)** 21 minutes

PAMPHLETS

<i>A Penny Saved Comic Book</i>	S&A	\$.50
<i>ABC's Of Banking</i>	E	\$1.05
<i>Budgeting (Also in Spanish)</i>	A	\$1.10
<i>Let's Save For The Future</i>	E	\$.75
<i>Looking After Your Own Money</i>	E	\$.75
<i>My First Savings Account</i>	E	\$.75
<i>Pay Yourself First Presentation (Money Smart Module – also on CD)</i>	A	Free
<i>Save And Spend Wisely</i>	E	\$.75
<i>Saving (Also in Spanish)</i>	A	\$1.10
<i>Taking Control of Your Finances (Handout)</i>	S&A	Free

RESOURCE KITS/PRESENTATIONS

<i>Teach Children To Save Day Resource Kit Grades K-6</i> <i>(includes lesson plans, worksheets, activities, a poster, media tips, a DVD, & family resources)</i>	E&S	\$95.00
<i>Teach Children To Save Day Resource Kit Grades 7-12</i> <i>(includes lesson plans, worksheets, activities, a poster, media tips, a DVD, & family resources)</i>	E&S	\$95.00

SENIOR CITIZENS

VIDEOS

Escaping The Scam Trap © 2000
Provides examples of the bank examiner scam, pigeon drop scam, and other telemarketing and home repair scams. **(A)** 15 minutes
Purchase Price: \$75

SENIOR CITIZENS (cont.)

VIDEOS

Identity Theft: Protect Yourself

© 2001

Features personal interviews with identity theft victims, law enforcement officers, and industry representatives. Offers information on what to do if you become a victim. **(A)** 15 minutes

Predatory Lending: Don't Be Scammed!

© 2000

Discusses illegal lending and how to avoid becoming a victim of predatory lending practices.

(A) 20 minutes (Also in Spanish)

Purchase Price: \$10

They Can't Hang Up

© 1998

Features personal stories told by fraud victims and helpful advice for seniors and their families.

(A) 20 minutes

Purchase Price: \$35

PAMPHLETS

<i>20 Ways To Avoid Being Swindled</i>	A	\$.90
<i>Before You Borrow . . . How To Protect Yourself From Abusive Lenders</i> (Also in Spanish)	A	Free
<i>Beware Of Nigerian Fraud Letters Statement Stuffer</i> (\$35 per 500)	A	\$.10
<i>Deposits And Investments</i>	A	\$.40
<i>Fiscal Fitness For Older Americans</i> (Handout)	A	Free
<i>Identity Theft</i>	A	Free
<i>Keep Your Identity Safe Statement Stuffer</i> (\$35 per 500)	A	\$.10
<i>Maintaining Customer Security In The Post 9-11 World Statement Stuffer-USA PATRIOT Act</i> (\$35 per 500)	A	\$.10
<i>Pre-Retirement Planning</i>	A	\$.90
<i>Senior Fraud</i>	A	Free
<i>Take Charge: Fighting Back Against Identity Theft</i> (Handout) (Also in Spanish)	A	Free
<i>They Can't Hang Up</i>	A	\$.35

SPANISH

VIDEOS

Identity Theft: Outsmarting The Crooks © 2006

Keeps consumers informed by defining what identity theft is, how they can protect themselves from scams, and what to do if they become a victim. **(A)** DVD only. (Also in English)

Overview On Deposit Insurance Coverage © 2006

Provides a summary of how deposit insurance works with an emphasis on the most common accounts. **(A)** 26 minutes (Also in English)

Predatory Lending: Don't Be Scammed! © 2000

Discusses illegal lending and how to avoid becoming a victim of predatory lending practices. (A) 20 minutes (Also in English)

Purchase Price: \$10

FDIC Train-The-Trainer © 2006

Provides an overview of how to teach the basic financial education topics in the Money Smart program. (A) (Also in English)

PAMPHLETS

<i>Before You Borrow . . . How To Protect Yourself From Abusive Lenders</i> (Also in English)	A	Free
<i>Budgeting</i> (Also in English)	A	\$1.10
<i>Car Loans</i> (Per 100)	A	\$16.00
<i>Credit</i> (Also in English)	A	\$1.10
<i>Home Loans</i> – (Per 100)	A	\$16.00
<i>Insuring Your Deposits</i> (Also in English)	A	Free
<i>Saving</i> (Also in English)	A	\$1.10
<i>Sending Money to Your Family</i> – (Per 100)	A	\$16.00
<i>Take Charge: Fighting Back Against Identity Theft</i> (Handout) (Also in English)	A	Free
<i>Your Insured Deposit</i> (Also in English)	A	Free

MISCELLANEOUS ITEMS

VIDEOS

FDIC Train-The-Trainer

© 2006

A tool that provides an overview of how to teach the basic financial education topics included in the Money Smart program. **(A)** (Also in Spanish)

<i>Dollars & Sense Activity Sheets</i>	E	Free
<i>Economics & You Activity Sheets</i>	E	Free
<i>Additional PEP Handbooks</i>		Free
<i>Money Pencil</i>	ES&A	\$.25
<i>Nebraska Banks: Making an Impact</i>	S&A	Free
<i>Starter Checkbooks</i>	ES&A	\$.75
<i>Stickers: Dino-Mite Saver, Save & Spend Wisely, and Saving Money Is Smart</i>	E	\$.10

FINANCIAL WEB SITES FOR KIDS & ADULTS*

- **American Bankers Association Education Foundation - Consumer Connection** www.aba.com/consumer+connection/cnc_bankers.htm
- **Hands On Banking** - <http://www.handsonbanking.org/> (Also in Spanish)
Sponsored by Wells Fargo Bank, this innovative, entertaining program includes customized instruction in English and Spanish for four age groups, from 4th grade through adult.
- **The Beehive** - www.thebeehive.org
Developed by One Economy Corp., the Beehive is the place to go for information and resources about money, health, jobs, school, and family. The site includes games and quizzes to keep it interesting. Supporters include AOL Time Warner, Cisco Systems, and U.S. Bank, among many others.
- **It All Adds Up** - www.italladdsup.org
Sponsored by the National Council on Economic Education and the American Express Foundation, this site is for teens who want to get a head start on their financial future.
- **KidsBank.Com** - www.kidsbank.com
Sponsored by Sovereign Bank (Pennsylvania), this site is aimed at elementary school children. The site explains where money comes from and how banks operate.
- **The Mint** - www.themint.org
Sponsored by the National Council on Economic Education and the Northwestern Mutual Life Foundation, this Web site is designed for middle school and high school students, their teachers, and parents.
- **Nebraska Council on Economic Education** - ecedweb.unomaha.edu/nebredced.htm
The mission of the Nebraska Council on Economic Education is to continually improve school economic education programs throughout Nebraska. Its primary goal is helping K-12 teachers learn and teach economics.
- **Practical Money Skills For Life** - www.practicalmoneyskills.com
Sponsored by Visa U.S.A., the Practical Money Skills for Life Web site is designed to help educators, parents, and students practice better money management for life.
- **Understanding Taxes** - www.irs.gov/app/understandingTaxes/index.jsp
Sponsored by the Internal Revenue Service, teens will learn about the history, theory, and application of taxes in the United States.

* **Links to all of these sites and many others may be found on the Nebraska Bankers Association Web site at www.nebankers.org/public/consumer/fwskids.html.**

- Organizations Supporting Financial Literacy Activities
- Financial Literacy Resources For Children
- Financial Literacy Resources For Teens & Young Adults
- Financial Literacy Resources For College-Bound Students
- Financial Literacy Resources For Adults
- Financial Literacy Resources For Parents & Grandparents

CONSUMER EDUCATION CALENDAR

January

Help your customers make resolutions to take control of their personal finances.

February

Explore banking careers with students on Groundhog Job Shadow Day.

March

Teach youth about the business side of ag during National Agriculture Week.

April

Join bankers nationwide on National Teach Children to Save Day.

May/June

Graduation is the time to help young people plan for the future.

July

Consider starting a consumer education program at your bank.

August

Back-to-school time: Vow to make a difference in the lives of young people.

September/October

Join bankers nationwide on Get Smart About Credit Day.

November/December

Plan to participate in Money Smart Week statewide in November.

Tell your customers how they can protect themselves from holiday debt.

CONSUMER EDUCATION CAN HELP YOU . . .

- *Enhance your bank's image*
- *Reach new markets*
- *Stand out among the competition*
- *Build bridges to customers*
- *Increase customer loyalty and retention*
- *Demonstrate leadership in your community*
- *Stay in tune with the needs of your customers*

The Nebraska Bankers Association's Personal Economics Program:

***It's time well spent for you,
your financial institution,
and your community.***

NBA Nebraska Bankers Association

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