



Financial Education Curriculum Catalog Glossary

Comprehension Level

The reading and comprehension level at which the materials can be delivered and understood is an important consideration for you to make when choosing a financial education curriculum. Depending on your client population, consider materials that accommodate individuals who are at:

- ✓ Above 5th grade reading level
- ✓ K-5 reading level

Language Relevance

- ✓ Language translations: English, Spanish, Laotian, Hmong, Mandarin, Cantonese, Vietnamese
- ✓ If you are using a translation, it is also important to also consider your clients reading level and previous exposure to financial terms in that language

Learning Style

higher chance of successfully reframing the ways in which clients think about their relationship with money. Elements of an engaging curriculum include:

- ✓ *Positive tone*- A curriculum that is written in a positive tone can mitigate negative feelings surrounding a clients previous history with money
- ✓ *Integrates stories*- Integrating stories into the curriculum allows clients to imagine how the curriculum can be applied in their own daily lives.
- ✓ *Encourages sharing of personal experience*- A curriculum that utilizes the use of personal experience is a strategy that can have the ability to foster connections between client and counselor and encourage clients to re-evaluate money handling habits
- ✓ *Illustrative descriptions*- The use of illustrative descriptions can describe situations and information in a fun and more easily comprehensible manner relative to plain text.
- ✓ *Encourages participatory learning*-

Audience

effective populations that face unique challenges in the financial arena.

- ✓ Seniors
- ✓ Teen or young adult component
- ✓ Formerly incarcerated
- ✓ Families of incarcerated
- ✓ Refugees
- ✓ Undocumented immigrants
- ✓ Recently immigrated

Culturally Appropriate

Given that culture informs behavior and financial decisions, choosing a financial education curriculum that considers the different roles an individual assumes when making financial decisions will ensure that the material is genuinely improving the financial situation for families and individuals. The following is a list of some considerations that should be made when you are evaluating what type of financial education curriculum best fits your client population:

- ✓ Current financial practices i.e. cooperative lending
- ✓ Proximity and availability of financial services in the neighborhood
- ✓ Intersection of gender norms with financial decision-making
- ✓ Religious practices or customs
- ✓ History of distrust of financial institutions

Informative of Other Services

In order to foster financial stability within families, your financial education curriculum should provide information on other income and asset building services. A few are listed below:

- ✓ Vita
- ✓ Tax incentives
- ✓ Food stamp enrollment
- ✓ Nutritional services
- ✓ Health support services
- ✓ Food subsidies
- ✓ Other benefits enrollment
- ✓ Savings options
- ✓ Retirement information
- ✓ IDA accounts

Predatory Product Awareness

Unfortunately, many predatory products are often targeted towards the most financial vulnerable populations. Consider including materials that explain the cons to the following predatory products:

- ✓ Rent to own/pawn shops
- ✓ Check cashers
- ✓ Payday lenders
- ✓ Car loans

Predatory Product Alternatives

Likewise, the materials should provide quality alternatives to these predatory products. Some examples include:

- ✓ Community Financial institutions
- ✓ Pay day loan alternatives/non profit check cashiers
- ✓ Pre-paid debt card

Accessibility

Consider a curriculum that is in an easily accessible format.

- ✓ Online availability
- ✓ Printable format