**FINANCIAL LITERACY RESOURCES FOR FIRST-YEAR STUDENTS**

* **FoolProof – Focuses on basic financial literacy**

 FoolProof is a free online program designed to educate young people about becoming financially savvy. Financial lessons use real-life scenarios (e.g. credit scores, checking and saving accounts, wise credit card use) and incorporate user-friendly videos, audios, games and music. FoolProof can be used by anyone, no matter their financial aptitude, to help them learn about managing money. Lessons are organized by life phases, such as middle school, high school, college, workplace, even parents and grandparents.

FoolProof’s motto is "Use Caution. Question Sellers. Rely on Research." Its personal finance curriculum advocates for the welfare of the most vulnerable young consumers. The importance of using caution, questioning sellers, and relying on independent research before spending money is highlighted in each lesson. Because of its driving mission to educate and advocate for vulnerable young consumers, FoolProof is the only financial literacy curriculum in the United States that is endorsed by the Consumer Federation of America and the National Association of Consumer Advocates. All of FoolProof’s programs are available to any consumer for free.

<https://www.foolproofteacher.com/>

* **My College Money Plan – Focuses on college financing**

 MyCollegeMoneyPlan.org is a free online course for students (and their families) to help them brainstorm a feasible plan for managing the costs of higher education as well as improving their everyday money management skills. Lessons are easy-to-grasp and visually appealing modules based on topics such as understanding college costs, the FAFSA and student loans; finding ways to pay for school and repay student debt; making steps toward financial independence; tracking income and expenses; getting more for your money; sorting out credit, debt, credit reports and credit scores; and avoiding identity theft.  The course is packed with additional resources, such as supplemental articles and websites, as well as a valuable resource library, should readers want to learn more on any given topic.  This free online course is a smart place for students and family members to start if they want to get the “big picture” on how to navigate the costs of college or professional training.

[mycollegemoneyplan.org](http://www.mycollegemoneyplan.org/)

**SPENT – Focuses on financial stress and decision making**

SPENT is an online game about surviving poverty and homelessness. While the game does not necessarily provide students with abundant resources regarding financial literacy it very-well might help students understand financial difficulties on lowPlayers must make painfully difficult decisions to survive one month on just $1,000. The hardships they face reflect the real-life dilemmas that millions of Americans living in poverty face daily: Do you stay home with your sick child and risk being fired from your job? Do you buy your family healthy food or pay your car insurance? Do you pay your debts or your landlord? Do you let your child play a sport, even though you cannot afford the uniform and extra costs? The game ends when you run out of money before the end of the month or make it through the month with extra money. SPENT is a reminder to players of the struggles that impoverished families confront, as well as a challenge to think twice about the value of a dollar.
 Since launching SPENT in 2011, the online game has been played more than 4 million times in over 200 countries, averaging 5,000 new plays a day.

<http://playspent.org/>