FDIC
Money Smart

August 2025

Back to School Time

Vea esta página en español (https://www.fdic.gov/consumer-resource-center/2025-08/hora-de-volver-la-escuela)

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We welcome your submissions at ConsumerEducation@fdic.gov (mailto:ConsumerEducation@fdic.gov).

MONEY SMART

AUGUST **NEWS**

Back to School Time

As students head into a new school year, it's a great time to consider building their money smart habits. Whether it's budgeting for school supplies or preparing teens for future financial responsibilities, the FDIC Money Smart financial education program (https://www.fdic.gov/consumer-resource-center/money-smart) offers free tools for learners of all ages.

Money Smart for Young People (https://www.fdic.gov/consumer-resource-center/money-smart-young-people) provides grade-specific financial education for Pre-K through 12. Teachers, parents, and youth leaders can use it to teach practical topics like saving, spending, credit, and goal setting.

For young adults starting jobs or college, Money Smart for Young Adults (https://www.fdic.gov/consumer-resource-center/money-smart-young-adults) helps with real-world financial decisions—like managing a bank account or avoiding debt.

Organizing Financial Education Reality Fairs

Across the country, educators and community leaders are using the Guide to Organizing Reality Fairs (https://www.fdic.gov/consumer-resource-center/organizing-reality-fairs) to bring financial education to life for young people. These hands-on events simulate real-world budgeting challenges, allowing students to make decisions about housing, transportation, food, and other expenses based on a set income. Several schools and programs have found the toolkit's customizable templates, occupation profiles, and volunteer guides especially helpful. Often surprised by the cost of everyday essentials, students gain a new appreciation for managing money. Many participants report how engaging and fun the experience was as they learned practical life skills about budgeting, needs versus wants, and financial planning.

These reality fairs can be an effective tool in classroom settings and larger community events involving volunteers including teachers, students, local businesses, and banks. Organizers say the keys to success are planning ahead, being creative with roles and scenarios, and encouraging student-led engagement. Participation has been strong and feedback overwhelmingly positive. Students walk away with valuable insights and communities benefit from renewed enthusiasm for financial capability.

Please consider sending us your Money Smart success story to ConsumerEducation@fdic.gov (mailto:ConsumerEducation@fdic.gov). We look forward to highlighting your programs in a future edition of this newsletter.

Upcoming Event

On August 20, 2025, 1 - 2pm EDT, the FDIC will host *Money Smart Back-to-School Town Hall: Featuring Educators Using FDIC Reality Fair Resources for School-Aged Youth* (https://www.fdic.gov/consumer-resource-center/events/money-smart-back-school-town-hall-featuring-educators-using-fdic). Click REGISTER (https://fdic.webex.com/weblink/register/r17a5c2301580018fb8806c4ef04831a0) and fill out the needed information.

For more consumer resources, visit FDIC.gov (https://www.fdic.gov/), or go to the FDIC Knowledge Center (https://ask.fdic.gov/fdicinformationandsupportcenter/s/public-information?language=en_US). You can also call the FDIC toll-free at 1-877-ASK-FDIC (1-877-275-3342 (tel:18772753342)). Please send your story ideas or comments to ConsumerEducation@fdic.gov (mailto:consumereducation@fdic.gov). You can subscribe (https://www.fdic.gov/about/subscriptions/) to this and other free FDIC publications to keep informed!

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