FDIC
Money Smart

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# University Reaches Nearly 54,000 Students with Money Smart

*Vea esta página en español* (https://www.fdic.gov/consumer-resource-center/2025-11/universidad-ha-beneficiado-casi-54000-estudiantes-con-el-programa)

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

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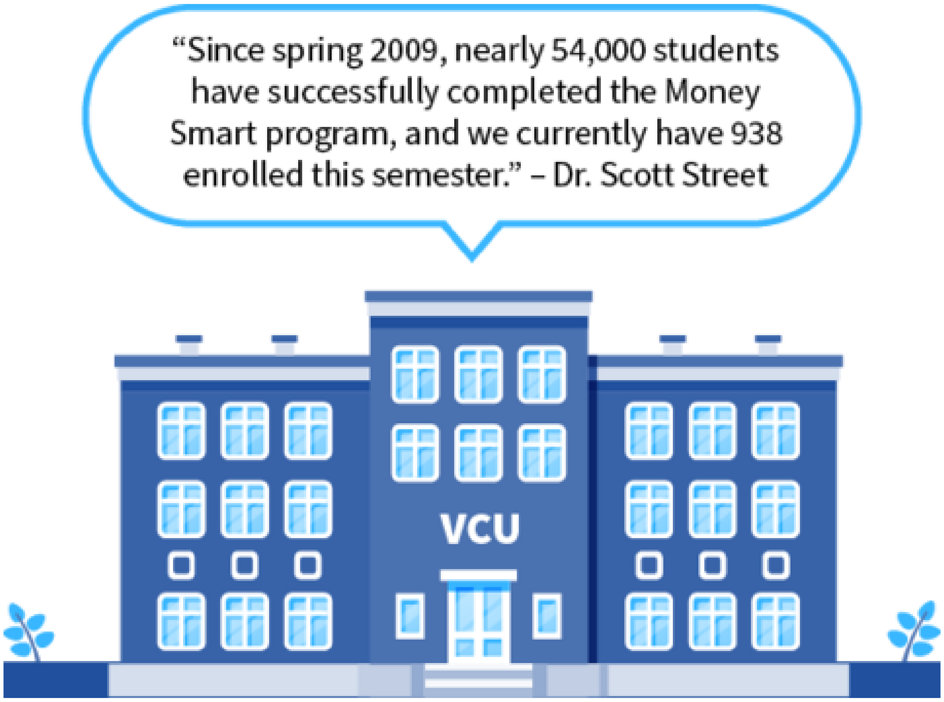
NOVEMBER **NEWS**

## Success Story: Virginia Commonwealth University Professor Reaches Nearly 54,000 Students with Money Smart

This month, we interviewed long-time Money Smart user and Money Smart Alliance member, Dr. W. Scott Street, IV, Associate Professor, Undergraduate Program Director, Statistical Sciences and Operations Research at Virginia Commonwealth University (VCU). Dr. Street created a "Choices in Consumer Society" course at VCU that uses FDIC *How Money Smart Are You?* (https://playmoneysmart.fdic.gov/games) games and Money Smart for Adults (https://www.fdic.gov/consumer-resource-center/money-smart-adults) to help VCU students gain financial knowledge, skills, and well-being.




*How does Virginia Commonwealth University use or teach Money Smart?*

"Many of our undergraduate students and their families did not have bank accounts when we started and were using check cashing services to get money from paychecks. They didn't have banking experience or budgeting experience. So, I and some colleagues developed a college course to help our students. Since spring 2009, nearly 54,000 students have successfully completed the Money Smart program, and we currently have 938 enrolled this semester. Our students link their VCU emails to our VCU organization account created on *How Money Smart Are You?* (https://playmoneysmart.fdic.gov/organization-apply) where we track their progress with the financial education games they play to earn certificates of completion. Spring 2026 will be the 50th semester and 18th year that we've offered our course, and every semester we've used Money Smart (http://www.fdic.gov/moneysmart), as it covers all of the topics we consider important, it does so in an engaging manner, the customer support is top-notch, and it's free!"

*How do you tailor Money Smart financial education topics to students?*

"I don't tailor the lessons because Money Smart is a basic curriculum that's easy for students to follow. But the university does offer specialized financial counseling for our students when they have individual questions beyond what would be covered in the course that uses Money Smart. There are other colleges within the university that are doing similar types of work. For example, our School of Business uses material related to personal and professional settings."

*What advice would you offer to others using Money Smart to deliver financial education?*

"At the beginning of the course, when the students are first joining and connecting, I present recent newspaper articles or online news source articles that talk about students coming to college and having a budget or how to avoid getting into extreme credit card debt. I want them to have a direct connection immediately on why they would want to pay attention in this class. No matter how you present this material, it's important to put everything into context that's meaningful to them, so that when they play *How Money Smart Are You?* (https://playmoneysmart.fdic.gov/games), they understand why learning about financial topics applies to them, and helps their young adult life and beyond."

If you are a professor or college looking for assistance with setting up a similar plan to Professor Street, reach out to the FDIC Consumer Education team.

**Have a Money Smart success story? Send it to** ConsumerEducation@fdic.gov (mailto:ConsumerEducation@fdic.gov)**. It may be included in a future newsletter.**

## Empowering Entrepreneurs, Veterans, and Military Families with Money Smart


In recognition of National Entrepreneurship Month and National Veterans and Military Families Month, Money Smart (http://www.fdic.gov/moneysmart) offers free downloadable and fully scripted teaching curriculums (https://fdic.gov/consumer-resource-center/teach-money-smart) and self-paced interactive games on everyday financial topics (https://playmoneysmart.fdic.gov/games) that support business and personal financial readiness.

- Money Smart for Small Business (https://fdic.gov/consumer-resource-center/money-smart-small-business) helps aspiring entrepreneurs and small business owners in all stages of the business cycle.
- Money Smart for Older Adults (https://fdic.gov/consumer-resource-center/money-smart-older-adults) raises awareness on how to prevent fraud, scams – including scams that target veterans (https://fdic.gov/consumer-resource-center/money-smart-older-adults#veteransscams) – and other elder financial exploitation.
- Money Smart for Adults (https://fdic.gov/consumer-resource-center/money-smart-adults) offers practical knowledge, skills-building opportunities, and access to resources to help adults and their families manage their finances with confidence.
- *How Money Smart Are You?* (https://playmoneysmart.fdic.gov/games) is a free and proven effective (https://www.fdic.gov/consumer-research/evaluation-how-money-smart-are-you) online financial education game for organizations (https://playmoneysmart.fdic.gov/organization-apply) or individuals that helps people learn about everyday financial topics through five principles: Earn (https://playmoneysmart.fdic.gov/game/11), Spend (https://playmoneysmart.fdic.gov/game/14), Save and Invest (https://playmoneysmart.fdic.gov/game/2), Borrowing Basics (https://playmoneysmart.fdic.gov/game/1), and Protect (https://playmoneysmart.fdic.gov/game/8). A recent FDIC evaluation (https://www.fdic.gov/consumer-research/evaluation-how-money-smart-are-you) found that *How Money Smart Are You?* improved users' financial knowledge, behaviors, and overall well-being.

Visit Money Smart | FDIC.gov (https://www.fdic.gov/consumer-resource-center/money-smart) for more free tools and resources.

## Upcoming Events

On November 19, 2025, from 1-2 p.m. ET, join the FDIC and the Veterans Health Administration (VHA) for a Money Smart Town Hall (https://www.fdic.gov/consumer-resource-center/events/money-smart-town-hall-strengthening-financial-readiness-and-well) on strengthening financial readiness and well-being for Veterans and their families. Register here! (https://web.cvent.com/event/dbbdd502-ac99-47aa-b43f-9a38c3dc1da7/regProcessStep1)

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 (tel:18772753342) (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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