FDIC
Money Smart

September 2025

Use FDIC Money Smart to Help Build Financial Resilience and Preparedness

Vea esta página en español (https://www.fdic.gov/consumer-resource-center/2025-09/utilice-fdic-money-smart-para-ayudar-desarrollar-resiliencia-y)

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

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SEPTEMBER **NEWS**

Use FDIC Money Smart to Help Build Financial Resilience and Preparedness

September is National Preparedness Month—a timely reminder to get ready for the unexpected by using information found in FDIC Money Smart (http://www.fdic.gov/moneysmart) programs. Whether facing a natural disaster, medical emergency, or job loss, financial readiness can reduce stress and speed up recovery.

- Money Smart for Adults (https://www.fdic.gov/consumer-resource-center/money-smart-adults) includes the module Protecting Your Identity and Other Assets (https://catalog.fdic.gov/catalog/sfc/servlet.shepherd/document/download/069t000000BcgzkAAB), which helps people organize key documents, understand insurance basics, and build emergency savings.
- *How Money Smart Are You?* (https://playmoneysmart.fdic.gov/games) is a free, self-paced, interactive game version of Money Smart for Adults. (https://www.fdic.gov/consumer-resource-center/money-smart-adults) Money Smart for Adults teaches skills through everyday financial topics to help people understand how to earn, spend, save, invest, borrow, and protect their money.
- Money Smart for Older Adults (https://www.fdic.gov/consumer-resource-center/money-smart-older-adults) offers guidance on avoiding fraud, scams, and financial exploitation—particularly during times of crisis when older adults may be more vulnerable.
- For entrepreneurs, Money Smart for Small Business (https://www.fdic.gov/consumer-resource-center/money-smart-small-business) provides essential skills in cash flow management, risk assessment, and business continuity planning—tools that can help keep a business operating through disruptions and contribute to community recovery.

Money Smart Success Story

The FDIC Kansas City Alliance for Economic Inclusion (AEI) recently piloted a program to help graduates of the Department of Housing and Urban Development's Family Self-Sufficiency Program pursue entrepreneurship. The pilot incorporated FDIC's Money Smart for Small Business (MSSB) curriculum, which is a free, non-copyrighted, curriculum that equips both aspiring entrepreneurs and small business owners with an introduction to topics related to starting and managing a business. Participants received MSSB training delivered by Academy Bank, Arvest Bank and U.S. Bank, along with community development financial institutions (CDFIs) such as Justine PETERSEN.

Launched in April 2025, the pilot provided 20-25 entrepreneurs coaching, mentorship, and access to business networks. Each graduate received $4,000 or more in startup funds provided through the support of participating banks, CDFIs, and community-based organizations. In addition to contributing these funds, the same partners collaborated to deliver training on credit repair, business software, and financial management. The local Bank On coalition (Bank On KC) also promoted opportunities for entrepreneurs to access sustainable bank accounts.

Teresa Green, FDIC Community Affairs Specialist and leader of the Kansas City AEI said: *“Money Smart for Small Business is an excellent foundational program. When incorporated with community development programs, it can really build a sustainable community through entrepreneurship and homeownership across the country.”*

By fostering entrepreneurship in underserved areas, the program strengthens local economies, helping communities build resiliency to financial shocks or disruptions to household or personal income, including those that can occur following natural disasters, or other unexpected financial shocks.

Send us your Money Smart success story to ConsumerEducation@fdic.gov (mailto:ConsumerEducation@fdic.gov) **, and we may highlight your programs in a future edition of this newsletter**.

Upcoming FDIC Event

Join our Money Smart Town Hall (https://www.fdic.gov/consumer-resource-center/events/money-smart-town-hall-protecting-older-adults-scams-fraud-and-cyber), on September 25, 2025 to learn how to protect older adults from fraud, scams, and other forms of financial exploitation. Learn strategies, resources, and hear success stories. Register here (https://web.cvent.com/event/d5ebba85-699f-4db0-a17e-0dfb89a67154/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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