FDIC
Money Smart

Reaching Communities with Money Smart

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Send us your Money Smart success stories at ConsumerEducation@fdic.gov (mailto:ConsumerEducation@fdic.gov).

Upcoming Events: Trending Scams and Fraud Prevention for Older Adults (June 30, 2026: 2-3pm EST)

In observance of World Elder Abuse Awareness Day, the FDIC invites you to a national event focused on protecting older adults and their families from scams and other forms of financial exploitation.

This program will showcase how Money Smart for Older Adults (MSOA) (https://www.fdic.gov/consumer-resource-center/money-smart-older-adults) helps individuals recognize and avoid common schemes such as imposter scams, romance scams, phishing, and other emerging threats. Participants will also receive an update on trending scams currently affecting older adults.

REGISTER (HTTPS://FDICEVENTS.WEBEX.COM/WEBLINK/REGISTER/R50E8F32A82E4C6FDD14AE75AB7B4A9F1)

Reaching Communities with Money Smart

Effective financial education meets people where they are and responds to the real challenges they face. Whether addressing scam prevention, understanding how banks work, or rebuilding financial stability, trusted and flexible resources can help individuals make informed decisions at every stage of life.

The free FDIC Money Smart curricula (https://www.fdic.gov/consumer-resource-center/teach-money-smart) are designed to support a wide range of audiences and delivery settings. Organizations can begin by identifying a specific need in their community and starting with one focused session.

For example:

- Use Money Smart for Older Adults (https://www.fdic.gov/consumer-resource-center/money-smart-older-adults) to host a fraud awareness workshop at a senior center.
- Offer Money Smart for Young People (https://www.fdic.gov/consumer-resource-center/money-smart-young-people) in schools or youth programs to introduce foundational money concepts.
- Deliver Money Smart for Young Adults (https://www.fdic.gov/consumer-resource-center/money-smart-young-adults) or Money Smart for Adults (https://www.fdic.gov/consumer-resource-center/money-smart-adults) through workforce or community programs to support budgeting, credit building, and identity protection.

Because the curricula are modular and adaptable, organizations can start small, build partnerships, and expand over time using consistent, trusted content.

Learn more at FDIC.gov/MoneySmart (https://www.fdic.gov/consumer-resource-center/money-smart).

Success Story: First Federal Savings Bank Uses Money Smart to Reach Seniors, Youth, and Individuals Preparing for Reentry

At First Federal Savings Bank, financial education is a central part of community outreach. Led by Retail Sales Manager and Money Smart Alliance (https://www.fdic.gov/consumer-resource-center/money-smart-alliance) member, Andrea Eggleston, the bank uses FDIC Money Smart resources to deliver practical financial education across multiple settings—from senior living communities to youth programs to county jails.

How does financial education fit into your role at First Federal Savings Bank?

"We have six branches in northern Indiana, and while my role includes growing deposits and community outreach, education comes first. Over the past few years, we've delivered dozens of financial education sessions using Money Smart—reaching seniors, youth, and individuals in county jails. Our focus is on scam awareness for older adults, foundational financial skills for youth, and structured Money Smart classes for individuals preparing for reentry."

How are you using Money Smart across different audiences in your community?

"We use Money Smart differently depending on the audience, but the goal is always the same—building confidence and practical skills. In county jails, we use *How Money Smart Are You?* (https://playmoneysmart.fdic.gov/games), which works well in a group setting and encourages discussion around budgeting, credit, debt, and identity protection. Over the past three years, we've taught a nine-lesson series in three county jails, reaching nearly 100 incarcerated individuals across more than 50 class sessions. With older adults, we use Money Smart for Older Adults (https://www.fdic.gov/consumer-resource-center/money-smart-older-adults) through Lunch & Learn sessions, and for youth, we use Money Smart for Young People (https://www.fdic.gov/consumer-resource-center/money-smart-young-people) to introduce basic banking concepts, saving, and spending in a way that's interactive and age appropriate. Having curricula designed for different life stages allows us to meet people where they are while delivering consistent, trusted information."

How are you using Money Smart with older adults?

"We host informal, one-hour Lunch & Learn sessions at senior and assisted living communities using Money Smart for Older Adults (https://www.fdic.gov/consumer-resource-center/money-smart-older-adults). We've held multiple sessions so far, with about 15-20 residents attending each one. We focus on topics we see most often in our area—phone and internet scams, grandparent scams, and IRS or lottery scams. These sessions are very interactive, and many participants share personal experiences or ask questions throughout. After sessions, we've had attendees tell us they recognized a scam and avoided it—that's a real success."

How are you using Money Smart with youth, and what impact have you seen?

"We partner with local Boys & Girls Clubs and use Money Smart for Young People (https://www.fdic.gov/consumer-resource-center/money-smart-young-people) lessons for grades three to five. We've delivered multiple weekly sessions across two locations, covering topics like how banks work, saving, and spending decisions, and career choices. More than 30 students have participated so far, and at least four came into the bank with their parents afterward to open savings accounts. Seeing students apply what they learned in a real-world setting has been very rewarding. These experiences have reinforced how effective Money Smart (https://www.fdic.gov/consumer-resource-center/money-smart) can be when it's tailored to the audience and delivered consistently."

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

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