LOUISIANA DEPARTMENT OF EDUCATION

Teaching and Learning

Personal Financial Literacy Instruction Clearinghouse

The Louisiana Department of Education presents this Personal Financial Literacy Instruction Clearinghouse pursuant to Louisiana State Law (R.S. 17:270) in order to support local school systems with implementation. For additional information, please access the Louisiana Department of Education's Financial Literacy Implementation FAQs.

Louisiana State Law: R.S. 17:270; Act 48 (2025)

§270. Financial literacy; required instruction

A. The legislature recognizes that young people must obtain the skills, knowledge, and experience necessary to manage their personal finances and obtain general financial literacy. Education in financial literacy helps prepare students for the workforce and for financial independence by developing a sense of individual responsibility and improving life skills, as well as a thorough understanding of consumer economics. Financial literacy education integrates instruction in valuable life skills with instruction in economics, including income and taxes, money management, investment and spending, and the importance of personal savings.

B. (1) Each student shall successfully complete a one-unit Financial Literacy course as a requirement for high school graduation.

(2) The topics covered by the course shall include but need not be limited to the following:

(a) Types of bank accounts offered, opening and managing a bank account, and assessing the quality of a depository institution's services.

(b) Balancing a checkbook.

(c) Basic principles of money management, such as spending, credit, credit scores, and managing debt, including retail and credit card debt.

(d) Completing a loan application.

(e) Receiving an inheritance and related implications.

(f) Basic principles of personal insurance policies.

(g) Computing federal income taxes.

(h) Local tax assessments.

(i) Computing interest rates by various mechanisms.

(j) Simple contracts.

(k) Contesting an incorrect billing statement.

(l) Types of savings and investments.

(m) State and federal laws concerning finance.

(n) Scholarships, grants, and other financial opportunities to pay for postsecondary education.

C. The State Board of Elementary and Secondary Education shall establish and maintain a clearinghouse for instructional materials and information regarding model financial education programs and best practices.

Acts 2018, No. 154, §1; Acts 2019, No. 116, §1; Acts 2023, No. 267, §1; Acts 2025, No. 48.

Instructional Resources:

Below is a list of resources that offer some or all of the required content for personal financial literacy instruction in Louisiana public schools. These resources have been identified and/or recommended by various stakeholders. Please note that the Louisiana Department of Education has not approved or endorsed any particular curriculum or set of instructional resources. It is the responsibility of each local school system to provide appropriate instruction that meets the requirements set forth in state law.

Financial Literacy Program	Description
Actuarial Foundation	The Actuarial Foundation has released to U.S. high school and community/junior college teachers, *Building Your Future*, a financial literacy curriculum for grades 9-12, to help teens master the foundational elements of personal finance and to prepare for life on their own.
CFPB's Your Money, Your Goals	CFPB offers free downloadable K-12 financial literacy activities through our youth financial education webpage. The activities are based on the Building Blocks to Help Youth Achieve Financial Capability, a research-based framework to teach students at different development stages the skills, and knowledge associated with adult financial well-being. These lesson plans are aligned with the National Personal Finance Standards. Our youth financial education resources have been developed with the help of financial literacy, math, economics, and other related subject area teachers. • CFPB Youth Financial Education Webpage. • Over 130 searchable financial literacy activities for grades K-12. • Student self-assessments to help you measure student's progress towards the development of financial well-being. • Financial Glossary that contains terms you may find useful when teaching youth financial literacy. These terms are used throughout the classroom activities and can help students better understand financial literacy concepts. • Free printed resources such as story booklets, posters, and bookmarks.
Council for Economic Education	Offers a variety of standards-based classroom resources for K-12 teachers, students, and parents.
Edward Jones Financial Fitness Program	The Edward Jones Financial Fitness Program provides free and effective education resources to help build a solid understanding of the basics of personal finance and investing. This program was created in partnership with EVERFI, to more confidently apply financial lessons to everyday life.
EVERFi	EVERFI's digital financial literacy activities cover critical skills students need to be successful - money management, banking, credit, loan applications, taxes, etc. The mandate-aligned online lessons are self-guided, and built-in assessments give teachers automatic feedback on student understanding. Offline lesson plans and companion resources support a blended experience.
FDIC and CFPB Collaborate to Develop a Tool for Older Adults to Prevent Financial Exploitation	The Federal Deposit Insurance Corporation (FDIC) and Consumer Financial Protection Bureau (CFPB) today launched a new financial resource tool, Money Smart for Older Adults, to help older adults and their caregivers prevent elder financial exploitation across the country.

FDIC Money Smart	FDIC provides two instructor-led Money Smart curriculum products to teach young people, Money Smart for Young Adults and Money Smart for Elementary School Students.
Federal Reserve Bank of New York	The Econ Explorers Club is a collection of resources aimed at teachers and students in grades 4-6.
Federal Reserve Education	Federal Reserve System's Resources for Educators includes a classroom resources section that has lesson plans by grade level and topic, activities, and access to other resources.
Financial Literacy Resources	Videos and printable resources on saving and paying for college, budgeting, loans, credit and payment, and other financial topics.
Financial Literacy: 11 Things Everyone Should Know	The book *Financial Literacy: 11 Things Everyone Should Know* was designed to help young adults, especially those who are entering the workforce for the first time, understand the basics of personal finance and make smart financial decisions. Budgeting, saving, investing, credit, debt, taxes, and entrepreneurship are among the topics covered in this book. Also included are practical tips, examples, and short stories that help readers apply what they learn to their own financial situations.
Financial Power for Life	Financial Power for Life™ is a comprehensive, standards-aligned financial literacy curriculum designed to meet state graduation requirements while preparing students for real-world financial decision-making. The program provides age-appropriate, culturally responsive instruction in budgeting, banking, credit, investing, career planning, and civic responsibility, with a strong emphasis on practical application. Financial Power for Life™ equips students with the knowledge and skills needed for postsecondary success, workforce readiness, and long-term financial stability, while supporting districts with teacher resources, implementation guidance, and flexible funding options.
Finliteracy App	Finliteracy offers a high school financial literacy curriculum built for Louisiana's one-unit graduation requirement. The Louisiana Edition includes a 145-page student textbook organized into 17 chapters, a teacher guide, and an alignment matrix mapping every chapter to the topics required by R.S. 17:270. A companion app, Fin, reinforces the content with 207 short lessons, quizzes, and real-world challenges that students complete with their families. Available on iPhone, iPad, and Android. Website: https://finliteracy.app Apple (iPhone/iPad): https://apps.apple.com/app/id6777571700 Android (Google Play): https://play.google.com/store/apps/details?id=com.finliteracy.app Contact: Will Hetzinger, will@finliteracy.app, 985-320-4774
Free Scholarship Search	Sallie Mae provides a free scholarship search for students planning to attend college with access to more than five million college scholarships. Every scholarship has been approved, is current, and new scholarships are added daily.
Healthy Services Financial Literacy Program	**Healthy Services Financial Literacy Program** *Preparing High School Students for Real-World Financial Success*

	The Healthy Services Financial Literacy Program is a comprehensive, standards-aligned course designed to equip high school students with the essential knowledge and practical skills needed to make informed financial decisions. This program provides a structured, engaging, and real-world approach to financial education. Students explore foundational topics including budgeting, saving, and money management, while also gaining a deeper understanding of credit, debt, and financial responsibility. Through interactive lessons, case studies, and hands-on activities, students learn how to distinguish between good and bad credit, manage personal expenses, and build sustainable financial habits. In addition, the course introduces students to key concepts such as banking systems, interest rates (including compound and fixed interest), loans (auto, home, student), and financial planning tools. By the end of the course, students will be able to create and manage a personal budget, analyze financial risks, make informed credit decisions, and develop a long-term financial plan. The program empowers students — particularly those from underserved communities — with the confidence and competence to navigate financial systems successfully. Healthy Services is committed to closing the financial literacy gap and supporting the Department of Education's mission to prepare all students for lifelong success. This is a paid face to face course. For more information you can visit our website at : angelanichols2.wixsite.com/healthy-services Or contact Dr. Angela Nichols @ healthyservices2@gmail.com
How the Market Works	How the Market Works offers a free stock market game with real time stock prices and rankings to allow users to learn about stock markets and practice investing in stocks, ETFs, bonds, and mutual funds.
Intuit for Education	Intuit for Education is a free and flexible financial literacy program for high school students that is designed to meet state standards and prepare students for an accredited Personal Finance certification. Powered by Intuit, the makers of TurboTax, Credit Karma, QuickBooks, and Mailchimp, with the goal of helping Gen Z and Alpha become the most financially savvy generations yet. For more information about Intuit for Education, please contact: education@intuit.com.
Invest Program	Invest provides free resources to teach insurance education and career training in schools. Included in the resources are both hard copy and eBook textbooks, lesson plans, quizzes, and various other materials to create an interactive, hands-on, real life experience to enter insurance and any other career.
Jump$tart	Louisiana Jump$tart is a coalition of organizations dedicated to improving the financial capability of individuals by providing advocacy and access to financial education programs and resources.

Junior Achievement	Junior Achievement's proven lessons in financial literacy, work readiness, and entrepreneurship help students develop the skills and mindset that leads to success. JA programs connect what students learn in school with life outside the classroom and focus on soft skills to develop student's confidence, courage, and resilience. Junior Achievement Financial Literacy for Louisiana (JA FLL) is a comprehensive, year-long program designed to meet the high school requirements in financial literacy for graduation (9th-12th grades). **This teacher-led curriculum includes teacher training, case studies, rubrics, experiential capstone experiences, extended learning activities, quizzes/assessments, and reports.** Contact pdawson@jabatonrouge.com to connect with your local area contact.
Khan's Financial Literacy Course	Practical tips and step-by-step guidance course. Everything you need to know to manage your finances and build a solid foundation for your financial future.
Kira Learning	Kira Learning is an AI-powered teaching and learning platform that combines high-quality, standards-aligned curriculum with integrated AI tools designed to support both teachers and students across K–12. The platform includes paid, comprehensive courses in financial literacy, computer science, and AI literacy — each focused on building real-world skills and preparing students for college and career success. Kira also includes AI-powered tools such as an AI Tutor for real-time student support and a Teacher Assistant for planning, grading, and differentiation. These tools are available in both free and paid versions, with the paid version enabling integration with any digital curriculum or resource. Whether used with Kira's curriculum or alongside school systems' existing materials, the platform offers a flexible, easy-to-use solution to enhance instruction across all subjects and grade levels. For more information, please contact: Matt Goetzfried, Regional Director, Kira Learning, (602)999-1736, matt.goetzfried@kiralearning.com
Knowledge @ Wharton High School	The mission of KWHS is to promote global financial literacy, entrepreneurship, and leadership among high school students and educators by providing free innovative educational content.
Louisiana 4-H Living Your Financial Experience Program	The Louisiana 4-H Living Your Financial Experience Program is a research-based experiential learning program that is designed for high school students. Throughout eight lessons and a simulation experience, students will delve into the economics of consumer decision–making, practice strategies to achieve financial independence and sharpen their life skills in the process. The program challenges students to identify needs versus wants, set goals, practice budgeting and navigate LYFE- sized challenges. It also provides opportunities to engage local community members and industry partners in the learning process.
Louisiana Bankers Association	The Louisiana Bankers Patrick Spencer/FISC Education Foundation exists to promote banking and financial literacy in Louisiana through education initiatives. Financial literacy programs are offered in Louisiana elementary and high schools through Banks-at-school in elementary schools, banking study guides distributed to high schools, and the Louisiana JumpStart Coalition to foster financial education K-12. In addition, there is a list of financial literacy resources

	available for your reference. Teachers interested in having bankers speak to their classes should contact info@lba.org.
Money as You Grow	The initiative offers 20 age-appropriate financial lessons — with corresponding activities.
Money as You Learn	*Money as You Learn* provides teachers with Common Core aligned texts, lessons, and tasks that connect the Common Core to real-life applications while also equipping students with the knowledge needed to make smart financial decisions.
Money Management International	Provides workshops, webinars, blog posts, and other tools for financial education.
MyKidsBank	MyKidsBank is a secure, private, advertising-free tool designed to help teach personal money management in the home or classroom. Classroom teachers use the service as part of their financial literacy programs and to assist in their classroom economy. Parents use the service for managing household allowance for their children.
National Endowment for Financial Education	NEFE's High School Financial Planning Program® (HSFPP) is a turnkey financial literacy program specifically focused on basic personal finance skills that are relevant to the lives of pre-teens, teens, and young adults.
Next Gen Personal Finance	Next Gen Personal Finance (NGPF) is a nonprofit offering a free, complete personal finance curriculum for secondary classrooms — lessons, activities, and assessments covering everything from budgeting and credit to investing and taxes. Built with teachers and students in mind, NGPF provides educators with the free resources and professional development they need — aligned to the Louisiana Financial Literacy required topics — to confidently bring real-world money skills into their classrooms. Create your free teacher account here: www.ngpf.org. For more information about NGPF, please contact: info@ngpf.org.
OppU	OppU features interactive video-based lessons, cumulative quizzes, and completion tracking so educators can track students' progress through the content. The lessons are expert vetted and aligned to Jump$tart's K-12 national standards. OppU is teacher-endorsed and has been featured in education journals such as eCampus News. It is free and available for all to use.
Paying for College Resources	Resources to help high school students and their families responsibly make a plan to pay for college. Includes information on FAFSA, financial aid, scholarships and grants, and student loans.
Ramsey Solutions	*Foundations in Personal Finance* is a comprehensive, turnkey curriculum that meets state requirements for personal finance for grades 9-12. It's an engaging video-based course that's easy for teachers to use and is equipped with everything they need for a dynamic classroom experience.
Sallie Mae Free Financial Literacy Materials and Resources	Sallie Mae offers free financial literacy sessions to help students better understand the basics of money management. They supply a listing of topics that can be used to educate students including banking basics, money management, saving money, and using credit wisely.
SIFMA Foundation	The educational impact of the SIFMA Foundation's Stock Market Game™ is unmatched, with proven increases in student attendance, engagement, and class participation, and improved academic performance and financial behavior.

Stukent Personal Finance Courseware	The Stukent Personal Finance courseware is a dynamic, standards-aligned digital curriculum designed to equip high school students with real-world financial skills. This interactive platform includes a full semester of content covering essential topics such as budgeting, saving, credit, taxes, investing, insurance, and more. Key features include: • Real-time simulations that allow students to make financial decisions and experience consequences in a risk-free environment • Engaging, up-to-date content that meets Louisiana's new financial literacy graduation requirement • Teacher support tools, including lesson plans, auto-graded assessments, and data tracking This courseware will be provided at no cost to all high schools across the state, thanks to a statewide sponsorship through the OnPath Foundation. It supports Louisiana's commitment to preparing students for financial independence and long-term success.
Take Charge Today	More than 75 content lesson plans are available at the introductory (targeted at grades 7-9) and advanced (targeted at grades 10-12) levels.
Teach Financial Literacy	Financial literacy tools are recommended by a professional learning community of educators who currently teach financial literacy concepts to high school students.
The Student's Guide to Financial Freedom	*The Student's Guide to Financial Freedom* is a personal finance resource designed for high school and college-aged students. Through practical examples and real-life scenarios, the book introduces foundational financial literacy concepts, including budgeting, banking, credit management, debt avoidance, investing basics, taxes, and paying for college. The resource helps students understand how early financial decisions influence long-term financial stability and independence. Students learn how to evaluate financial tools such as bank accounts and credit cards, build strong credit safely, avoid common financial pitfalls, and begin investing with confidence. The book also introduces strategies for increasing earning potential through career planning, side income opportunities, and personal branding, while helping students make informed decisions about education, student loans, and long-term financial goals. Written in an accessible and student-centered format, *The Student's Guide to Financial Freedom* is designed to complement existing financial literacy curricula and help students apply financial concepts to real-life choices. The book can be used as a supplemental student text for financial literacy courses, independent reading assignments, or discussion-based classroom activities. **Pricing:** The book is available for individual purchase through major retailers. Schools

	and youth-serving organizations may also purchase classroom sets at bulk pricing.
U.S. Department of the Treasury	Resources for teachers and students in grades K-12 from the U.S. Department of the Treasury.
United States Mint H.I.P. Pocket Change	The United States Mint H.I.P. Pocket Change™ website is all about coins and taking a close look at coins can help students begin to grow into a fiscally responsible adult. The site includes activities and lesson plans that promote basic economic understanding for students in grades K-6.
Your Money Vehicle	Money Vehicle financial literacy concepts align to Louisiana policy addressing 6 topics: spending, saving, earning income, investing, managing credit, and managing risk. This is a paid resource.