

Personal Financial Literacy Materials Content Verification

Title: IBAT Financial Education Clearinghouse for Kids, Teachers, Parents, Bankers

Organization: IBAT Education Foundation**

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** A division of the Independent Bankers Association of Texas. IBAT is made up of 550 community banks spread across Texas in every school district and county. Community bankers are already teaching financial education classes in the schools near their banks and branches. The IBAT Education Foundation reviews materials to add to its Foundation website of easily accessible resources for elementary, middle and high school students, teachers, parents and bankers.

The materials included on this list are easily clicked on and researched. No passwords are needed. The Foundation website contains many other resources as well.

	Personal financial literacy materials (check all that apply)	List unit/section/ chapter title	List activity/page #(s)/ web link(s)
1. understanding interest, avoiding and eliminating credit card debt	X	www.ibat.org IBAT Education Foundation Teacher/Parent Resources	www.mindyourfinances.com www.yourcreditcardcompanies.com
2. understanding the rights and responsibilities of renting or buying a home	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.safeborrowing.com
3. managing money to make the transition from renting a home to home ownership	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.practicalmoneyskills.com Click on home based financial literacy button on top of page.
4. starting a small business	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.moneymatterstome.com Click on Life Changes, scroll down to starting a small business
5. being a prudent investor in the stock market and using other investment options	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.lei.ncee.net Learning, Earning, Investing

6. beginning a savings program and planning for retirement	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.Texasaves.com www.msmoney.com
7. bankruptcy	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.mindyourfinances.com Click on Credit and Debt
8. the types of bank accounts available to consumers and the benefits of maintaining a bank account	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.practicalmoneyskills.com Click on At Home button, Banking Services for a full array of types of accounts and how banks work.
9. balancing a check book	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.practicalmoneyskills.com Click on Home, Home Skills, Banking Services
10. the types of loans available to consumers and becoming a low-risk borrower	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.mymoney.gov Click on Credit and scroll down for loan options
11. understanding insurance	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.life-line.org Scroll across the home page for various types of insurance
12. charitable giving	X	www.ibat.org click on IBAT Education Foundation Teacher/Parent Resources	www.360financialliteracy.org Click on retirement and estate planning for section on charitable giving

Cost to districts (per pupil): Free

Are these branded materials? XXX Yes by each provider XXX No—not by IBAT. These are available to anyone.