

High School Personal Finance Resources

Pursuant to Act 35 of 2023, the Pennsylvania Department of Education (PDE) has identified resources to aid in the development of mandatory personal finance courses.

Inclusion in this list does not indicate an endorsement or recommendation by the Pennsylvania Department of Education. It means they were suggested by Pennsylvania educators for inclusion in this listing. Unless otherwise noted, all resources are offered free of charge. Some may require a verified educator account to access the complete resource. **Local review remains essential**—even when resources are promoted as being “standards-aligned.”

Note: All resources are listed in alphabetical order.

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INSTRUCTIONAL RESOURCES

Full High School Courses

- **JA Financial Literacy® Pennsylvania (Junior Achievement):** [Half-credit course](#) designed to meet the Pennsylvania standards with options for online and in-person instruction; support and professional development available through a local [Junior Achievement office](#)
- **Keys to Financial Success (Federal Reserve Bank of Philadelphia):** A [semester-long course](#) developed by the Federal Reserve Bank of Philadelphia in partnership with the University of Delaware; covers a comprehensive range of financial literacy topics, with lesson plans, activities, and assessments; course materials are provided free of charge with participation in low-cost professional development
- **Next Gen Personal Finance (NGPF) – Semester and Full-Year Courses:** Complete curriculum offering a [trimester](#), [semester](#), and [full-year](#) personal finance courses and a [financial algebra](#) course; includes Spanish materials, interactive lessons, assessments, and aligned professional development for teachers
- **Take Charge Today (University of Arizona) – Introductory and Advanced Courses:** Research-based [courses](#) designed for grades 7–12, with both introductory and advanced options; continuously updated, with accompanying teacher training and PD resources; free, verified educator account required to access detailed course information

Lesson Plans and Activities

- **Building Your Future (The Actuarial Foundation):** Four student [books](#) and accompanying teacher guides with an 11-week pacing guide
- **Canva Personal Finance Templates (Next Gen Personal Finance):** A variety of [templates](#) in Canva used to explain personal finance topics or for student use in sharing what they have learned
- **Consumer Financial Protection Bureau (CFPB):** Collection of standalone [classroom activities](#) searchable by topic, duration, and grade level
- **Cowin Financial Literacy Program (Teachers College, Columbia University):** Classroom [activities](#) based on case studies
- **EconEdLink (Council for Economic Education):** Searchable [library](#) of personal finance and economics lessons, sortable by grade and standard
- **Educational Comics (VISA and Marvel):** Educational [comic books](#) featuring familiar characters (Black Panther, Avengers, and Guardians of the Galaxy), along with associated educator materials
- **Federal Reserve Education:** A [collection](#) of lessons, activities, and more from educational experts across the Federal Reserve System

- **FDIC Money Smart:** Twenty-two high school [lessons](#) with guides and classroom activities plus parent materials
- **FitMoney:** Twenty-five [lessons](#), divided between four thematic units; free, verified educator account is required to access detailed course information
- **FoolProof:** Video-based [modules](#) with project-style assessments focused on critical decision-making
- **Hands on Banking (Wells Fargo):** Six [units](#) can be used with or without the corresponding online [course](#) for high school students; toolkit with ten additional lessons
- **Intuit:** [Lessons](#) on a wide range of personal finance topics, along with shorter activities on taxes, side hustles, and money mindsets
- **Money Math for Teens (FINRA Investor Education Foundation):** A series of [lessons](#) exploring the mathematics behind personal finance concepts
- **Next Gen Personal Finance (NGPF) Units and Mini-Units:** Modular [units](#) on banking, cryptocurrency, gambling and sports betting, philanthropy, and more; includes answer keys and assessments
- **Pathway to Financial Success (Discovery Education & Discover):** Eight [instructional units](#) with classroom lessons, interactive modules, and student capture sheets for notetaking
- **Practical Money Skills for Life (VISA):** Over 20 [lessons](#) for general high school use along with another set of [ten lessons](#) for students with special needs
- **Wharton Global Youth Program:** Collection of [lesson plans](#) on a wide range of personal finance topics

Audience-Specific Resources

Students with Disabilities

- **Cents and Sensibility (Pennsylvania Assistive Technology Foundation):** [Guide](#) for individuals with disabilities with an accompanying educator companion
- **Practical Money Skills (VISA):** Ten [lessons](#) for students with special needs
- **\$martPath All-Access (University of Cincinnati Economics Center):** Financial education [program](#) designed for students with developmental disabilities

Students in Foster Care or Transitioning Out

- **Keys to Your Financial Future (The Annie E. Casey Foundation):** Eight [modules](#) help youth in foster care grow their financial aptitude

Online Student Modules

- **Banzai:** Six [gamified units](#) ranging from 45 minutes to six hours of instruction, along with worksheets and other materials (Free account required to access detailed course information)
- **EVERFI Financial Literacy for High School Collection:** Each of the [following](#) consists of a series of 20-minute online lessons available in both English and Spanish with varying amounts of accompanying educational resources, including discussion guides, offline lessons, and student activities (Requires teacher and student logins)
 - **Financial Literacy® for High School:** Twelve [lessons](#) (4 hours) cover a wide range of personal finance topics
 - **Tax Simulation: Understanding Taxes™:** Five [lessons](#) (1 hour) sponsored by Intuit for Education that help students prepare to file their own taxes
 - **Build: Credit Fundamentals™:** Five [lessons](#) (1 hour and 15 minutes) address the basics of building good credit and why it matters
 - **Crypto Foundations™:** Two [lessons](#) (20 minutes) on what cryptocurrency is and how cryptocurrency is created on the blockchain
 - **Grow: Financial Planning for Life™:** Four [lessons](#) (1 hour and minutes) focused on students' financial futures, including savings habits and various retirement plan options
 - **Healthcare Literacy: Navigating Medical Care™:** Three [lessons](#) (45 minutes) on making financial decisions related to healthcare
 - **Marketplaces: Investing Basics™:** Five [lessons](#) (1 hour and 45 minutes) focused on investing
 - **Minding Your Money: Skills for Life™:** Five [lessons](#) (1 hour and 15 minutes) on different financial stages in life, financial values and habits, and how to initiate financial conversations
 - **Modern Money: Safe Digital Banking™:** Four [lessons](#) (1 hour and 20 minutes) on responsible use of banking tools and methods to recognize and avoid scams and fraud
 - **Pathways: Financing Higher Education™:** Six [lessons](#) (1 hour and 20 minutes) on paying for post-secondary education
- **FitMoney:** Twelve-module [course](#) culminating in a certificate
- **Hands on Banking (Wells Fargo):** Seven online [courses](#) with corresponding instructor's [guide](#) and lessons
- **Intuit:** Self-paced [courses and units of instruction](#) on a range of personal finance topics
- **JA Connect (Junior Achievement):** Online [student center](#) featuring over forty self-guided modules on topics such as budgeting, credit, insurance, investing, and careers

- **Khan Academy Financial Literacy Course:** Sixteen [units](#), along with teacher resources and extension activities
- **MoneySKILL (AFSA Education Foundation):** Over 35 [modules](#) addressing a broad range of personal finance concepts with built-in assessment and a teacher dashboard
- **Pathway to Financial Success (Discovery Education):** Forty [interactive modules](#) with supporting student capture sheets for notetaking by unit

Assessments

- **Financial Literacy Progress & Efficacy Assessment (Penn State Behrend and Next Gen Personal Finance):** [Pre- and post-test](#) used to measure the efficacy of financial education; allows selection of topics; requires a Next Gen Personal Finance educator account
- **Ready Assessments (Council for Economic Education):** Online [platform](#) to create assessments or use ready-made ones
- **Youth Financial Capability Survey (Consumer Financial Protection Bureau):** [Tools](#) to measure students' knowledge and skills development

Volunteer-Led Lessons

- **Credit Abuse Resistance Education:** Lessons [presented](#) by bankruptcy judges and other professionals on a range of financial topics
- **Get Smart About Credit (American Bankers Association):** Banks [volunteer](#) to deliver in-school presentations on credit and other topics
- **Junior Achievement:** Lessons and activities delivered by a network of community volunteers and subject-matter experts in cooperation with a local [Junior Achievement office](#)
- **Pennsylvania Attorney General's Office of Public Engagement:** [Presentations](#) on staying safe online and avoiding fraud
- **Pennsylvania Department of Banking and Securities:** Variety of [programs](#) and tools to help people invest wisely and avoid fraud
- **Pennsylvania Department of Insurance:** [Information](#) about various types of insurance and consumer services [professionals](#) available to present on a variety of insurance-related topics

SUPPLEMENTAL RESOURCES

Videos

- **Don't Get Debt Slapped:** 45-minute [video](#) on preventing debt overload from student loans, along with a collection of short videos on selecting colleges and determining how to pay
- **Federal Trade Commission:** [Videos](#) organized by topic, along with other teacher resources
- **FinCap Fridays (Next Gen Personal Finance):** Five-question quiz, short [video](#), and discussion prompts on timely topics
- **It's a Money Thing (Credit Union of the Atlantic):** Over 60 short [videos](#) on numerous financial topics
- **Making Cents (PBS):** Series of short [videos](#) on a range of personal finance topics
- **Million Stories (Singleton Foundation):** Collection of video [series](#) ranging from [debates between financial coaches](#) to [explanations of behavioral finance](#) and more
- **Napkin Finance:** A [collection](#) of 30-second videos organized into playlists by topic
- **Pennsylvania Higher Education Assistance Agency (PHEAA):** Collection of [videos](#) and other resources related to paying for post-secondary education
- **TED Talks:** Finance-focused [TED Talks](#) covering markets, the economy, personal finance, and more
- **Two Cents (PBS):** Educational show with [videos](#) (6 to 8 minutes) on a range of topics; review content beforehand, as not all videos are intended for a high school audience
- **Video Library (Next Gen Personal Finance):** Searchable [collection](#) of videos and associated educational materials curated by NGPF

Games

- **Banzai:** Interactive, ADA-compliant [games](#) with educational resources and teacher professional development on topics such as banking, consumer smarts, retirement, and investing
- **Bummer (NGPF):** Insurance [game](#) uses a "Wheel of Bumpers" to show risks and costs of unexpected events; includes a [reflection worksheet](#)
- **Cat Insanity (NGPF):** Credit score [game](#) introduces quirky scenarios to show how decisions raise or lower scores; includes classroom [reflection activity](#)
- **Claim Your Future (Finance Authority of Maine):** After selecting a career, students in the [game](#) navigate through various living expense choices and to try to balance their budget; associated teacher [materials](#)
- **Con 'Em If you Can (FINRA Investor Education Foundation):** Interactive strategy [game](#) turns players into fraudsters to learn how they work and outsmart them at their own game; associated [educator guide](#)

- **Credit Clash (NGPF):** Interactive credit-building [game](#) highlights strategies to improve and maintain a score; paired with a debrief [worksheet](#)
- **Crypto Craze (NGPF):** Cryptocurrency investing simulation [game](#) demonstrates volatility and decision-making in digital markets; paired with [reflection activity](#)
- **Financial Football (Visa & NFL):** Football-themed financial knowledge [game](#) with accompanying student activities and teacher guide allowing individual or head-to-head play (also available in Spanish)
- **Financial Lab (PBS and Duke's Center for Advanced Hindsight):** Online [game with educational videos](#) in which students learn how built-in biases impact financial decisions; includes an educator guide with classroom activities
- **Financial Soccer (Visa and FIFA):** Soccer-themed financial knowledge [game](#) with quick play and tournament options (available in numerous languages)
- **Fintropolis (Ally Bank):** A Minecraft [world](#) that uses real-world scenarios to introduce and familiarize students and users to financial concepts; associated lesson plans available (Requires Minecraft Education to play)
- **How Money Smart Are You? (FDIC):** A suite of [games](#) tests students' knowledge of financial topics, including supplementary resources
- **Influenc'd (NGPF):** Influencer [simulation](#) allows students to experience financial challenges of entrepreneurship and content creation; includes a reflection [worksheet](#)
- **Lights, Camera, Budget (PBS):** Students answer [questions](#) to prove they have good personal finance skills to keep their budget on track
- **Money Magic (NGPF):** Budgeting [game](#) challenges students to help Enzo reach a savings goal; paired with classroom [reflection materials](#)
- **NeighborMood (FoolProof Foundation):** App-based [game](#) teaching students to avoid scams, recognize manipulative marketing, and resist impulse buying with associated lesson plans
- **Payback (NGPF):** College financing [game](#) requires players to balance loans, academics, and lifestyle choices; comes with debrief [worksheet](#) (also available in Spanish)
- **Personal Finance Lab:** [Budgeting](#) and [investing](#) games offered in Pennsylvania in partnership with Brighter Financial Futures (check list of [counties](#) with free access through sponsorships)
- **Prosperity Quest (Intuit):** Online [game](#) allows students to explore income, credit, spending, saving, and investing; allows individual and classroom games; educator materials available
- **Shady Sam (NGPF):** Loan shark [role-play](#) teaches the dangers of predatory lending; includes a reflection [activity](#) provided for discussion
- **Shady Sam's Slick Wheels (NGPF):** Car-buying [role-play](#) introduces tactics used by sales personnel to maximize their profits at the consumer's expense; accompanied by a reflection [activity](#) provided for discussion

- **STAX (NGPF):** Short investing [simulation](#) compresses 20 years into 20 minutes and demonstrates diversification, index funds, and dollar-cost averaging; includes a [reflection worksheet](#)
- **Spent (Urban Ministries of Durham and NGPF):** Online [simulation](#) places students in a paycheck-to-paycheck lifestyle and forces tough financial decisions; includes student [reflection sheet](#) (also available in Spanish)
- **The Neighbormood (FoolProof):** App-based [game](#) simulates financial decisions and teaches healthy skepticism; includes a teacher's guide
- **The Payoff (VISA):** immersive experiential game that simulates using a phone to chat with characters, check their bank account, and more; includes teacher guide, three lesson plans, and assessments
- **The Stock Market Game (SIFMA Foundation):** Real-time stock trading [simulation](#) using a virtual \$100,000 with support for Pennsylvania teachers from [Foundation for Free Enterprise Education](#) (check for local or Title I sponsorship options)
- **The Uber Game (NGPF and Financial Times):** Interactive gig-economy [game](#) where students play the role of an Uber driver making daily financial decisions; associated [student activity](#)

Interactives & Calculators

- **Education Planner (PHEAA):** Learn about [careers and colleges](#)—including ways to pay—using simple search tools, clever interactive exercises, and straightforward instructions
- **Financial Calculators (Banzai):** Over 30 online financial [calculators](#) to help students calculate everything from compound interest to auto affordability
- **Financial Calculators (Intuit):** Interactive [calculators](#) for debt, tax, savings, budgeting, and more
- **Financial Calculators (VISA):** Over 50 [financial calculators](#) divided by topic area, also available as an iOS app
- **Family Budget Map (Economic Policy Institute):** Compare the cost of living by budget area using an [interactive map](#)
- **FICO® Score Estimator:** Answer a series of [questions](#) and get an approximate credit score; associated [student handout](#) available from NGPF
- **Finviz:** Visual representation of the stock market, including the [S&P 500](#), updated in real-time
- **JA Afford Your Future (Junior Achievement):** Online [calculator](#) to explore the affordability of various combinations of income and education funding
- **My Smart Borrowing (PHEAA):** Interactive [tool](#) allowing creation of up to four different scenarios to see how career and college choices may affect the cost of college and over-borrowing risks
- **NGPF Bank Simulator:** Students [practice](#) navigating the features of an online bank account, associated student [worksheet](#)

- **Pennsylvania Paycheck Calculator (ADP):** Estimate [net or “take home” pay](#) for either hourly or salaried employees

Simulations

Short Simulations

- **Intuit:** [Simulations](#) on tax preparation and credit with related lessons
- **Learn to Invest (Fidelity):** Investing practice [activity](#) with optional learning modules and an accompanying curriculum guide
- **Reality Check (Jump\$tart):** Quick online learning [tool](#) helps students see the level of income they will need to support the life they imagine
- **Time Portal (Troutwood):** Given a start and end year, [simulates](#) how an investment in the S&P 500 could have performed, based on actual stock market history

Extended-Use Simulations

- **JA Finance Park® (Junior Achievement):** Classroom lessons combined with in-person or virtual simulation experience available through a local [Junior Achievement office](#)
- **My Classroom Economy (Vanguard):** Hands-on [simulation](#) that takes place in the background of any class, allowing students to earn “money” in class, pay bills (including rent for their desk), and make financial decisions
- **Personal Finance Lab:** [Budgeting](#) and [investing](#) games simulate real-world scenarios, offered in Pennsylvania in partnership with Brighter Financial Futures (check list of [counties](#) with free access through sponsorships)
- **The Stock Market Game (SIFMA Foundation):** Real-time stock trading [simulation](#) using a virtual \$100,000; includes broader competitions like InvestWrite and Capitol Hill Challenge with support for Pennsylvania teachers from [Foundation for Free Enterprise Education](#) (check for local or Title I sponsorship options)

In-Person Simulations

- **Financial Reality Fair (Cross State Credit Union):** Community [volunteers](#) conduct a hands-on experience in which students identify their career choice and starting salaries and then complete a budget
- **Hands on Banking® Experience (Wells Fargo):** Station-based [simulation](#) that can be conducted in-person or virtually

Other

- **FinCap Fridays (Next Gen Personal Finance):** Five-question quiz, short [video](#), and discussion prompts on timely topics

- **Personal Finance Posters and Infographics (Federal Reserve System):** Download personal finance [posters](#) or order free copies for the classroom; associated lesson plans available
- **Practical Money Matters (VISA):** Timely [articles](#) with personal finance tips in English and Spanish
- **Question of the Day (Next Gen Personal Finance):** [Questions](#) intended to spark curiosity as warm-up activities or to introduce a new topic
- **Thinking Money for All Kids: Diverse and Inclusive Reads to Teach Young People about Money (American Library Association and FINRA Foundation):** Annotated [list](#) of personal finance-related books compiled by librarians

General Personal Finance Information

Federal Government

- **Bureau of Labor Statistics (U.S. Department of Labor):** Jobs and employment [information](#) and forecasts, including the [Occupational Outlook Handbook](#)
- **Career One Stop (U.S. Department of Labor):** Career exploration [materials](#)
- **Consumer Financial Protection Bureau:** [Information](#) and support for getting fair treatment by banks, lenders, and other financial companies
- **Federal Student Aid (U.S. Department of Education):** [How to](#) apply for and manage student aid
- **Federal Trade Commission:** [Information](#) on deceptive or unfair business practices
- **Food and Nutrition Service (U.S. Department of Agriculture):** [Information](#) on Nutrition assistance programs, such as the Supplemental Nutrition Assistance Program (SNAP)
- **Internal Revenue Service:** Federal tax [policy and forms](#)
- **Social Security Administration:** Social Security and Medicare benefit and payment [information](#)
- **Today's Military (U.S. Department of Defense):** [Details](#) about careers in the military

Pennsylvania State Government

- **Pennsylvania Attorney General:** Consumer protection [information](#) for Pennsylvanians with an emphasis on financial fraud and keeping people safe online
- **Pennsylvania Department of the Auditor General:** Be Money \$mart financial literacy [initiative](#)
- **Pennsylvania Department of Banking and Securities:** [Information](#) on financial topics and assistance with financial institutions and service providers
- **Pennsylvania Higher Education Assistance Agency (PHEAA):** Detailed student financial aid [information](#) specific to Pennsylvania students, including the annual [Pennsylvania Student Aid Guide](#)
- **Pennsylvania Housing Finance Agency:** Home financing [programs and education](#) for homebuyers
- **Pennsylvania Insurance Department:** Consumer resource [library](#) with information about insurance topics
- **Pennsylvania Treasury:** [Information](#) about 529 plans, ABLE accounts, unclaimed property, and Keystone Scholars

Other Sources

- **AnnualCreditReport.com:** Government-recognized [website](#) for accessing free credit reports from the three major credit reporting agencies
- **National Disability Center's Financial Resilience Center:** [Answers](#) to frequently asked questions for individuals with disabilities and their families

Glossaries

The following organizations provide glossaries with key vocabulary terms and definitions:

- [Consumer Financial Protection Bureau \(CFPB\)](#)
- [Econ Ed Link \(Council for Economic Education\)](#)
- [Federal Reserve Education](#)
- [Next Gen Personal Finance](#)

Student Programs

Student Competitions

- **JA Stock Market Challenge® (Junior Achievement):** Live [simulation](#) where, following classroom lessons, students compete in a fast-paced marketplace; support and professional development available through a local [Junior Achievement office](#)
- **LifeSmarts (National Consumers League):** Team-based consumer knowledge [competition](#) focusing on personal finance and other topics, coordinated in Pennsylvania by the Office of Attorney General
- **Lights, Camera, Save! Teen Video Contest (American Bankers Association):** Local banks collect [submissions](#) and select one for the national competition
- **National Personal Finance Challenge (Council for Economic Education):** Nationwide [competition](#) offering students the opportunity to build and demonstrate their financial knowledge; includes preparation materials
- **The Stock Market Game (SIFMA Foundation):** Real-time stock trading [simulation](#) using a virtual \$100,000; includes broader competitions like InvestWrite and Capitol Hill Challenge with support for Pennsylvania teachers from [Foundation for Free Enterprise Education](#) (check for local or Title I sponsorship options)
- **Wharton Global High School Investment Competition (University of Pennsylvania)** — Teams of four to six [compete](#) against others to build a portfolio for to meet long-term investment objectives based on a case study

Student Certifications

- **FitMoney:** Online student [certificate program](#) allows teachers access to student progress information
- **Intuit Personal Finance Certification Exam via Certiport:** Online [exam](#) for students to demonstrate personal finance knowledge (Cost associated with this program)
- **W!se Certified Financially Literate™ (CFL™):** This [certificate](#) program demonstrates students' financial knowledge to colleges and employers (May be grant-funded, check for availability)