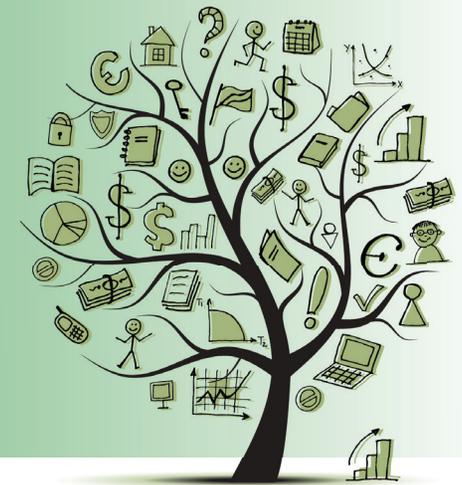




The fortunes of community banks are intrinsically tied to the fortunes of the communities they serve. Whether located in small towns, suburbia or big-city neighborhoods, community banks are uniquely positioned to connect financial education to financial products and services that can help set youth, adults and small business owners on the path to a secure economic future.

The Independent Community Bankers of America® (ICBA) is pleased to promote the following financial education programs that help consumers and small business owners improve their money management skills.

If your bank decides to participate in any of the programs below, make sure to mention that your bank is an ICBA member as special program pricing and/or discounts may apply.



FDIC Money Smart



FDIC's **Money Smart** program is a complimentary educational program designed to bring more consumers into traditional banking relationships. The modernized curriculum has tracks for adults, young adults and small businesses. Because of its design,

Money Smart has specific training modules, in nine languages, which can be used to fill in the gaps from other financial education programs.

Money Smart for Small Business is an instructor-led training curriculum developed jointly by FDIC and SBA. The 10 modules in this free curriculum provide introductory training for new and aspiring entrepreneurs on the basics to organizing and managing a business. It is designed to be delivered to new or operating small business owners—persons without formal business training—by financial institutions and other community stakeholders. The curriculum is a great tool for bank-community partnerships.

www.fdic.gov/consumers/consumer/moneysmart/business.html

Jump\$tart Coalition



Jump\$tart Coalition is a diverse group of financial education stakeholders whose organizations work together to educate and

prepare our nation's youth for financial success. **Jump\$tart's** online Clearinghouse is the nation's most comprehensive collection of financial education resources suitable for students in pre-kindergarten through college. All of the resources listed in the Clearinghouse have been reviewed for appropriateness, based on the National Standards in K-12 Personal Finance Education.

Since 2008, **Jump\$tart's National Educator Conference** has provided classroom teachers with resources and information to improve their own levels of financial literacy, as well as improve their ability to teach personal finance in school. Community banks have demonstrated their support for local educators by providing scholarships to this event. ICBA has a seat on **Jump\$tart's** board of directors.

www.jumpstart.org

Practical Money Skills for Life



Visa has partnered with leading consumer advocates, educators, and financial institutions to develop the **Practical Money Skills** program.

At practicalmoneyskills.com and whatsmyscore.org, consumers, educators, parents, students and policymakers can access free educational resources, including personal finance articles, games and lesson plans.

Practical Money Skills for Life is educator-developed and educator-approved, and the program has reached millions of students across the nation. Visa also works with state and national governments to co-sponsor community-based events such as statewide Financial Football rollouts and the annual Financial Literacy and Education Summit.

If you have questions or would like to learn more about **Practical Money Skills for Life**, please email info@practicalmoneyskills.com.

www.icba.practicalmoneyskills.com