



The Money Smart Financial Education Center

Excerpted from: merrickbank.com

Financial Education can help everyone, from individuals to entire communities. Understanding credit and banking services will help encourage consumers to save more money, buy homes, and improve their overall financial health and well-being.

The Federal Deposit Insurance Corporation (FDIC) created the Money Smart curriculum to help adults build financial knowledge, develop financial confidence, and use banking services effectively.

Bank On It - All about banks and the services they offer

Borrowing Basics - Basics of borrowing money

Charge It Right - How to properly use a credit card

Safe Credit - Your rights and the laws protecting your rights

Loan to Own - General information on consumer installment loans, including car loans

Money Matters - How to prepare a personal budget

Pay Yourself First - Why you should save, save, save

Your Credit - How your credit history affects your credit future

Your Own Home - Renting versus owning a home

FDIC Consumer News

A Special Guide for Young Adults - Control of Your Finances:

- Common Mistakes to Avoid
- Protecting Against Fraud
- Five Things to Know About Credit Cards and Checking Accounts
- Hi-Tech Banking, 24/7
- A "To-Do" List for Key Stages of Your Life
- Take Our Financial Aptitude Test

Fiscal Fitness for Older Americans - Stretching Your Savings and Shaping Up Your Financial Strategies:

- Helping Your Money Last... After Your Last Paycheck
- Avoiding Frauds that Target the Elderly
- How to Simplify and Organize Your Finances
- Giving Others Access to Bank Accounts and Safe Deposit Boxes
- 7 Things to Know About FDIC Insurance
- Take Our Quiz on Money Management for Seniors

References:

Merrick Bank website, downloaded March, 2014.