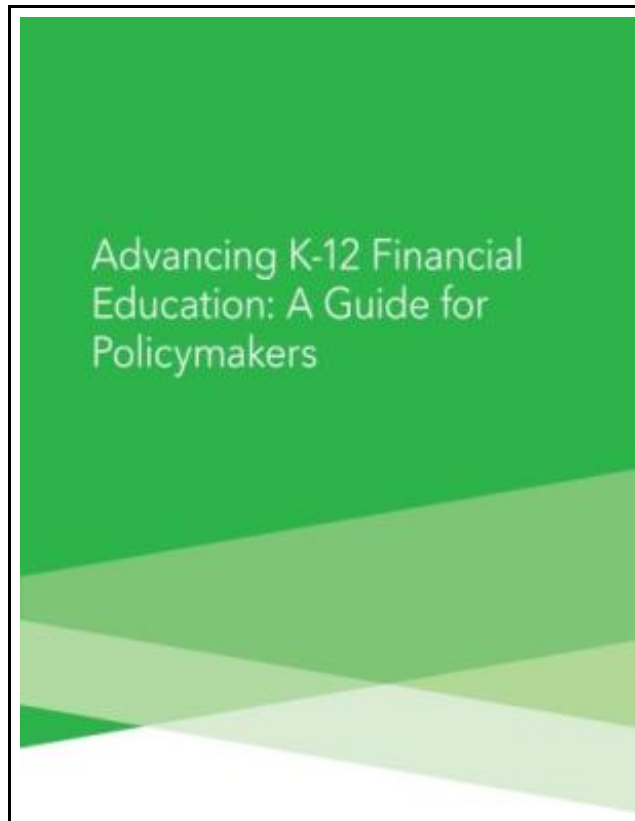


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ADVANCING K-12 FINANCIAL EDUCATION: A GUIDE FOR POLIYMAKERS



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Createspace Independent Publishing Platform, United States, 2015. Paperback. Book Condition: New. 280 x 216 mm. Language: English . Brand New Book ***** Print on Demand *****.The Consumer Financial Protection Bureau (CFPB) believes integrating financial education throughout the K-12 experience represents a promising opportunity to reach consumers at pivotal points in their development and financial lives. When we start early with age-appropriate and relevant financial education and consistently reinforce those lessons throughout the K-12 years, we can give young people more chances to develop positive habits and behaviors. Helping consumers acquire financial capability is an integral part of the CFPB's consumer financial protection mission, as reflected in numerous provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.¹ The Act charges the Bureau with researching, developing, promoting, and implementing financial literacy programs and activities. The CFPB developed this resource guide to help connect policymakers with tools, information, and insights to enhance K-12 financial education efforts. The guide will likely be most relevant to state policymakers-notably state treasurers, state superintendents, governors, state legislators, state government associations, and their respective staff-who seek to advance the development and implementation of K-12 financial education. However, the CFPB designed this resource guide so all members of the financial education community could benefit from the framework, case studies, and resources we have provided. Achieving meaningful and lasting change requires bold and innovative approaches, and involvement of the broad range of stakeholders with a role in implementing financial education. Embedding financial education within K-12 education can better prepare students for the financial challenges they are likely to encounter in higher education and the workplace. Recent research suggests that, students who receive K-12 financial education achieve significantly higher savings and net worth later in life.² Furthermore, carefully implemented high school financial education requirements are linked...



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