

Summer Institute Day 3: Personal Finance Topics

Presented by

Kathleen Brennan

July 13, 2022

kbrennan@mountsaintmary.org

Agenda

- **1:00-2:00- Investing:** Analyze the impact of current trends in social media on investing decisions.
- **2:00- 2:05- Break**
- **2:05- 3:00 –Managing Credit:** Learn about the latest developments in obtaining and managing credit
- **3:00- 3:05- Break**
- **3:05- 4:00- Managing Risk:** Understand different types of identity theft and ways to avoid them.

Disclaimer

All information provided in this session is for educational purposes only and is not intended in any way to be interpreted as financial advice.

Summer Institute Day 3: Investing



Part 1: Objectives

Students will be able to:

- Recognize how social media can be used to influence their investment decisions
- Be on the lookout for scams and schemes
- Identify legitimate online investment applications
- Compare and contrast the pros and cons of selected investment apps.

National Standards

Standard 4 Financial Investing, Grade 12, Benchmark 9 – Common behavioral biases can result in investors making decisions that adversely affect their investment incomes.

Standard 4 Financial Investing, Grade 12, Benchmark 10 – Financial technology can counterbalance negative behavioral factors when making investment decisions.

Standard 4 Financial Investing, Grade 12, Benchmark 11 – Discount brokerage firms can provide inexpensive investment services and advice using financial technology.

Standard 4 Financial Investing, Grade 12, Benchmark 14 – Criteria for selecting financial professionals include licensing, certifications, education, experience, and cost.

Social Media



80 Million active users in U.S.

60% female

60% between ages of 16-24



Most Popular Apps (2021)

| App | Downloads 2021 |
|--------------------|----------------|
| TikTok | 656 million |
| Instagram | 545 million |
| Facebook | 416 million |
| WhatsApp | 395 million |
| Telegram | 329 million |
| Snapchat | 327 million |
| Zoom | 300 million |
| Facebook Messenger | 268 million |
| CapCut | 255 million |
| Spotify | 203 million |

Source: [Apptopia](#)

Tik Tok's Popularity



[Tik Tok is the Place to Go!](#)

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TikTok Is the Place To Get Financial Advice If You're a Young Adult

The short videos are ideal for many people. But is the advice any good?

https://www.wsj.com/articles/tiktok-financial-advice-11619822409?st=81jpvgarh5dlfsj&reflink=desktopwebshare_permalink

Why the Worry?

- 56% of Gen Z and millennials use social media for financial advice
- 52% of Gen Z go to Tik Tok for the advice
- 51% of Gen Z admit to taking advice from someone they didn't know online

Source: Qualtrics Survey, June 2021

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#CNN #Investing #TikTok

TikTok's latest trend isn't a dance. It's financial advice

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7 Secret Zoom Features You'll...

Awall Crypto – And...



Tik Tok's Popularity

What advice would you give to your students about social media apps such as Tik Tok?

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Tik Tok's Popularity

Watch Out for Misinformation!

- #finance has over 1.3 billion views
- Videos can encourage risky, over-simplified, and impulsive financial decisions
- 14% of TikTok finance videos don't carry disclaimers
- 1 in 10 financial influencers aren't transparent about their qualifications

Source: [Influence Investors](#)

Helping Students Spot Bad Advice






- Does the TikToker have credentials?
- Is the TikToker pitching/trying to sell me something?
- Do I have to act on the advice quickly?
- Do they promise results that are too good to be true?
- Can I verify what they are advising/pitching?

Source: [Lifehacker](#)

What is Financial Technology?



Growth of Fintech

| Fintech Category | 2015 | 2017 | 2019 |
|--|------|------|------|
|  Money transfer and payments | 18% | 50% | 75% |
|  Savings and investments | 17% | 20% | 34% |
|  Budgeting and financial planning | 8% | 10% | 29% |
|  Insurance | 8% | 24% | 48% |
|  Borrowing | 6% | 10% | 27% |

Source: EY Global Fintech Adoption Index 2019

[Visualizing the Current Landscape of Fintech](#)

Startups are creating new financial business lines and disrupting old ones



Venture Scanner

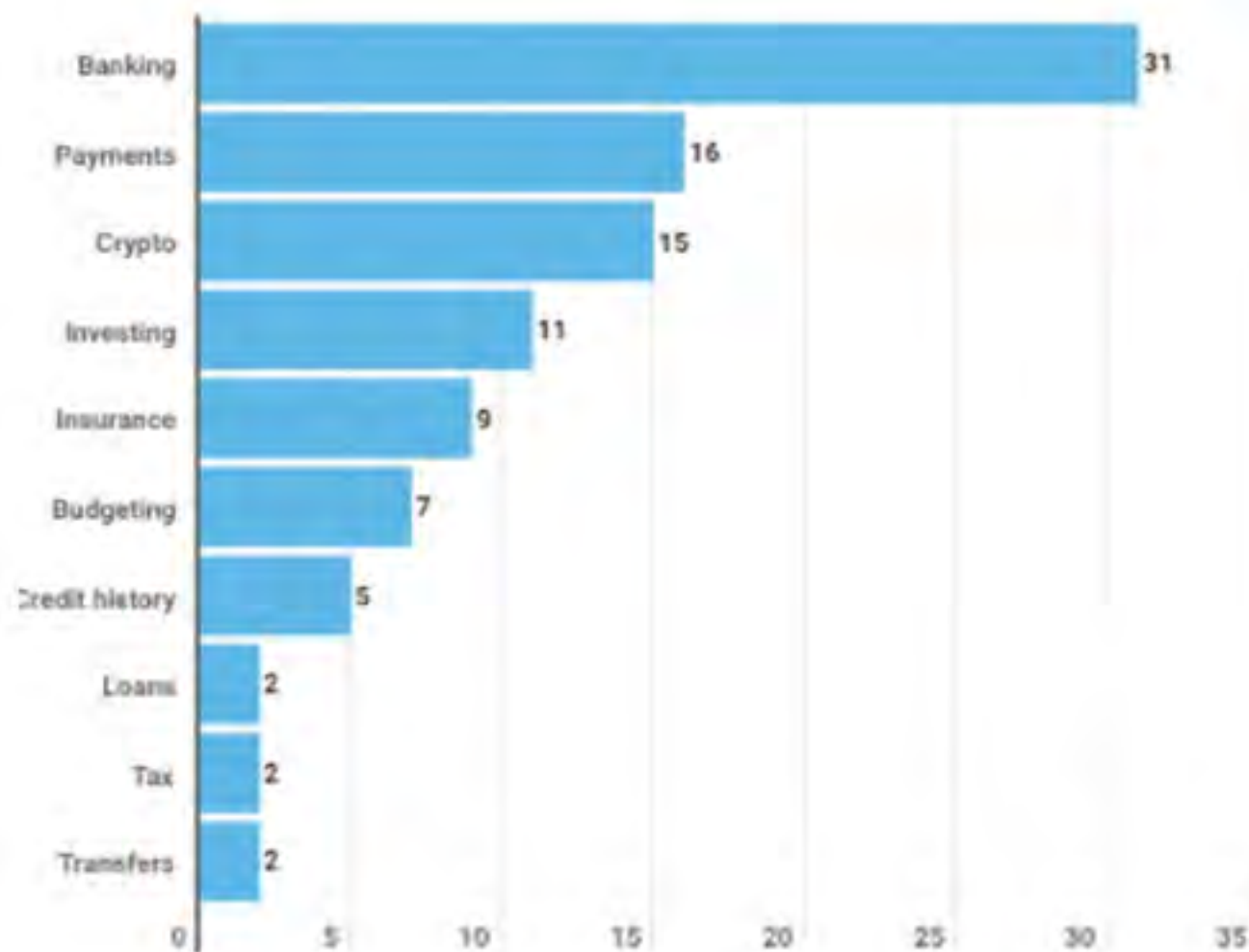
The graphic above shows a sampling of companies in each category

Top 15 Fintech Apps

| App rank | Top 50 iOS apps | Top 50 Android apps |
|----------|--------------------------------|------------------------|
| 1 | Cash App | Google Pay |
| 2 | Venmo | Cash App |
| 3 | PayPal | PayPal |
| 4 | Zelle | Venmo |
| 5 | Capital One Mobile | Crypto.com |
| 6 | Chase Mobile | Zelle |
| 7 | Crypto.com | Credit Karma |
| 8 | Robinhood | Capital One Mobile |
| 9 | Credit Karma | Chime |
| 10 | Bank of America Mobile Banking | Coinbase |
| 11 | Coinbase | Robinhood |
| 12 | Chime | Stash |
| 13 | Wells Fargo Mobile | Webull |
| 14 | Experian Credit Report | Experian Credit Report |
| 15 | GEICO Mobile – Car Insurance | Fresh EBT |

[Singular Net Blog](#)

Top 100 Fintech Apps by Category

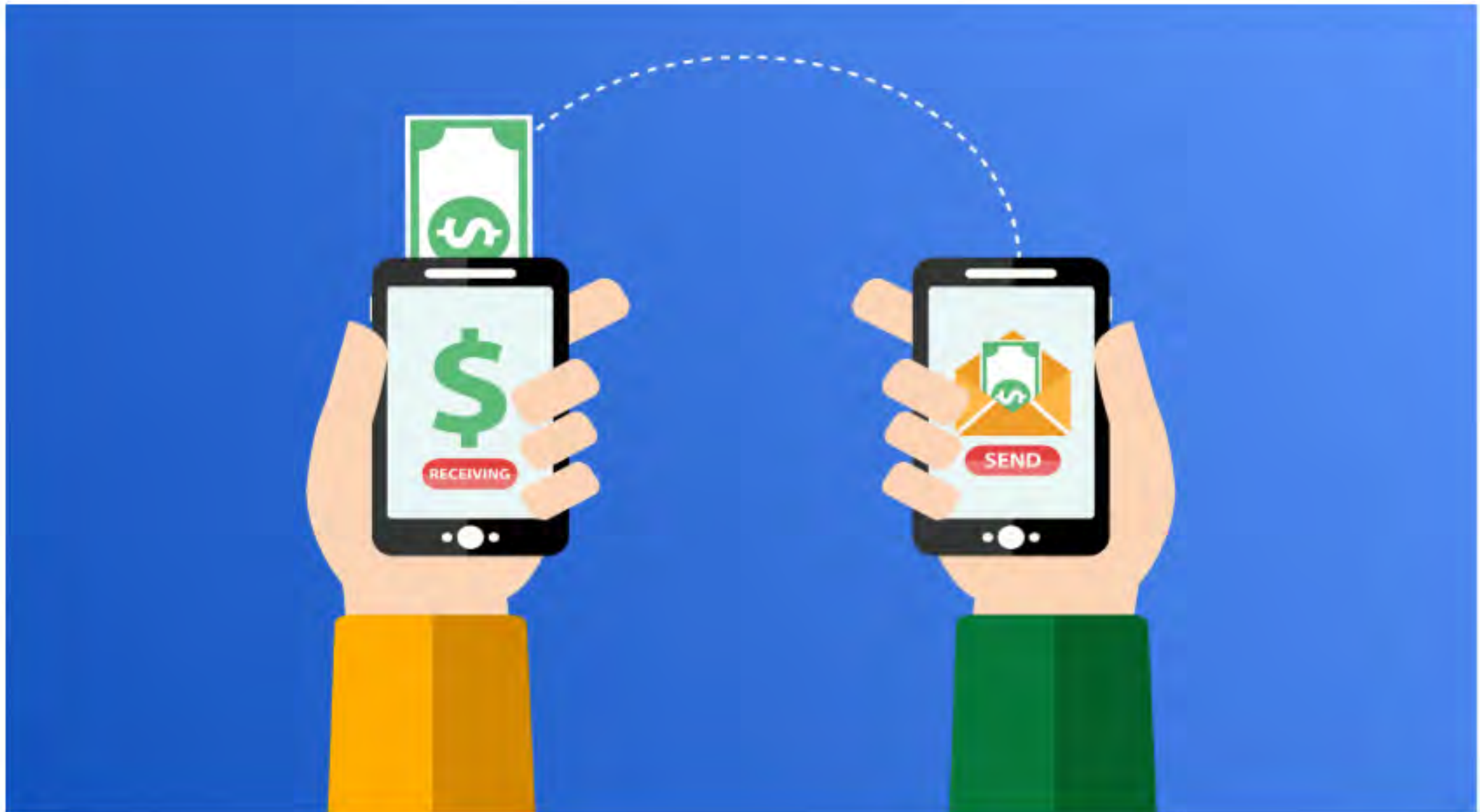


App Annie, June 2021

Why do consumers like Fintech?

- Attractive rates and fees (27%)
- Easy access and account setup (20%)
- Variety of innovative products and services (18%)
- Better service quality and product features (12%)

Peer-to-Peer Payments



Advertiser disclosure

What Are Peer-to-Peer Payments?

Peer-to-peer payment services let you use your debit card to pay friends or family from your phone.

Amber Murakami-Fester | Jun 16, 2022



Up your money game with a NerdWallet account

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Continue with Google

or continue with email

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<https://www.nerdwallet.com/article/banking/p2p-payment-systems>



TOP PICKS



GUIDES



TOOLS



MY NERDWALLET

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Top Peer-to-Peer Payment Apps: Pros, Cons and How to Use Them

Chanelle Bessette | Apr 1, 2021



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Mobile Payment Apps

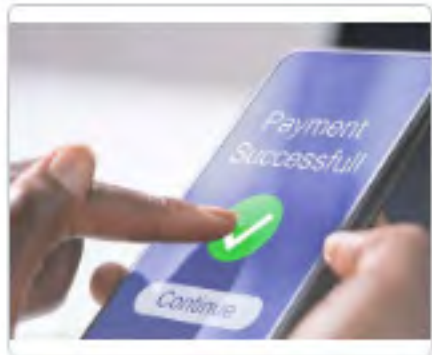
What types of payment apps, if any, do you use? Why do you use them?

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Mobile Payment Apps



Peer-to-Peer Payment Apps

Name two advantages and two disadvantages of P2P apps.

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Peer-to-Peer Payment Apps

Investing Apps



Types of Investing Apps

- **Stock Trading-** buy and sell securities through your smartphone (Robinhood, Webull, Public, M1 Finance)
- **Micro-investing-** allow people to purchase fractional shares (Acorn, Stash, Robinhood, Public, M1 Finance)
- **Robo Advisors-** guided advice through algorithms (Betterment, Wealthfront, M1 Finance)
- **Discount Online Brokerages-** make trades with reduced commissions (Schwab, E-Trade, Ally Invest)

Choosing the Right Finance App

1. Start with a goal
2. Understand the features
3. Research the reputation of the app and its provider
4. Consider the cost and time commitment
5. Keep your personal information safe

Source: [Discover: Banking 101](#)

Compare Investing Apps



Popular Investing Apps/Brokerage accounts

(Source: Yanely Espinal, Next Gen Personal Finance)

Feel free to visit the website for the apps also!

Robinhood (website)

- [Bankrate review](#)
- [Fool.com review](#)

Acorns (website)

- [NerdWallet review](#)
- [Investor Junkie](#)

Cash App (website)

- [Fool.com review](#)
- [The College Investor](#)

Wealthfront (website)

- [Investopedia review](#)
- [Bankrate review](#)

Stash (website)

- [NerdWallet review](#)
- [MoneyUnder30](#)

Public (website)

- [Investopedia review](#)
- [Investor Junkie](#)

TAKE NOTES BELOW:

| | Robinhood | Acorns | Cash App | Wealthfront | Stash | Public |
|--|-----------|--------|----------|-------------|-------|--------|
| Trading Fees/Commissions? | | | | | | |
| Management/Membership Fee? | | | | | | |
| Transfer Fee to Exit (called ACATS)? | | | | | | |
| Minimum required to start? How much? | | | | | | |
| Tax Advantaged Accounts? | | | | | | |
| Which Investments are offered? Stocks, bonds, funds, crypto? | | | | | | |
| Fractional Shares available? | | | | | | |
| students use it? Why or why not? | | | | | | |

<https://cf.nearpod.com/neareducation/new/Webpage/1008262284/iconoriginal.pdf?AWSAccessKeyId=AKIA5LQSO4AXIHKV2NEC&Expires=2147483647&Signature=RVzyIXqlbcOTdKWnwh%2F8%2FnX9xUU%3D>





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Nik Custodio

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Explain Bitcoin Like I'm Five

If you still can't figure out what bitcoin is...



<https://medium.com/free-code-camp/explain-bitcoin-like-im-five-73b4257ac833>





Should You Buy Bitcoin?

154,445 views • Jan 9, 2019

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Al Jazeera En...

https://www.youtube.com/watch?v=ggvlgNMr_NE

Most have never used Bitcoin and probably don't know exactly what it is. Although, estimates

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How Cryptocurrency Works | NYT

180,264 views • Apr 2, 2018

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The New York Times

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109,758 views • Sep 8, 2021

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trade cryptocurrency. Tom Brady is in on investing in crypto, are you?

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Don't Miss Out on
Crypto: Larry...
FTX Official



Video



So Flippin' Easy - Age of Crypto | CoinFlip with Neil Patrick Harris



GOOD CENTS

Hey, bitcoin investors: Do this before you

<https://www.nbcnews.com/better/pop-culture/hey-bitcoin-investors-do-you-invest-crypto-ncna920216>

Five things you need to consider before investing your hard-earned cash.

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<https://www.theskimm.com/money/are-you-ready-to-invest-in-crypto-3JVY9S39v5K7Elxf7c3qX3>

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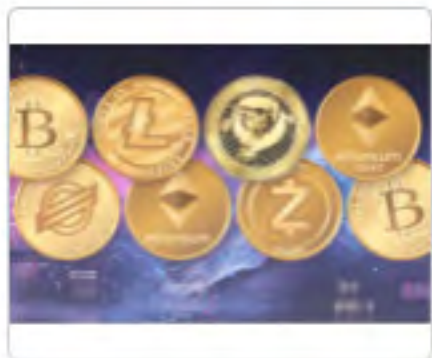
5 Biggest Financial Scams (And How To Avoid Them)

Poll



Take a guess--- what percent of the students you taught last year owned a digital currency?

- Less than 10%
- 10-20%
- 21-50%
- More than 50%



Digital Currencies

Which, if any, of the Bitcoin resources contained on the previous slides are you likely to use? How do you address this topic in your class?

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Digital Currencies

Summer Institute Day 3: Managing Credit



National Standards

Standard 5 Managing Credit, Grade 12, Benchmark 7 – Lenders assess the creditworthiness of potential borrowers from reports compiled by credit bureaus.

Standard 5 Managing Credit, Grade 12, Benchmark 8 – Credit scores assess a person's credit risk based on information in their credit report.

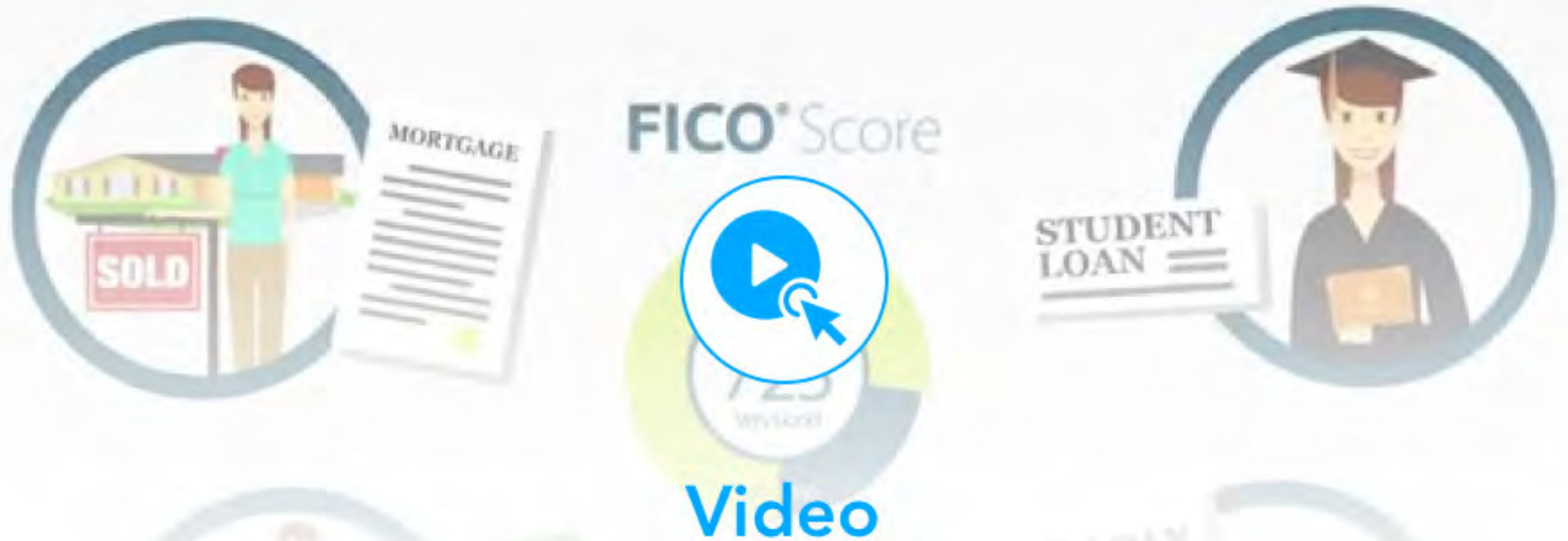
Standard 5 Managing Credit, Grade 12, Benchmark 9- Credit reports and scores may be used by entities other than lenders.

Standard 5 Managing Credit, Grade 12, Benchmark 13 – Alternative financial services can provide easy access to credit, often at a relatively high cost.

Part 2: Objectives

Students will be able to:

- Recognize the difference between traditional vs. non-traditional credit
- Understand how credit boosters can improve credit scores
- Analyze the pros and cons of Buy Now Pay Later Options
- Review the features of Credit Builder Loans



What is a FICO® Score? – FICO Credit Education Series

Credit Types

Traditional

- Banks
- Mortgage lenders
- Auto loan companies
- Credit card companies
- Student Loans

Non-traditional

- Rental Payments
- Childcare/School Tuition
- Utilities
- Phone/Internet/cable
- Rent-to-own, layaway

Credit Boosters

Credit improvement programs that are designed to help improve your credit score by considering non-traditional credit.



CREDIT BOOSTERS
Affordable Credit Repair



experian
Boost
Video



Experian Boost Explained (Instantly Raise Your Credit Score for Free)



Video
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UltraFICO Score Ask Lender

BUILD BUSINESS CREDIT



Video



Build Business Credit with eCredable | eCredable Review how to build business credit

Credit Boosters

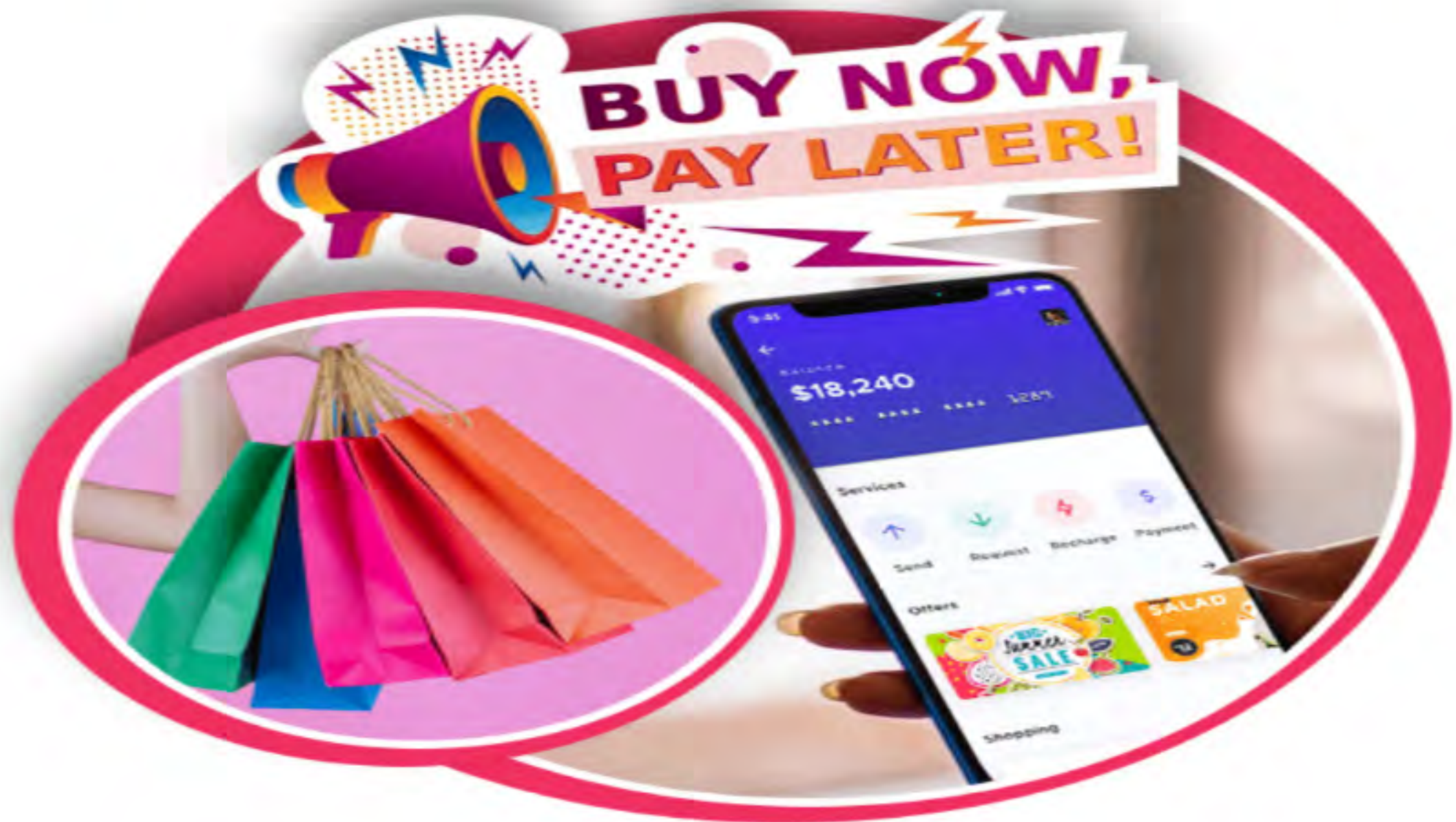
Pros

- Report payments from non-traditional accounts
- Experian Boost and UltraFico are free services
- Experian Boost includes only on-time payments

Cons

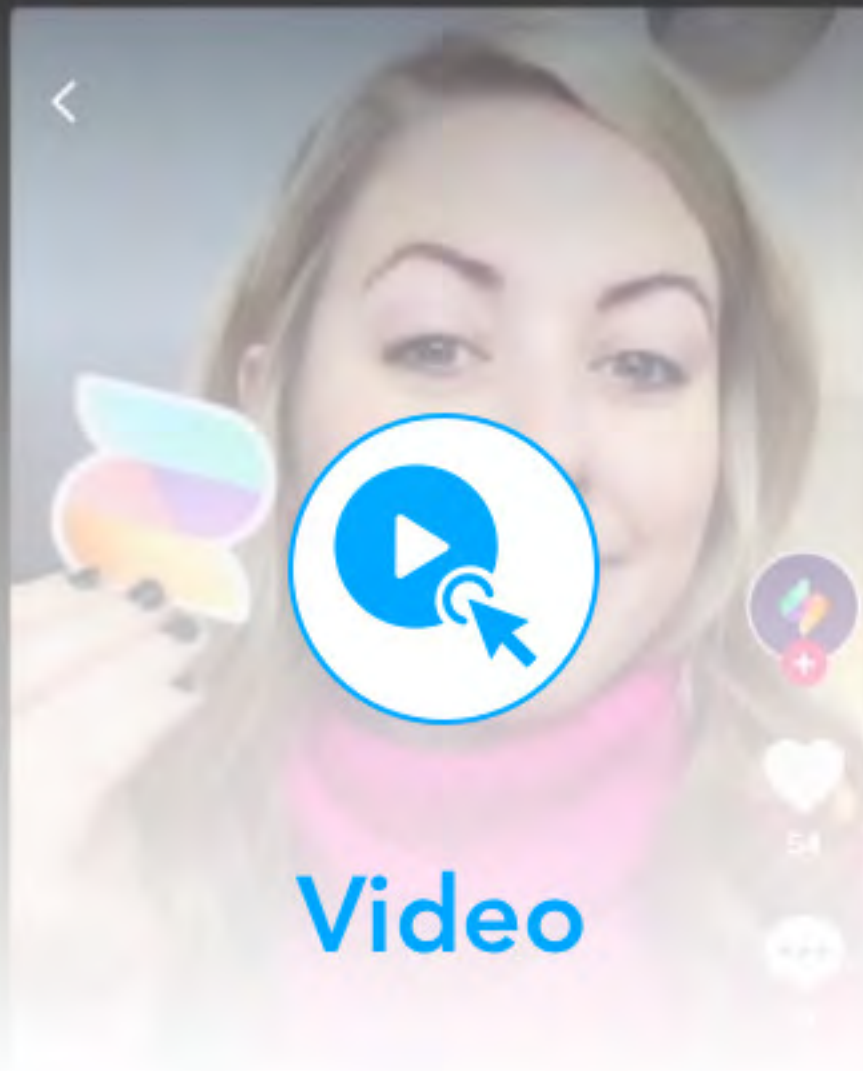
- eCredable charges a fee
- Not all landlords will be willing to report rent payments
- Mortgage lenders don't consider boosting programs

Buy Now, Pay Later!!



Buy Now Pay Later Apps

- BNPL use skyrocketed during pandemic
- Buy something today, pay for it over time
- No set credit score to use BNPL app; some perform a soft inquiry
- Many BNPL apps don't charge interest as long as payments are made on time; if you miss a payment a late fee may be charged
- May report negative payment history to credit bureaus
- BNPL app earns a fee from the merchant, similar to credit cards



Tik Tok Posts for "Buy Now, Pay Later"

**Buy now.
Pay later.
No fees.**

affirm

Klarna.



Video

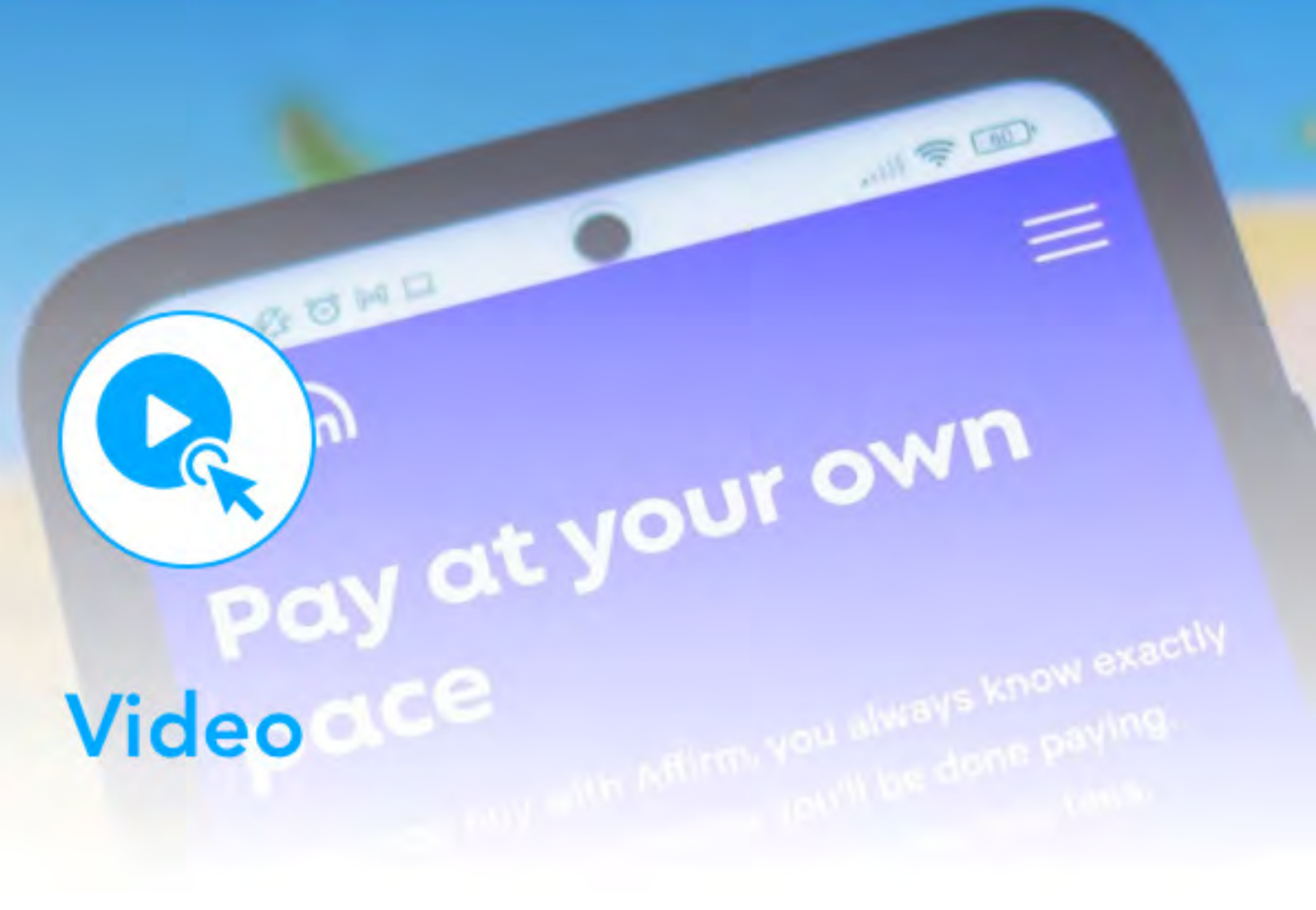
The TRUTH about Buy Now Pay Later (Affirm, Klarna, Afterpay)



THE RISE OF BUY NOW, PAY LATER



Video



Is Buy Now, Pay Later A Good Idea For Consumers?



The Happy Arkansan



AFTERPAY

<https://thehappyarkansan.com/blog/afterpay-vs-affirm/>

VS. AFFIRM



Buy Now, Pay Later!!

Overall, do you think BNPL apps are a good or a bad development in financial technology? Why or why not?

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Buy Now, Pay Later!!

Credit Builder



Credit Builder Options

- Become an authorized user on someone else's credit card to leverage their credit history
- Apply for a secured credit card that requires a security deposit
- Obtain a credit builder loan
 - Borrow a small amount of money
 - Lender deposits it into CD or savings account
 - Pay back the amount over time
 - Lender reports the payment history to credit bureaus
 - Once the balance is paid, borrower gets the sum

Source: [Creditrepair.com](https://www.creditrepair.com)



How to Build Credit - Self Credit Builder Account

Wallet Hub's Best Credit Builder Loans (2022)

- [Republic Bank](#) -Overall
- [AlltruCredit Union](#) –Interest refund
- [Sunrise Banks](#) – Interest-bearing account
- [Self](#) – online lender
- [Money Lion](#) – no credit check
- [Digital Federal Credit Union](#) –low APR

Responsible Credit Practices

Utilize these responsible practices to help build your credit



Make payments for all lines of credit on time



Keep credit utilization under 30%



Don't open multiple lines of credit in a short period of time



Strategically apply for any credit cards



Keep good standing accounts open



Monitor your credit score

Source: [Creditrepair.com](https://www.creditrepair.com)

Summer Institute Day 3: Managing Risk



National Standards

Standard 6 Managing Risk, Grade 12, Benchmark 1 – People vary with respect to their risk tolerance and how much they are willing to pay to avoid future financial losses.

Standard 6 Managing Risk, Grade 12, Benchmark 11 – Online transactions and failure to safeguard personal documents can make consumers vulnerable to privacy infringement, identity theft, and fraud.

Part 3: Objectives

Students will be able to:

- Define and identify different types of scams, frauds, and identity theft.
- Understand current trends in scams, frauds, and identity theft.
- Protect personal information through preventive measures.
- Outline steps to take if a victim of fraudulent schemes.



Every scam has one of these red flags: Ex-con man Frank Abagnale

Poll



Have you or anyone you know had their personal information stolen?

- Yes
- No

Identity Theft

What type of personal information do you think you have out in the world?

^ Instructions



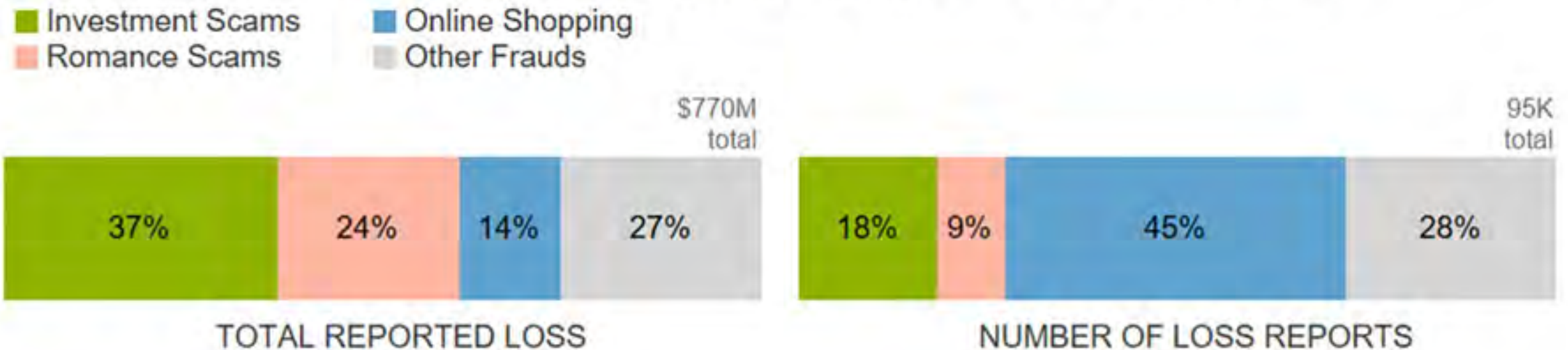
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Identity Theft

FTC Data Spotlight

Top frauds reported as originating on social media in 2021

While investment and romance scams topped the list on dollars lost, the largest number of reports came from people who said they were scammed trying to buy something they saw marketed on social media.

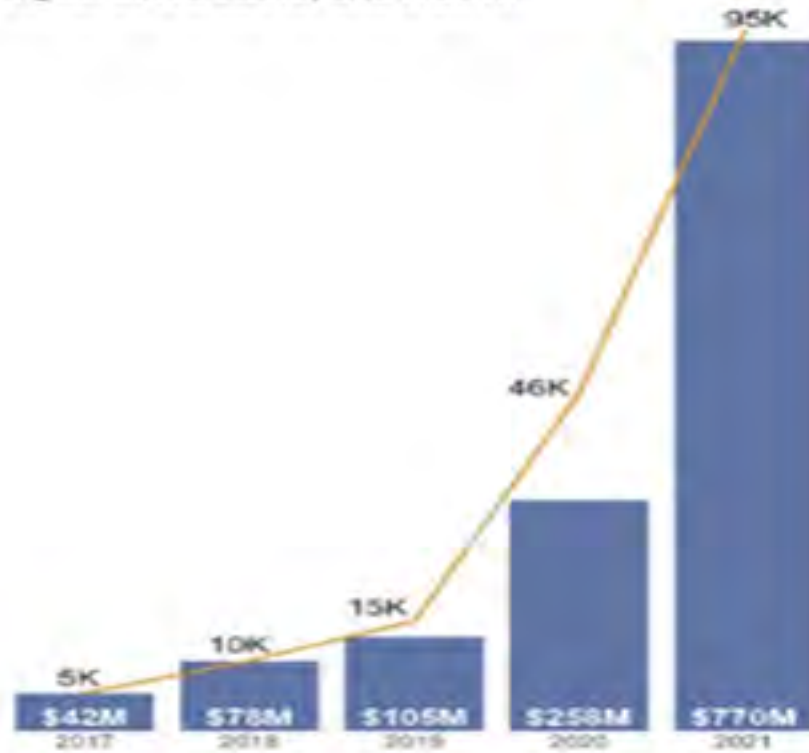


[Consumer Sentinel Network \(FTC\)](#)

Data Spotlight

Reports about fraud originating on social media soared over five years

2021 total reported losses were about 18 times what they were in 2017, and the number of people who reported losing money in 2021 grew to 19 times higher than those reports in 2017.

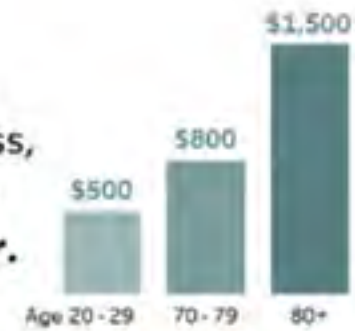


Figures based on fraud reports directly to the FTC indicating a monetary loss and identifying social media as the method of contact.

Younger people reported losing money to fraud more often than older people.



But when people aged 70+ had a loss, the median loss was much higher.



Imposter Scams



ABOUT
1 in 5
PEOPLE
LOST MONEY

\$2,331 million reported lost
\$1,000 median loss

Identity Theft Reports

64% ↑

Checking/Savings Account - New

22% ↓

Mobile Telephone - New Accounts

FEDERAL TRADE COMMISSION • ftc.gov/data

[Federal Trade Commission: Data Spotlight](#)



New scam alert

Types of Identity Theft

- Social Security
- Tax
- Medical
- Employment
- Child
- Criminal



A few facts....

- 1 in 50 minors (under 18 years old) have had their identity stolen.
- Millennials account for 44% of U.S. identity fraud reports
- There's a new victim of identity theft every 2 seconds.
- Seniors are the most common victims of identity theft.

Source: [Identity Force](#)

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TWO CENTS

Is My Identity Safe From Hackers?

07/09/2018 | 5m 44s | CC

You can never protect yourself 100% from identity thieves, but there are ways to make it harder for them! Here's how you can help protect yourself from identity theft.

07/09/18 | Rating: NR

by PBS Digital Studios >

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<https://www.pbs.org/video/is-my-identity-safe-from-hackers-sjtcau/>

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CREDIT CARDS

Advertiser Disclosure

5 ways your credit card info might be stolen and how to prevent it



10'000 Hours/Getty Images

<https://www.bankrate.com/finance/credit-cards/5-ways-theives-steal-credit-card-data/>





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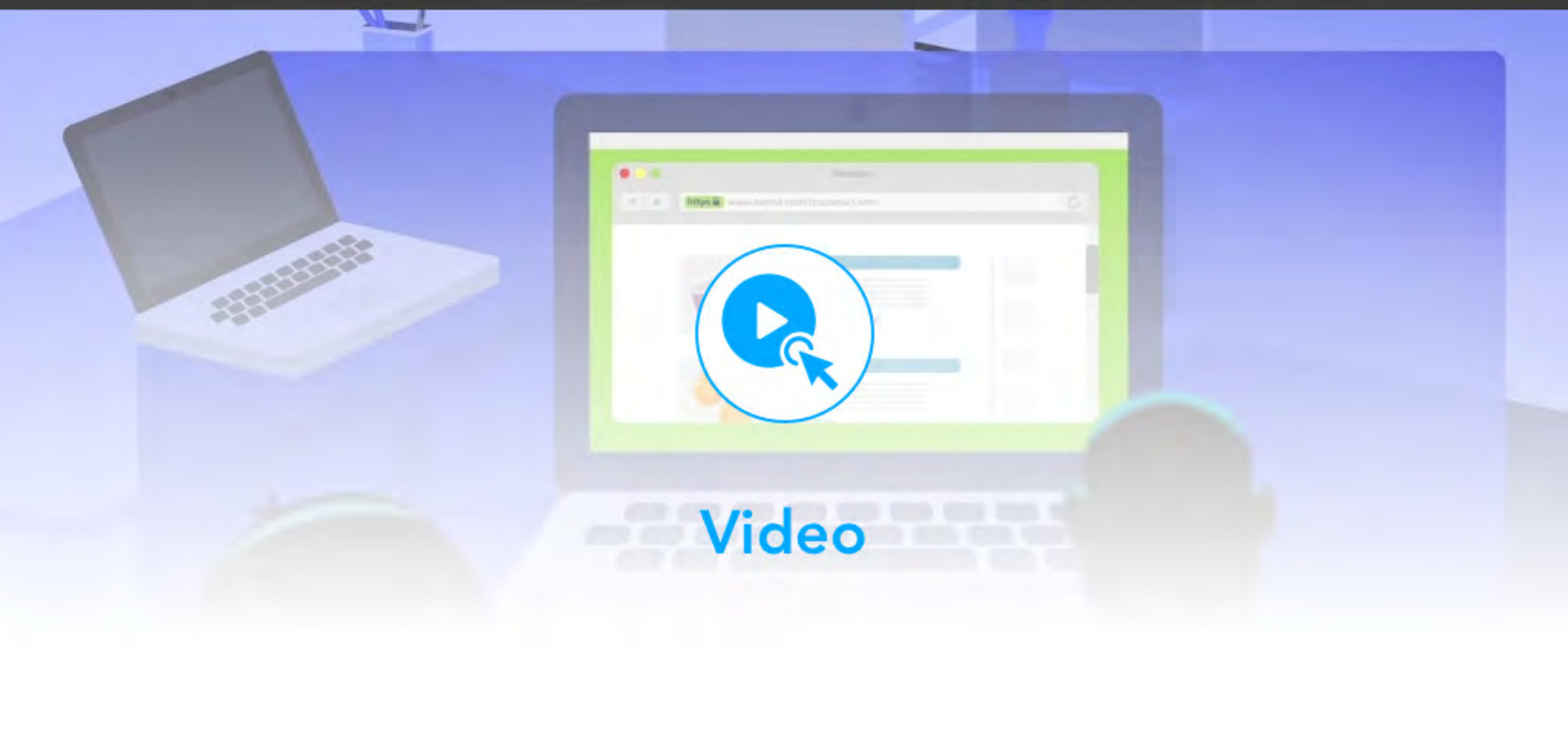
CHILD ID THEFT · NOVEMBER 29, 2021 11:20 PM

How to Protect Your Child From Identity Theft

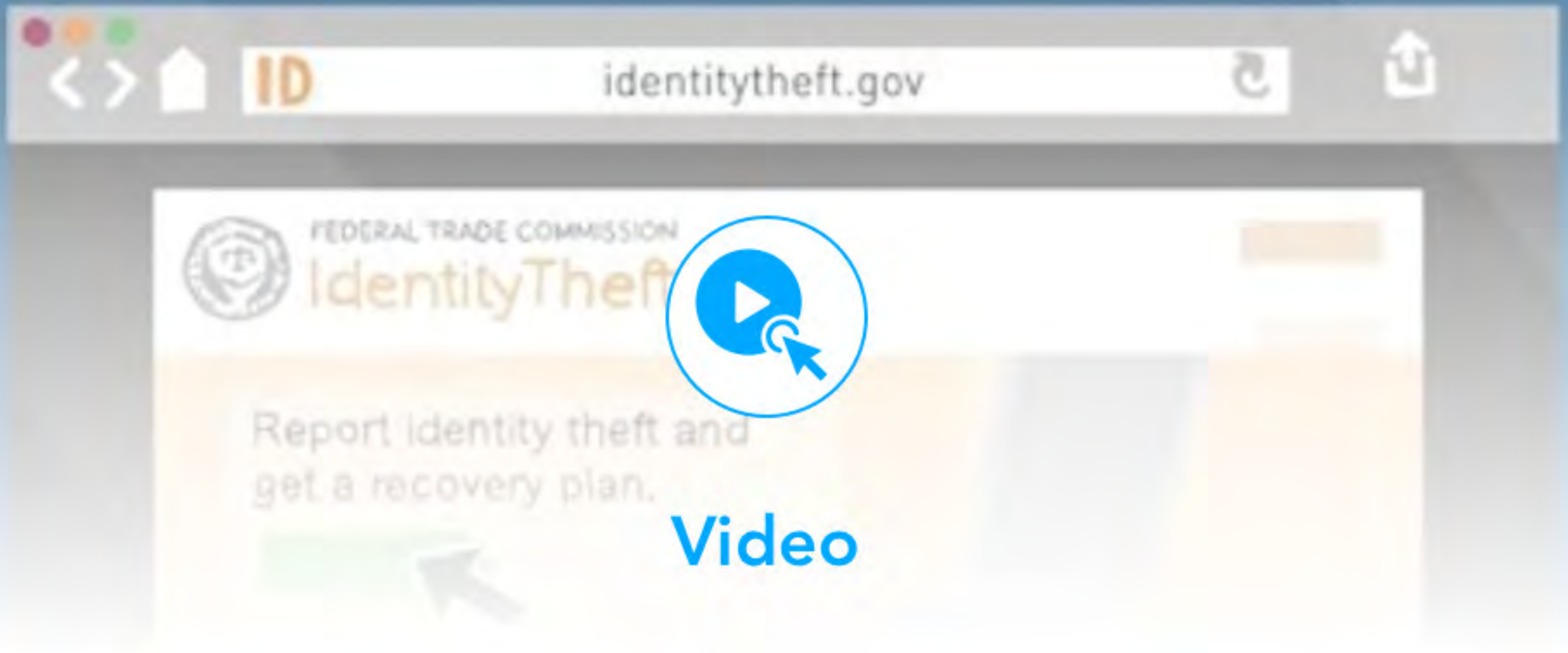
As children become more connected, they may become easy targets for scammers. Here's how parents can prevent that from happening. NB...
[Read More](#)

<https://www.nbcmiami.com/on-air/as-seen-on/how-to-protect-your-child-from-identity-theft/2630722/>





It's a Money Thing - Protecting Yourself from Identity Theft [?][?][?]



IdentityTheft.gov Helps You Report and Recover from Identity Theft | Federal Trade Commission



Conclusion



Technology is changing rapidly, so teachers need to provide our students with the understanding, skills, and tools to make well-informed financial decisions.





Closing Thoughts.....

Any questions about today's presentation?

^ Instructions



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Closing Thoughts.....

GRADES: HIGHER EDUCATION, K-2, 3-5, 6-8, 9-12

Financial Literacy & Economic Education Conference

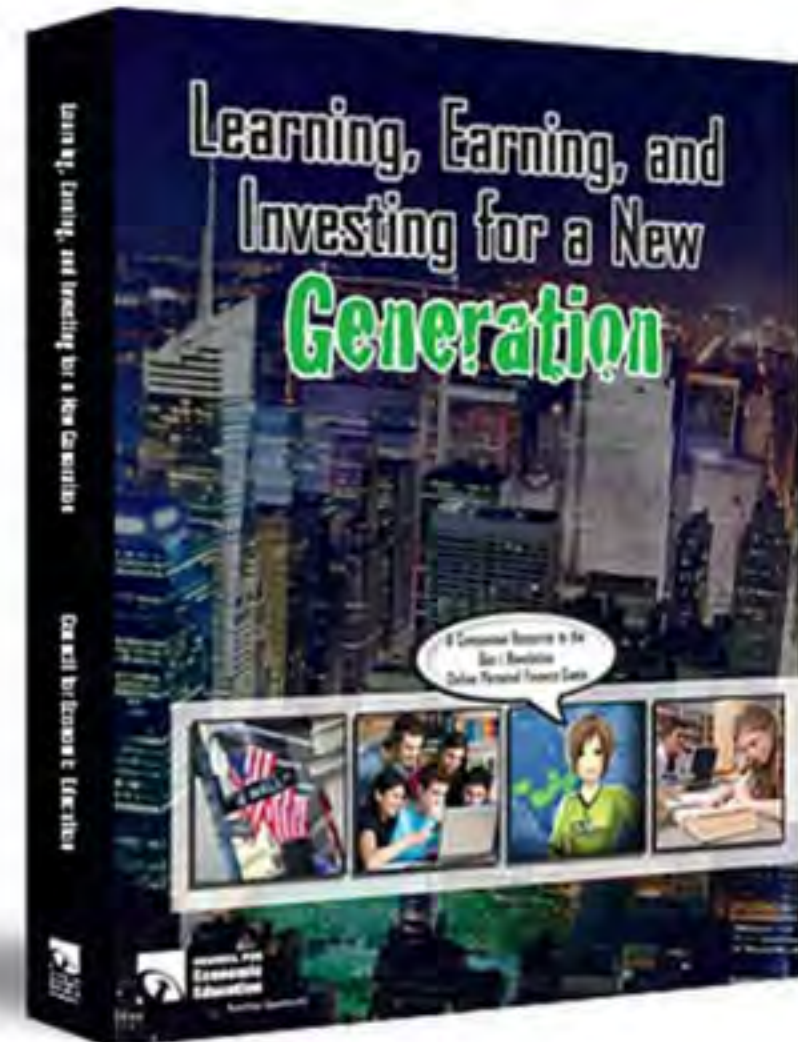
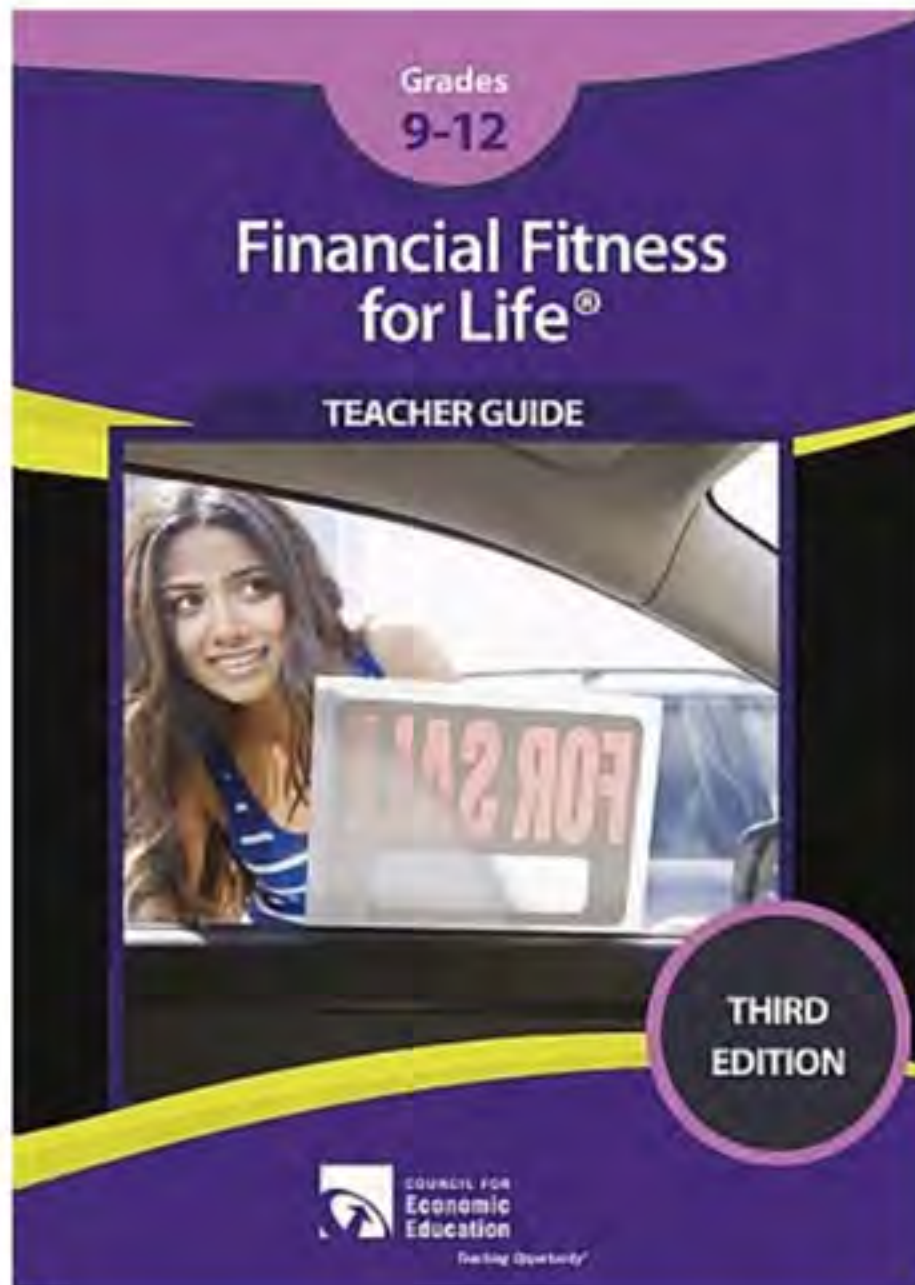
We are very excited this year to return to holding an in-person Conference to cultivate the rich conversations and learning educators have when sharing best-practices and working together. We will have a robust virtual component to this year's Conference to continue to allow us to reach teachers nationwide whose classroom needs preclude them from travelling.

REGISTER HERE

September 29 – October 1, 2022

Financial Literacy Economic Education

Help



<https://store.councilforeconed.org/>

[Resource Type](#) [Subject](#) [Topic](#) [Group](#) [Grade](#) [Language](#) [Duration](#)

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30 minutes

High School - College



Everything you need to teach financial skills with confidence, 100% free.

LESSONS & RESOURCES

From quick bell ringers to fully sequenced curriculum, NGPF has you covered. Choose from **curriculum to teach Financial Literacy in high school** and **middle school**, plus **high school Financial Algebra** and **Econ Collection**.

PROFESSIONAL DEVELOPMENT

Collaborate with teachers and build your confidence in **1-hour Virtual PDs**, **10-hour Certification Courses**, and **1-hour On-Demand Modules**.

COMMUNITY & ADVOCACY

Together, we're building a future where ALL young people learn personal finance. Connect with the community through **NGPF's daily blog, FinLit**



● ESG

How Responsible Research Can Tackle Society's Toughest Challenges

June 22, 2022 • 4 min read



● ESG

How Companies and Capital Can Be Forces for Good

June 21, 2022 • 18 min read



Student Resources

[Research: Person-to-Person Payments \(NGPF\)](#)

[Research: Online Tools and Apps \(NGPF\)](#)

[Comparing Investment Apps Answer Key](#)



Student Resources

[Research: Self Credit Building Loans](#)



[Research: How Can I Improve My Credit Score?](#)



Source: NGPF

Student Resources

- [Compare: Types of Identity Theft](#)
- [Play: Spot the Scam Signs](#)
- [Data Crunch: What's the Most Effective Contact Method for Fraudsters?](#)
- [Data Crunch: What Online Data Are Adults Most Concerned About?](#)
- [Project: Launch an ID theft Awareness Campaign](#)



Source: NGPF

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