

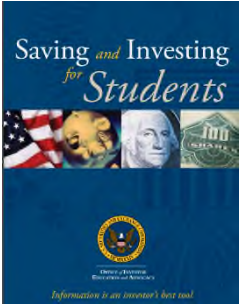


Investor Resources

Students and Educators



Basics of Saving and Investing for Students



When saving, you use financial instruments to safeguard and accumulate funds for short-term spending goals. Saving instruments typically earn interest, have minimal or no risk to principal, emphasize safety and liquidity, but are subject to inflation risk. Before you even think about investing, it is recommended to maintain a "rainy day fund," an emergency fund with money that is liquid (easily accessible) and the principal is not at risk.

Even though you're a young student, do not delay in getting your saving and investing plan started--your future financial security depends upon it! [Read more about getting on the path to saving and investing.](#)

Money Smart for Students, Grades PreK to 12

In this resource from the FDIC, you'll find information, resources, activities, and conversation starters about money to help build those foundations. This guide corresponds to the **Money Smart** curriculum that is typically instructed by an educator in a classroom or other group setting. This resource can also be used by all families with children, regardless of whether they are learning about these topics or not in school.



[Grades Pre –K - 2](#)

[Grades 3 - 5](#)

[Grades 6 – 8](#)

[Grades 9 - 12](#)

Teaching Guides and Video



For Middle School/Advanced Elementary: A fun and educational activity that should not only raise a student's awareness about the value of saving and investing, but also provide an innovative way to practice specific math skills such as calculating percentages and computing multi-digit numbers. Students select a live "**stock**" portfolio based upon their risk tolerance and return on investment.

It's educational fun! Preview the [Live "Stock" Adventure Teacher Guide](#), and a **FREE** resource.

- Want to gauge your financial capability? Take the online, [Financial literacy quiz](#) to test your money smarts.
- Know how to spot the red flags of investment fraud?
[Complete Investor Fraud Awareness Quiz](#) online to find out.



[Educator's Guide](#)

Con 'Em if You Can for Middle and High School
Download to your computer [here](#), courtesy of FINRA. Also, be sure to download and share this [handy tip sheet](#) to learn how to spot the red flags of investment fraud and persuasion tactics that fraudsters employ to steal money.

Resources

- [Get in the know about Smartphone Investing apps!](#)
- [Treasury Direct KIDS](#)
- [Money ideas to talk about and try out with your child](#)
- [Youth Resources by Investor.gov](#)
- [Resources for Educators by FINRA](#)