

Financial Literacy Certification For Students

Nationally Acclaimed. Proven Results. Life-Changing Impact.



**W!se and FBLA are launching a
new partnership at this years NLC!**

**The Test is 2:30 pm on
July 1st in the
Hemisfair Ballroom**

**Over 1.5 million students have
taken the W!se Financial
Literacy Certification**

Students who pass earn the
**Certified Financially Literate
(CFL)** credential.

This is a powerful distinction
that signals real-world
financial readiness and a
lifelong confidence.



Since 2002, the W!se Financial Literacy
Certification Program has set the
standard in personal finance education
- reaching 49 states.

For more information, contact Lizzy Odom
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STUDENT CERTIFICATION CONTENT OUTLINE

1 MONEY

- Definition and Functions of Money
- Functions of the Treasury Department
- Sources of Income
- Factors that Influence Income
- Taxation
- Paycheck
- Inflation
- Interest Rates and the Cost of Money
- Time Value of Money
- The Federal Reserve Bank (The Fed)

2 BUDGETING

- Financial goals
- Definition and Purpose of a Budget
- Budget Factors
- Savings
- Balancing a Budget

3 BANKING

- Banks and Credit Unions
- Savings and Checking Accounts
- Other Banking Products and Services
- Abuses, Remedies, and Prevention
- Identity Theft
- Safety in Banking

4 LOANS AND CREDIT

- Benefits of Credit
- Risks and Disadvantages of Credit
- Common Loans and Financial Institutions that Provide them
- Qualifying for Loans and Creditworthiness
- Loans
- Shopping for Loans
- Credit Cards
- Good Practices
- Debt Management and Credit Repair
- Disadvantageous Loans and Abuses
- Consumer Rights

5 INSURANCE

- Providers of Insurance
- Risk
- Terminology
- Health Insurance
- Disability Insurance
- Property and Casualty Insurance
- Automobile Insurance
- Life Insurance
- Shopping for Insurance

6 INVESTING

- Definition and Purpose of Investing
- Investment Products
- Investment Portfolio and Asset Allocation
- Stocks
- Bonds
- Mutual Funds
- Exchange Traded Funds (ETFs)
- Monitoring Groups and Regulating Agencies
- Investing in Securities
- Investor Responsibility

7 MONEY MANAGEMENT/FINANCIAL PLANNING

- Net Worth
- How Stages/Situations of Life Influence Money Management
- Financial Plans
- Estate Planning
- Being a Smart Consumer
- Housing
- College Planning
- Retirement
- Creating Wealth/Financial Well-Being

8 FINANCIAL TECHNOLOGY

- Payment Applications
- Credit and Lending
- Investing
- Cryptocurrency and NFTs
- Cybercrime and Cybersecurity

*Our content is aligned with the
Jump\$tart and CEE National Standards
for Personal Finance Education*

**ETHICS, VALUES, AND COMMON
FINANCIAL ADVICE** (integrate throughout)

**For more information, contact Michael Segal, Financial Literacy Director
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