

October 2017

# Resource inventory for financial educators

CFPB Financial Education Exchange

# About CFPB research, tools, and resources for financial educators

An essential part of the mission of the Consumer Financial Protection Bureau (CFPB or Bureau) is to empower consumers to take more control over their financial lives. Since the Bureau opened its doors in 2011, we have worked to improve the financial literacy of consumers in the United States and to ensure access to tools, information, and opportunities for skill-building that they need to manage their finances.

The Bureau's principal financial education mandate is set forth in the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act). The Dodd-Frank Act created the Bureau and mandated the establishment of an Office of Financial Education to "be responsible for developing and implementing initiatives intended to educate and empower consumers to make better informed financial decisions." 12 U.S.C. § 5493(d)(1).

To better help consumers make well-informed financial decisions and achieve their own life goals, we at the CFPB have sought to increase understanding of three broad areas:

- Consumer financial behavior
- The financial education field
- Effective practices in financial education

We conduct research in these areas to inform the CFPB's own financial education efforts and to share our insights with others who have a common interest in improving the financial well-being of consumers.

The CFPB's goal for its financial education activities is to help consumers move toward financial well-being. In the CFPB's definition of financial well-being, consumers:

- Have control over day-to-day, month-to-month finances
- Have the capability to absorb a financial shock
- Are on track to meet financial goals
- Have the financial freedom to make choices that allow them to enjoy life

To learn more, visit the Resources for Financial Educators webpage at

<http://www.consumerfinance.gov/adult-financial-education>

To get regular updates on CFPB research, tools, and resources for financial educators, sign up for the CFPB Financial Education Exchange (CFPB FinEx) by emailing [CFPB\\_FinEx@cfpb.gov](mailto:CFPB_FinEx@cfpb.gov).

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# 1. What's inside

Are you a financial educator? Do you help consumers take charge of their financial lives? The Consumer Financial Protection Bureau (CFPB) is here to help you help the people you serve.

The CFPB Financial Educators Exchange (CFPB FinEx) provides financial educators with the latest news and research on consumer financial behavior and effective practices. The CFPB FinEx also connects financial educators to each other for support and sharing best practices.

Sign up to receive the latest news and invitations to webinars at [consumerfinance.gov/adult-financial-education](https://consumerfinance.gov/adult-financial-education), or send an email to [CFPB\\_FinEx@cfpb.gov](mailto:CFPB_FinEx@cfpb.gov). As part of CFPB FinEx, we hold virtual learning opportunities for financial educators like you. We also encourage you to share what you've learned from using our tools — and from your own work — with us and your peers by signing up for CFPB FinEx.

## Reports, resources, and tools for financial educators

Below is an inventory of CFPB materials that you can use for free. Scan the titles and short descriptions, then follow the links to access the reports or tools that interest you. The materials are grouped by financial topics and/or populations. Some of the materials can be downloaded or ordered in bulk for free from the federal government's fulfillment site (<https://pueblo.gpo.gov/CFPBPubs/CFPBPubs.php>). For those resources, the links below will take you directly to the appropriate place on the fulfillment website. Many of these publications are available in other languages.

Within each topical category, there are tools and resources that fall into four types:

**Understanding the financial education field and practices** — Keep up with the financial education field and with promising and effective practices

**Understanding consumers** — Gain insights into consumer behaviors, motivations, perceptions, and attitudes related to financial decision-making.

**Tools for financial educators** — Explore training materials and toolkits designed to improve your effectiveness and service to the people you serve.

**Tools for consumers** — Help the people you serve with easy-to-digest web tools and guides tailored to their needs.

In addition to the tools and resources in this inventory, the CFPB also has additional research reports on a range of topics, including challenges consumers face in the financial marketplace (based on the CFPB's Consumer Complaint database) and research on specific financial products. We have not included the full list of these reports in this inventory for space reasons. You can access these reports at [consumerfinance.gov/data-research/research-reports/](https://consumerfinance.gov/data-research/research-reports/).

## 2. Effectiveness and measurement

### Financial education field

#### [Feedback from the financial education field](#)

Report that summarizes what we heard through listening sessions and a public comment process about effective financial practices and challenges facing the financial education field.

#### [Navigating the market: A comparison of spending on financial education and financial marketing](#)

Report that provides an estimate of the amounts spent in the United States on financial education and on the marketing of certain types of financial products.

#### [Rigorous evaluation of financial capability strategies: Why, when, and how](#)

Report that summarizes a roundtable discussion with researchers, practitioners, and funders who have conducted or supported randomized controlled trials in the field of financial capability.

#### [Financial wellness at work](#)

Report that contains case studies designed to educate employers about practices that can improve employees' financial health and increase worker productivity.

#### [Library resources: Community education project](#)

Resources to help librarians promote financial education in the library, including free government financial education materials for libraries, financial education training for librarians, and programming ideas that have proven successful for other libraries.



### [Empowering low income and economically vulnerable consumers: Report on a national convening](#)

Report capturing the reflections and insights of attendees of a forum that examined the unique product and service needs of low-income and economically vulnerable consumers, and describing some of the strategies the Bureau is pursuing to address the issues identified.

### [LinkedIn CFPB Financial Education Discussion Group](#)

Online forum through which financial educators, researchers, and others can share information and best practices with the CFPB, learn from one another, and see what the Bureau is doing to help consumers.

## Financial well-being

### [Financial well-being: The goal of financial education](#)

Report that provides a conceptual framework for defining and measuring success in financial education by delivering a proposed definition of financial well-being and insight into the factors that contribute to it.

### [Financial well-being: What it is and how to help](#)

Digest that summarizes the key findings of the Financial Well-Being Report and is intended as a tool to help financial education practitioners use the findings in a meaningful way to assist consumers.

### [Measuring financial well-being: A guide to using the CFPB Financial Well-Being Scale](#)

User guide to the Financial Well-Being Scale, a set of questions designed to allow practitioners and researchers to accurately and consistently measure the financial well-being of consumers.

### [Financial well-being in America](#)

Report presents the first results from the National Financial Well-Being Survey, a national survey on the financial well-being of adults in the United States, conducted in late 2016.

### [Find out your financial well-being](#)

An interactive version of the CFPB's Financial Well-Being Scale that practitioners can use with the people they serve, or consumers can use on their own.

[Tracking success in financial capability and empowerment programs](#) 

Report that describes five core financial capability and empowerment outcomes that can be used across programs to provide a common framework and language for demonstrating success of integrating financial empowerment into existing programs.

## Principles for effective financial education

[Effective financial education: Five principles and how to use them](#)

Report that lays out the five principles for effective financial education, explains each principle, and provides tested and promising strategies that financial educators can use to put the principles into practice.

[Five principles and how to use them: Summary for financial educators and practitioners](#) 

Digest containing a brief summary of the five principles for effective financial education and how they can foster financial well-being.

## Financial coaching

[Financial Coaching: A Strategy to Improve Financial Well-Being](#)

Report describing the results of a rigorous evaluation of financial coaching, which found that financial coaching resulted in improvements in money management, objective financial health metrics, and subjective feelings of financial confidence.

[Implementing Financial Coaching: Implications for Practitioners](#)

Report sharing insights into how to implement financial coaching.

[Financial Coaching: Advancing the field to better serve consumers](#)

This report provides an overview of the 2017 Financial Coaching Symposium, including lessons learned and next steps for the field to consider.

# 3. Resources by topic

## Auto loans

[Comparing auto loans worksheet](#) 

Worksheet to help consumers compare loan offers, see the total cost, and negotiate the best deal on an auto loan.

[Take control of your auto loan](#) 

Guide that helps consumers navigate the auto financing process, including budgeting considerations, understanding the auto finance process, shopping for an auto loan, negotiating and closing the deal.

[Consumer Voices on Automobile Finance](#)

Report describing the findings of consumer focus groups and consumer complaint data about the challenges of navigating the auto financing process.

## Credit cards

[How to find the best credit card](#) 

Brochure outlining how to shop for a credit card and introducing important terms.

[How to fix mistakes in your credit card bill](#) 

Brochure outlining steps to dispute incorrect charges or fees.

[Act fast if you can't pay your credit cards](#) 

Brochure explaining the steps to take when a consumer cannot pay a credit card bill and how to avoid debt-counseling scams.

[How to stop mystery credit card fees](#) 

Brochure explaining how to watch out for extra fees for credit card add-on services

## Credit reports and scores

[Where to find free access to a credit score](#) 

Brief document providing information on obtaining free credit scores, and listing companies that said they offer existing credit card customers free access to one of their credit scores.

[Check your credit report](#) 

Brochure showing free ways to check a credit report to find and fix mistakes, update information, and guard against identity theft.

[Understand your credit score](#)  Also available in [Spanish](#)

Brochure explaining that banks, credit card companies and other businesses use credit scores to estimate how likely a consumer is to pay back money borrowed.

[How to rebuild your credit](#)  Also available in [Spanish](#)

Brochure with steps that can help consumers recover from a financial challenge that hurt their credit.

[Watch accounts closely when card data is hacked](#) 

Brochure explaining how to keep an eye on account activity and report suspicious transactions quickly in the case of theft of credit or debit card information.

[You have a right to see specialty consumer reports](#) 

Brochure informing consumers specialty consumer reporting companies exist and that consumers have the right to get free reports every 12 months.

### [Consumer voices on credit reports and scores](#)

Report based on focus groups with consumers about their experiences with and perceptions of credit reports and scores.

### [Data point: Credit invisibles](#)

Report providing an analysis of consumers with limited credit histories.

### [Who are the Credit Invisible?](#)

Brief on consumers who are credit invisible, along with action items to help those who are new to credit or those looking to rebuild.

### [Building Credit from Scratch](#)

Brochure with steps consumers can take to build and maintain good credit.

### [Data point: Becoming credit visible](#)

Report looking at the paths consumers who are credit invisible take to acquire a credit history.

### [List of consumer reporting companies](#)

List of consumer reporting companies that collect information and provide reports on consumers that are used to decide whether to provide consumers credit, insurance, or employment, and for other purposes.

### [How to protect vulnerable children from credit reporting problems](#)

Tools to help vulnerable youth on credit reporting topics, including sample letters for ordering credit reports for foster youth and for disputing credit report errors. The tools include tip sheets to provide guidance to caseworkers who are responsible for pulling and cleaning up credit reports for youth in foster care.

### [Community credit profiles](#)

Fact sheets that describe the level of credit invisibility in some states, larger cities, and smaller cities.

## Debt collection

### [Know your rights when a debt collector calls](#) Also available in [Spanish](#)

Brochure explaining tips and resources for responding to calls from a debt collector.

[How to become debt-free](#)  Also available in [Spanish](#)





Brochure on managing debt and avoiding scams.

[Sample letters to send debt collectors](#)

Action letters that consumers can consider using when replying to debt collectors, to help consumers get valuable information about claims being made against them or protect themselves from inappropriate or unwanted collection activities.

## Financial rules to live by

[Financial rules to live by worksheets](#)

Worksheets consumers can use to develop rules that are based on their own financial situations, and commit to taking action: [savings](#),  [checking your credit report](#),  [credit card spending](#),  and [spending and budgeting](#). 

[Consumer Voices on Rules to Live By](#)

Report sharing findings from focus groups with consumers about financial rules of thumb. Many consumers faced difficulties in acting on rules of thumb, and were interested in customizing “financial rules to live by” for their own situations.

[Financial rules to live by: Ideas for financial educators](#)

Digest with tips for financial educators to help consumers modify common financial guidance to fit their own resources, circumstances, and aspirations. 

## Managing spending

[Consumer Insights on Managing Spending](#)

Report summarizing CFPB research on helping consumers manage their spending by getting real-time spending feedback at the point of purchase.

[Managing spending: Ideas for financial educators](#) 

Digest with tips for financial educators with ideas on ways to help consumers create budgets, track expenses, and get regular feedback on spending.

### [Consumer tips for managing spending](#)

Worksheet with ideas on how consumers can track their spending, create a budget, decide how much to spend, and get feedback on their spending.

### [The power of light-touch financial education: A demonstration with credit card revolvers](#)

Report describing a research study that tested two specially developed guidelines reminding consumers to be cognizant of credit card usage.

### [Helpful shortcuts for credit card use: Ideas for Financial Educators](#)

Digest of tips for educators on how to use financial rules of thumb in their work with consumers, especially regarding credit card use.

## Money management

### [My new money goal](#)

Budgeting worksheet to help consumers plan for new savings goals.

### [SAVED: Five steps for making financial decisions](#)

Brochure providing steps to find the best deal when buying a financial product or service: stop, ask, verify, estimate, and decide.

### [Your Money, Your Goals](#)

Resources for social services organizations that equip frontline staff and volunteers to be competent and comfortable in providing financial empowerment services to the people they serve. Specific tools are listed below.

- [Toolkit](#)

The toolkit that has information that helps frontline staff have the money conversation with the people they serve. Use the tools to help achieve goals and work through challenges.

- [Companion guides](#)

Companion guides have specific information for populations with unique needs. There are guides focusing on [Native communities](#), [reentry](#), and [people with disabilities](#).





- [Issue-focused tools](#)

Interactive booklets to help people begin to address common financial stressors, including [Behind on Bills](#).

- [Online resources](#)

Websites referenced in the Your Money, Your Goals materials consolidated on one page to make them easier to access and share.

### Digests on consumer financial challenges

Four short digests providing ideas on how financial educators can help consumers manage common financial challenges: [saving for financial shocks and emergencies](#),  [organizing and managing finances](#),  [using credit cards](#),  and [managing cash flow and bill payments](#). 

### [Unwrapping Gift Cards. Know the Terms and Avoid Surprises](#)

Brochure explaining the rights consumers have when it comes to gift cards.

### [Your Disaster Checklist](#)

Checklist to help consumers gather the financial information they would need after an emergency.

## Money transfers

### [Send Money Abroad With More Confidence \(brochure\)](#)

Brochure outlining the protections available to senders of international money transfers.

### [Send Money Abroad With More Confidence \(fact sheet\)](#)

Fact sheet offering financial practitioners and consumers a more detailed explanation about rights and protections when sending international money transfers.



# Mortgages

## [Owning a Home](#)

Online suite of tools and resources to help consumers navigate the home-buying process. The tools included in Owning a Home are listed below.

- [Loan Estimate explainer](#)

Helps consumers review their Loan Estimate and get definitions for unfamiliar terms.

- [Closing Disclosure explainer](#)

Helps consumers double-check that all the details in a Closing Disclosure are correct.

- [Explore interest rates](#)

Allows consumers to explore lending data from real lenders, updated every business day in the evening. The lenders in our data include a mix of large banks, regional banks, and credit unions.

- [Closing checklist](#) 

Help consumers prepare for closing, one of the most important parts of the home-buying process.

- [Guide to closing forms](#) 

Provides descriptions of four important closing forms: the Promissory Note, the Mortgage/Security Instrument, the Initial Escrow Disclosure, and the Right to Cancel form.

## [Your Home Loan Toolkit](#) Also available in [Spanish](#)

Toolkit that can help homebuyers get the best mortgage for their situation, understand the closing costs and what it takes to buy a home, and a few ways to be a successful homeowner.

## [Find a housing counselor](#)

Searchable database allowing financial educators or consumers to find housing counselors in their geographic area.

### [Help for Struggling Borrowers](#)

Guide that aids in determining when a borrower is delinquent for purposes of Regulation X's early intervention requirement, sets forth a step-by-step guide to the loss mitigation process under the new servicing rules, discusses when a servicer can initiate a foreclosure under the new rules, and covers how to resolve servicer errors and how to request information from a servicer.

### [Have a Mortgage? What You Can Expect Under Federal Rules](#)

Booklet explaining the federal rules that protect consumers as they manage their mortgage payments.

### [Ready to buy a home?](#) Also available in [Spanish](#)

Brochure explaining how owning a home can provide stability and security, and protection from rising housing costs.

### [Shopping for a mortgage](#) Also available in [Spanish](#)

Brochure with tips on comparing at least three loan offers from different lenders.

### [Should I refinance?](#) Also available in [Spanish](#)

Brochure providing common reasons for refinancing and some of the warning signs to check for before refinancing.

### [Need help with your mortgage? Don't get scammed](#)

Brochure that describes what mortgage relief scams are, offers tips on how to spot and avoid them, and includes information on how to get help.

### [How to avoid foreclosure](#) Also available in [Spanish](#)

Brochure that outlines steps consumers can take when they are having trouble paying a mortgage.

### [Leveraging technology to empower mortgage consumers at closing](#)




Report sharing the results of a pilot program where the CFPB explored changes that can help consumers better navigate the closing process by accessing and signing their closing documents in different ways.

### [Consumers' mortgage shopping experience](#)

Report using data from the National Survey of Mortgage Borrowers to examine the early stages of getting a mortgage, consumer knowledge of the process of getting a mortgage, and the sources of information consumers relied on.

## Savings and bank accounts

### [Checking account guides](#)

Resources to help consumers select a checking account product that is suited to their financial needs: [selecting a lower risk account](#),  [managing your checking account](#),  and [guide to checking account denials](#). 

### [Know your overdraft options](#)

Brochure covering debit card and ATM overdraft coverage, and how to reduce or eliminate debit card and ATM overdraft fees.

### [Keep a lid on checking account fees](#)

Brochure outlining steps to reduce checking account fees.

### [Moving your checking account checklist](#)

Checklist for closing a current checking account and opening a new checking account.

### [Increasing saving at tax time and promising practices for the field](#)

Report identifying promising practices to help tax preparation programs be more successful at informing consumers about opportunities to set some money aside for goals or a rainy day.

### [Resources for tax preparers](#)

Training webinar and workbook, promotional materials, and taxpayer tools for tax preparers to help encourage taxpayers to save part of their refund.

### [Save some and spend some](#)

Brochure outlining free and easy ways to split a tax refund between accounts.

# 4. Resources for special populations

## Limited English Proficient consumers

### [CFPB en Español](#)

Online site that provides Spanish-speaking consumers a central point of access to the CFPB's most-used consumer resources available in Spanish.

### [Financial education programs serving immigrant populations](#)


Report discussing the findings of a field scan looking at promising financial education programs that serve immigrant populations.

### [Newcomer's guides to managing money](#)

Guides that provide recent immigrants with straightforward information about basic money decisions. Each guide features tips to help new immigrants and people who may be new to the U.S. banking system avoid financial pitfalls.

- Ways to receive your money [[English](#) | [Español](#)] 


Compares the benefits and risks of receiving wages or payments in cash, with a check, by direct deposit, or on a card.

- Checklist for opening an account [[English](#) | [Español](#)] 

Explains how to open a bank or credit union account.

- Ways to pay your bills [[English](#) | [Español](#)] 

Compares the benefits and risks of paying regular and one-time bills by check or money order, by direct debit, online, or in cash.

- Selecting financial products and services [[English](#) | [Español](#)] 

Provides information about common transactions, including ATM cash withdrawals and debit card purchases.

### [Glossary of English-Spanish financial terms](#)

Brochure with glossary for translating consumer education materials from English to Spanish.

### [Glossary of English-Chinese financial terms](#)

Brochure with glossary for translating consumer education materials from English to Chinese.

## Older Americans and financial caregivers

### [Planning for Retirement](#)

Interactive tool that displays estimated benefits at different claiming ages to help consumers navigate when to claim Social Security retirement benefits.

### [Money Smart for Older Adults](#)

Instructor-led training curriculum developed jointly by the FDIC and the CFPB, designed to raise awareness among older adults and their caregivers on how to prevent elder financial exploitation.

### [Managing someone else's money](#)

Guides for nonprofessional financial caregivers, designed for those who are managing money or property for a loved one who is unable to pay bills or make financial decisions.

Includes guides for powers of attorney, court-appointed guardians, trustees, and government fiduciaries (Social Security representative payees and VA fiduciaries).

- [Guides for managing someone else's money: State-specific guides](#)

Specific information customized for some states on a fiduciary's responsibilities and tips on how to spot financial exploitation and avoid scams.

#### [Issue Brief: The costs and risks of using a reverse mortgage to delay collecting Social Security](#)

Issue brief that explores the tradeoffs of borrowing a reverse mortgage loan in order to delay claiming Social Security.

#### [Protecting residents from financial exploitation: A manual for assisted living and nursing facilities](#)

Guide that helps assisted living and nursing facility staff better protect the people in their care from financial exploitation through prevention and early intervention.

#### [A closer look at reverse mortgage advertisements and consumer risks](#)

Summary of focus groups that explored the issue of reverse mortgage advertisements, which are marketed to older homeowners across media channels in the United States.

#### [Considering a reverse mortgage?](#)

Brochure outlining questions to ask when talking to a housing counselor about reverse mortgage options and alternatives.

#### [Reverse mortgages: A discussion guide](#)

Consumer guide designed to help consumers understand how a reverse mortgage works, associated risks, and the borrower's responsibilities.

#### [Know your financial adviser](#)

Guide to asking questions in shopping for an adviser with a title suggesting expertise in senior financial planning.

#### [Pension lump-sum payouts and your retirement security](#)

Guide to understanding loans based on pension or benefits payments, including interest rates and applicable laws.

### [Report and Recommendations: Fighting Elder Financial Exploitation through Community Networks](#)

Report that highlights what elder financial exploitation prevention and response networks do, how they work, how they can work better, and how they can be established.

### [Consumer Insights on Managing Funds at the Time of Retirement](#)

Report summarizing CFPB research on helping consumers plan for their upcoming retirement and manage their retirement savings.

## Servicemember resources

### [For servicemembers: Navigating the military financial lifecycle..](#)

Online resources to help servicemembers handle financial challenges at every step of their military career.

### [For servicemembers: Tackling student loan debt](#)

Brochure explaining servicemembers' options for lowering student loan interest rate, reducing monthly payments now and possibly qualifying for loan forgiveness after 10 years.

### [Military money 1-2-3: How to pick a bank account](#)

Brochure supplying guidelines to finding a military-friendly bank account that meets the consumer's needs and offers good rates.

### [Fraud protection tools to help safeguard servicemembers](#)

Brochure with information on getting protective alerts inserted into credit reports when servicemembers are away.

## Student loan resources

### [Paying for College](#)

Online suite of tools and resources to help students and former students make smart decisions about financing their college education. The tools include:

### [Understand financial aid and college cost](#)

Information to help students understand college and financial aid.

### [Manage your college money](#)

Information for students on how bank accounts work, and why smart decisions now will mean fewer surprise fees later.

### [Repay student debt](#)

Tool to help borrowers understand how they can pay off their student loans more effectively based on basic information about their situation.

### [Public Service Loan Forgiveness](#)

Guides for teachers, member of the military, first responders, government employees, AmeriCorps, or others who work in another area of public service and have student loan debt.

### [Choosing your student loan](#)

Brochure outlining action steps that can guide consumers toward the right student loans for them.

### [Manage your college money](#)

Brochure outlining action steps for selecting banking services at college.

## Youth and school-based financial education resources

### [Money as You Grow](#)

Online resources, tips, and conversation starters to help parents and caregivers communicate with their children about money and financial topics.

### [Building Blocks to Help Youth Achieve Financial Capability](#)

Report with a new evidence-based developmental model for supporting financial capability and strategies for supporting its development from early childhood through adolescence.

### [Advancing K-12 financial education: A guide for policymakers](#)

Resource guide that connects policymakers with tools, information, and insights to enhance K-12 financial education efforts.



[Youth financial education curriculum review](#) 

Resource to help subject matter experts such as curriculum developers and practitioners review financial education materials and determine which curriculum best suits their students.

[Money Smart for Young People](#)

Financial education program for youth developed by the FDIC with consultation from the CFPB.

[Building financial capability in youth employment programs](#)

Report that includes information on integrating financial education into youth employment programs, establishing partnerships with employers, and identifying effective strategies to collaborate with financial institutions.

[Transforming the financial lives of a generation of young Americans](#)

Report that contains policy recommendations for supporting the financial education and capability of American youth.

# 5. Other CFPB resources

## [Submit a complaint](#)

To submit a complaint about a consumer financial product or service, visit [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint) or call 855-411-CFPB (2372). The CFPB's contact centers can assist consumers in over 180 languages.

## [Ask CFPB](#)

Interactive online tool that gives clear, unbiased answers to common financial questions.

## [Tell your story](#)

Online feature allowing consumers to share experiences and stories with the CFPB to provide insight into how we work to protect consumers and create a fairer marketplace.

## [Bulk orders of CFPB materials](#)

Online ordering site for printed copies of CFPB materials – those listed in this inventory and more.