



Adult Education Financial Literacy Standards

(1) Income, including without limitation taxes	
(2) Money management, including without limitation:	
a. Household budget creation	
b. Banking practices, including savings account and checking account maintenance	
c. Insurance	
d. Charitable giving	
e. Long-term financial planning	
(3) Spending and credit, including without limitation:	
a. Basic consumer finance	
b. Identity fraud and theft	
c. Homeownership	
d. Debt management	
e. Credit management	
f. Bankruptcy	
g. Consumer protection	
(4) Saving and investing, including without limitation:	
a. Methods of saving	
b. Methods of investing	
c. Retirement planning	
d. Risk and return	
e. Regulation of savings and investment	
(5) Preparing for employment, including without limitation:	
a. Decision making and employment choices	
b. Job seeking skills, including resume building and interview skills	
c. Understanding paychecks, including without limitation	
(i) I-9 forms	
(ii) W-4 forms	
(iii) Income tax deductions	
d. Employment benefits	
e. Soft job skills, including without limitation:	
(i) Communication	
(ii) Time management	
(iii) Meeting basic employer expectations and requirements	
f. The difference between salaried and employment	
g. Overtime	
Also, materials can be converted into Spanish. For more information, please go to the following site: https://www.stlouisfed.org/Education/	