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Financial Resources for Young Adults Reference Guide

According to [Next Gen Personal Finance](#) and [Youth.gov](#), researchers concluded that:

- Across every state in the U.S. only 1 in 6 or 16.9% of students were required to take a standalone semester of personal finance
- Removing the 5 states that require the course. Only 1 in 12 or 7.9% of the student body (9 million) were required to take at least one semester of personal finance to graduate.
- As of January 2020, only 6 states have enacted laws or regulations to require high school students to take personal finance courses.
- A report regarding the results of a financial literacy exam showed that high school seniors averaged a score of 48% correct.

Recommended Financial Resources

InCharge - resources regarding personal finance, geared towards PreK through high school.
<https://www.incharge.org/financial-literacy/financial-literacy-workshops/>

Jump\$tart - website that provides access to personal finance resources.
<https://www.jumpstart.org/>

Vermont's individual Jump\$tart coalition - mission is to improve the financial literacy skills of Vermont's youth. <https://vermontjumpstart.wordpress.com/>

TeachFinLit - constructed by educators to teach high schoolers about personal finance.
<https://www.teachfinlit.org/resource-category/credit-debt/>

Next Gen Personal Finance - free online resources for educators, high school students, and college students <https://www.ngpf.org/>

Vermont Agency of Education - webpage with further input on their position regarding Financial Literacy and further related resources.
<https://education.vermont.gov/student-learning/content-areas/financial-literacy>

BankRate - free online mortgage calculator with various other resources and information regarding financial info. <https://www.bankrate.com/calculators/mortgages/mortgage-calculator.aspx?loanAmount=40000&years=20&interestRate=6>

Consumer Financial Protection Bureau - Source where consumers can get financial information regarding a wide variety of topics as well as learn about filing complaints.
<https://www.consumerfinance.gov/>