

Financial Literacy Topics for Youth Ages 3–18

Every Claim It Financials program is customized to meet the developmental level, interests, and goals of your audience. Below are examples of financial literacy topics that can be incorporated into workshops, assemblies, after-school clubs, multi-week series, and year-long partnerships.

Ages 3-5: Money Explorers		Ages 6-9: Money Masters	
Sample Topics	Skills Developed	Sample Topics	Skills Developed
• What Is Money • Coins & Bills • Needs vs. Wants • Saving • Sharing • Earning • Making Choices	✓ Recognize different forms of money ✓ Make simple spending choices ✓ Understand saving goals ✓ Build confidence handling money	• Budgeting Basics • Smart Spending • Saving Goals • Entrepreneurship • Banking • Giving • Opportunity Cost	✓ Create simple budgets ✓ Set savings goals ✓ Compare spending choices ✓ Understand how money grows
Ages 10-13: Money Makers		Ages 14-18: Money Multipliers	
Sample Topics	Skills Developed	Sample Topics	Skills Developed
• Budgeting • Investing • Entrepreneurship • Consumer Awareness • Needs vs Wants • Careers • Banking • Goal Setting	✓ Evaluate financial choices ✓ Build spending plans ✓ Develop entrepreneurial thinking ✓ Make informed decisions	• Credit • Paychecks • Investing • Banking • Insurance • Student Loans • Building Wealth • Financial Independence	✓ Manage real-world finances ✓ Understand credit responsibly ✓ Prepare for adulthood ✓ Build lifelong money habits

PROGRAMS CAN BE CUSTOMIZED TO INCLUDE:

- ✓ Entrepreneurship
- ✓ Career Readiness
- ✓ College Readiness
- ✓ Family Financial Literacy

- ✓ Goal Setting
- ✓ Seasonal Financial Topics
- ✓ Special Financial Literacy Events
- ✓ And More!

Every program is designed to help youth **CLAIM** their future by:

Confidence being built • **Learning** smart habits • **Acts** that matter • **Investing** in their future • **Multiplying** their growth