

CREDIT UNION IMPACT
FO**NDATION**

FINANCIAL EDUCATION RESOURCE GUIDE

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INTRODUCTION

Financial education is one of the most meaningful ways credit unions can strengthen their communities. Whether teaching young children the value of saving, preparing teens to navigate real-world financial decisions, or helping adults build long-term financial wellness, these programs empower individuals with the knowledge and confidence to make informed financial choices.

The Credit Union Impact Foundation created this guide to help League-affiliated credit unions identify financial education resources that best fit the needs of their members and communities. The programs included in this directory represent a variety of approaches—from classroom curriculum and digital learning platforms to interactive reality fairs and community outreach events. Some are available at no cost, while others offer customizable solutions designed specifically for financial institutions.

Each program profile includes an overview of the curriculum, recommended audiences, delivery formats, pricing information, implementation considerations, and examples of League-affiliated credit unions currently using the program. We hope this resource serves as a starting point for discovering new opportunities to expand your financial education efforts and strengthen the impact your credit union has within the communities you serve.

As the needs of our communities continue to evolve, so too will the resources available to support them. This guide is intended to be a living resource and will be updated as new programs become available, and additional information is shared by our member credit unions.

Disclaimer

The Credit Union Impact Foundation developed this guide as an informational resource for League-affiliated credit unions. Programs included in this guide are based on information available to the Foundation at the time of publication, including resources identified as being used by credit unions across our region. Inclusion is not based on advertising, sponsorship, financial support, or any other paid relationship, nor does inclusion constitute an endorsement or recommendation by the Credit Union Impact Foundation or The League of Credit Unions & Affiliates.

Credit unions are encouraged to evaluate each program based on their strategic goals, target audience, budget, implementation capacity, and community needs before selecting a financial education solution.

INTRODUCTION

Help Us Keep This Guide Current

This guide is intended to be a living resource. If your credit union uses a financial education program that is not currently included, or if you represent a financial education resource that may benefit League-affiliated credit unions, we welcome information for consideration in future editions.

Please submit program information to cuif@the-league.coop.

The Foundation may periodically contact credit unions to better understand their experiences with listed resources in order to improve future editions of this guide.

Program Consideration Guidelines

Resources may be considered for inclusion if they generally meet the following criteria:

- Support financial capability, financial wellness, or personal finance education.
- Are available for use by credit unions or their members.
- Have an established organization or company responsible for ongoing support.
- Provide publicly available information regarding program features and implementation.
- Are appropriate for one or more audiences served by credit unions, including youth, adults, educators, families, or community organizations.

The Credit Union Impact Foundation reserves the right to determine whether a resource is appropriate for inclusion and may add, update, or remove listings at its discretion.

ABOUT THE CREDIT UNION IMPACT FOUNDATION

The Credit Union Impact Foundation is a nonprofit organization committed to enriching credit unions and the lives of their members. As the philanthropic partner of The League of Credit Unions & Affiliates, the Foundation supports initiatives that strengthen credit unions, expand their impact, and improve the financial well-being of the communities they serve.

Through strategic investments, collaborative partnerships, and innovative programs, the Foundation empowers credit unions to navigate challenges, invest in their people, and create meaningful change. Whether responding to natural disasters, supporting professional development, expanding access to financial education, or helping credit unions grow, the Foundation is dedicated to advancing the credit union philosophy of **People Helping People**.

OUR FOCUS AREAS

DISASTER RESILIENCE

Helping credit unions prepare for, respond to, and recover from natural disasters through financial assistance and recovery resources.

Programs and Services:

- Disaster Preparedness and Relief Grants
- Disaster Relief Vehicle

CREDIT UNION DEVELOPMENT

Supporting initiatives that strengthen credit unions, improve operations, and expand their ability to serve members.

Programs and Services:

- Credit Union Development Grants
- FiCEP Certification
- Professional Development Grants and Scholarships

COMMUNITY IMPACT

Helping credit unions create meaningful change through financial education, partnerships, and community investment.

Programs and Services:

- Bite of Reality
- Donor Advised Fund
- Community Impact Grants

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QUICK COMPARISON MATRIX

PROGRAM	PROGRAM TYPE	AGES	FORMAT	COST	CURRENT LEAGUE USERS
Banzai	Classroom Curriculum	All Ages	Classroom, Online Learning, Interactive Games	Contact Provider	Yes
Bite of Reality	Reality Fair	Grades 8-12	Reality Fair, Facilitator-Led Event	Free through the Foundation	Yes
Enrich	Financial Wellness Program	Teens-Adults	Digital responsive Platform, Financial Coaching, CFPs, Classroom Curriculum (high school and college), Credit Score & Reporting Tool	Contact Provider	Yes
It's A Money Thing	Digital Learning Platform	All Ages	Classroom Curriculum, Digital Content, Videos	Contact Provider	Yes
MoneyEdu	Digital Learning Platform	High School – Adult	Online Learning, Self-Paced	Contact Provider	Yes
Money Smart	Classroom Curriculum	Pre-K – 12th Grade	Classroom Curriculum	Free	No
My First Nest Egg	Digital Learning Platform	Ages 3 – 13	Classroom Curriculum, Event Kits, Mobile App	Contact Provider	Yes
Next Gen Personal Finance	Classroom Curriculum	Middle School – High School	Classroom Curriculum	Free	No
Ostrich	Member Engagement Platform	Teens – Adults	Digital Platform, Member Communications, Financial Wellness Hub	Contact Provider	Yes
Practical Money Skills	Classroom Curriculum	Pre-K – College	Classroom Curriculum	Free	No
Zogo	Digital Learning Platform	Teens – Adults	Mobile App, Web Platform, Classroom, Digital Learning	Contact Provider	No

BANZAI

OVERVIEW

Banzai is a comprehensive financial education platform that helps financial institutions strengthen community relationships through engaging digital lessons, classroom curriculum, and interactive learning experiences. The platform offers age-appropriate content for students and adults while providing educators with ready-to-use instructional materials.

TARGET AUDIENCE

- Elementary schools
- Middle schools
- High schools
- Adult learners
- Community organizations

TOPICS COVERED

- Budgeting
- Banking
- Saving
- Credit
- Borrowing
- Financial decision-making
- Consumer skills

DELIVERY FORMAT

- Classroom instruction
- Online learning
- Interactive games
- Self-paced learning

AGE RANGE

Elementary - Adult

PRICING

Contact Banzai for current pricing options.

MATERIALS AND RESOURCES INCLUDED

- Digital curriculum
- Classroom lesson plans
- Interactive activities
- Teacher resources
- Student workbooks
- Financial calculators

IMPLEMENTATION NOTES

Can be implemented by educators or credit union staff and is suitable for classroom instruction, community workshops, or independent learning.

WEBSITE

www.banzai.org

LEAGUE-AFFILIATED CREDIT UNIONS

- Fort McClellan Credit Union (AL)
- Alabama Credit Union (AL)

BITE OF REALITY

OVERVIEW

Bite of Reality is an interactive, app-based financial simulation that gives teens hands-on experience making real-world budgeting and spending decisions as they navigate the financial responsibilities of adult life. Participants are assigned a fictional career, salary, family, credit score, and monthly expenses before visiting interactive stations to make spending decisions. The simulation provides a memorable, hands-on learning experience that reinforces sound financial decision-making.

TARGET AUDIENCE

- High school students
- Schools
- Youth organizations
- Community financial education events

TOPICS COVERED

- Budgeting
- Spending decisions
- Credit and debt
- Housing
- Transportation
- Insurance
- Needs vs. wants

DELIVERY FORMAT

- Reality Fair
- Facilitator-led event

AGE RANGE

Grades 8-12

PRICING

Available to League-affiliated credit unions through the Credit Union Impact Foundation.

MATERIALS AND RESOURCES INCLUDED

- Bite of Reality mobile app
- Facilitator guide
- Volunteer instructions
- Event materials
- Participant resources

IMPLEMENTATION NOTES

Best suited as a one-day event in partnership with a school or youth organization. Volunteer support is required to staff simulation stations. Participants will need access to a mobile device.

WEBSITE

www.the-league.coop/bite-of-reality

LEAGUE-AFFILIATED CREDIT UNIONS

- Alabama One Credit Union (AL)
- Orlando Credit Union (FL)
- Peoples Advantage Federal Credit Union (VA)

FINANCIAL EDUCATION RESOURCE GUIDE

ENRICH

OVERVIEW

Enrich is a comprehensive financial wellness platform designed for credit unions to support members across a range of ages and life stages. The program combines financial assessments, personalized learning, financial coaching, interactive tools, workshops, and outreach resources. Credit unions can customize the platform for members, employees, schools, SEGs, and community partners and connect educational content with their own products and services.

TARGET AUDIENCE

- Credit union members and households
- Youth and teens
- Credit union employees
- SEG and business partner employees
- Students and schools
- Community organizations and outreach partners

TOPICS COVERED

- Budgeting and money management
- Saving and banking
- Credit and borrowing
- Debt management
- Major purchases and homebuying
- Investing and retirement planning
- Financial goal setting
- Behavioral finance and money habits
- Financial stress, confidence, and mindfulness

DELIVERY FORMAT

- Digital, mobile-friendly financial wellness platform
- Personalized, self-paced learning journeys
- Live and on-demand human coaching
- Workshop in a Box for in-branch and community events
- Webinars and on-site event support
- Proactive outreach by email, SMS, social media, WhatsApp, and Microsoft Teams
- SSO, API integration, white labeling, and custom content

AGE RANGE

Youth – Adult

PRICING

Contact Enrich by iGrad for current pricing options.

MATERIALS AND RESOURCES INCLUDED

- Financial wellness assessments
- Personalized learning paths
- Interactive tools and calculators
- Financial coaching
- Workshop materials
- Pre-built email and social media content
- Branded marketing materials
- Front-line staff training
- Activity, impact, and member insight reporting

IMPLEMENTATION NOTES

Enrich can be implemented as a standalone financial wellness platform or customized through white-label and API integrations. Implementation support includes technology integration, staff training, launch support, and marketing resources. The platform can be used for member education as well as employee, SEG, school, and community outreach initiatives.

WEBSITE

www.enrich.org

LEAGUE-AFFILIATED CREDIT UNIONS

- All In Federal Credit Union (AL)
- Alabama State Employee Credit Union (AL)
- First Commerce Credit Union (FL)
- Publix Employees Federal Credit Union (FL)
- Atlanta Postal Credit Union (GA)
- Health Center Credit Union (GA)
- Beacon Credit Union (VA)
- Dominion Energy Credit Union (VA)

IT'S A MONEY THING

OVERVIEW

It's A Money Thing is a digital financial education platform created specifically for financial institutions. The program combines engaging videos, articles, classroom resources, and marketing materials that credit unions can use to educate members both in schools and throughout the community.

TARGET AUDIENCE

- Elementary students
- High school students
- Young adults
- Credit union members

TOPICS COVERED

- Budgeting
- Saving
- Credit
- Borrowing
- Fraud prevention
- Financial wellness

DELIVERY FORMAT

- Classroom curriculum
- Digital content
- Videos
- Self-paced learning

AGE RANGE

Elementary School - Adults

PRICING

Contact Currency Marketing for pricing.

MATERIALS AND RESOURCES INCLUDED

- Educational videos
- Lesson plans
- Classroom resources
- Marketing materials
- Digital content library

IMPLEMENTATION NOTES

Designed for credit unions seeking both member education and school outreach resources.

WEBSITE

www.currencymarketing.ca/overview

LEAGUE-AFFILIATED CREDIT UNIONS

- Associated Credit Union (GA)
- Community First Credit Union of Florida (FL)
- First Florida Credit Union (FL)
- LGE Community Credit Union (GA)
- Members First Credit Union of Florida (FL)
- PWC Employees Credit Union (VA)

MONEYEDU

OVERVIEW

MoneyEdu is an online financial education platform that provides learners with self-paced courses covering essential personal finance topics. The platform is commonly used by financial institutions and educational organizations to promote financial wellness.

TARGET AUDIENCE

- Students
- Young adults
- Adult learners
- Credit union members

TOPICS COVERED

- Budgeting
- Credit
- Borrowing
- Financial wellness
- Money management

DELIVERY FORMAT

- Online learning
- Self-paced courses

AGE RANGE

High School - Adults

PRICING

Contact MoneyEdu for pricing.

MATERIALS AND RESOURCES INCLUDED

- Digital learning modules
- Online resources
- Assessments

IMPLEMENTATION NOTES

Requires internet access and is designed primarily for self-directed learning.

WEBSITE

www.moneyedu.org

LEAGUE-AFFILIATED CREDIT UNIONS

- Baylands Family Credit Union (VA)

MONEY SMART FOR YOUNG PEOPLE (FDIC)

OVERVIEW

Money Smart for Young People is a free financial education curriculum developed by the FDIC to help educators teach age-appropriate financial concepts from pre-kindergarten through high school. Lessons are designed to build financial knowledge while supporting state and national educational standards.

TARGET AUDIENCE

- Schools
- Teachers
- Youth organizations

TOPICS COVERED

- Saving
- Spending
- Banking
- Borrowing
- Financial responsibility

DELIVERY FORMAT

Classroom curriculum

AGE RANGE

Pre-K – 12th Grade

PRICING

Free

MATERIALS AND RESOURCES INCLUDED

- Teacher guides
- Lesson plans
- Student activities
- Classroom resources

IMPLEMENTATION NOTES

No licensing fees or special technology required beyond standard classroom resources.

WEBSITE

www.fdic.gov/consumer-resource-center/teach-money-smart

LEAGUE-AFFILIATED CREDIT UNIONS

No affiliated credit unions currently identified.

MY FIRST NEST EGG

OVERVIEW

My First Nest Egg is an app-based financial literacy program designed to introduce young children to healthy money habits through engaging lessons, activities, and family-focused learning experiences. The program combines classroom instruction with digital resources to help children build a strong financial foundation from an early age.

TARGET AUDIENCE

- Early childhood programs
- Elementary schools
- Families
- Youth organizations

TOPICS COVERED

- Saving
- Spending
- Earning
- Goal setting
- Financial responsibility

DELIVERY FORMAT

- Classroom curriculum
- Event kits
- Monthly educational campaigns
- Mobile app

AGE RANGE

Ages 3-13

PRICING

Contact My First Nest Egg for current pricing.

MATERIALS AND RESOURCES INCLUDED

- Classroom curriculum
- Event kits
- Monthly campaigns
- Digital resources
- Family engagement materials

IMPLEMENTATION NOTES

Well suited for elementary school partnerships, youth savings initiatives, and community outreach events.

WEBSITE

www.myfirstnestegg.com

LEAGUE-AFFILIATED CREDIT UNIONS

- Listerhill Credit Union (AL)
- North Alabama Educators Credit Union (AL)

NEXT GEN PERSONAL FINANCE

OVERVIEW

Next Gen Personal Finance provides free, high-quality personal finance curriculum designed to prepare middle and high school students for financial success. Lessons are standards-aligned, regularly updated, and supported by professional development opportunities for educators.

TARGET AUDIENCE

- Middle schools
- High schools
- Educators

TOPICS COVERED

- Budgeting
- Banking
- Investing
- Taxes
- Insurance
- Credit
- Paying for college
- Career planning

DELIVERY FORMAT

- Classroom curriculum

AGE RANGE

Grades 6 – 12

PRICING

Free

MATERIALS AND RESOURCES INCLUDED

- Lesson plans
- Presentations
- Classroom activities
- Assessments
- Teacher professional development

IMPLEMENTATION NOTES

Designed for classroom educators and can be integrated into existing personal finance courses.

WEBSITE

www.ngpf.org

LEAGUE-AFFILIATED CREDIT UNIONS

No affiliated credit unions currently identified.

OSTRICH

OVERVIEW

Ostrich is a digital financial wellness platform built specifically for credit unions to help educate, engage, and strengthen relationships with members. The platform combines a branded financial wellness hub, educational articles, interactive tools, calculators, email communications, onboarding campaigns, and reporting to encourage ongoing financial learning and engagement. Unlike traditional classroom curriculum, Ostrich is designed to support continuous financial education throughout a member's relationship with the credit union.

TARGET AUDIENCE

- Credit union members
- Young adults
- Adults
- New members
- Indirect lending members
- Community outreach initiatives

TOPICS COVERED

- Budgeting
- Saving
- Debt Management
- Investing
- Credit
- Financial Goal Setting
- Financial Wellness
- Money Habits

DELIVERY FORMAT

- Digital Financial Wellness Platform
- Email Campaigns
- Mobile-Friendly Resources
- Self-Paced Learning
- Interactive Calculators
- Financial Health Tools

AGE RANGE

Teens - Adults

PRICING

Contact Ostrich for pricing.

MATERIALS AND RESOURCES INCLUDED

- Branded financial wellness hub
- Educational article library
- Interactive financial calculators
- Financial health scoring
- Weekly member newsletters
- New member onboarding campaigns
- Board-ready engagement reporting
- Financial wellness content library

IMPLEMENTATION NOTES

Designed specifically for credit unions as an ongoing member engagement solution.

WEBSITE

www.getostrich.com

LEAGUE-AFFILIATED CREDIT UNIONS

- All In Credit Union (AL)
- North Alabama Educators Credit Union (AL)
- Tuscaloosa VA Federal Credit Union (AL)

PRACTICAL MONEY SKILLS

OVERVIEW

Developed by Visa, Practical Money Skills offers a comprehensive library of free financial education resources for educators, students, and community organizations. The curriculum includes ready-to-use lesson plans, presentations, and activities covering a broad range of personal finance topics.

TARGET AUDIENCE

- Schools
- Educators
- Community organizations
- Families

TOPICS COVERED

- Budgeting
- Saving
- Banking
- Credit
- Investing
- Identity theft
- Financial planning

DELIVERY FORMAT

- Classroom curriculum
- Facilitator-led workshops

AGE RANGE

Pre-K – College

PRICING

Free

MATERIALS AND RESOURCES INCLUDED

- Lesson plans
- Facilitator guides
- Student activities
- Videos
- Presentations
- Online tools

IMPLEMENTATION NOTES

Flexible curriculum that can be adapted for classrooms, workshops, or community presentations.

WEBSITE

www.practicalmoneyskills.com/en-us

LEAGUE-AFFILIATED CREDIT UNIONS

No affiliated credit unions currently identified.

ZOGO

OVERVIEW

Zogo is a gamified financial education platform designed to help credit unions, schools, and community organizations make learning about money engaging and rewarding. Through bite-sized lessons, quizzes, and interactive activities, learners build financial knowledge while earning points that can be redeemed for real-world rewards. Credit unions can offer Zogo as a co-branded financial wellness solution to engage members, support community outreach, and strengthen financial capability

TARGET AUDIENCE

- Credit union members
- Middle school students
- High school students
- College students
- Young adults
- Adults
- Community organizations
- Schools and educators

TOPICS COVERED

- Budgeting
- Saving
- Credit
- Borrowing
- Banking
- Investing
- Insurance
- Identity protection
- Financial wellness
- Retirement planning
- Everyday money management

DELIVERY FORMAT

- Mobile App
- Web-Based Platform
- Classroom Learning (Zogo Classroom)
- Self-Paced Learning
- Credit Union Member Engagement

AGE RANGE

Teens - Adults

PRICING

Contact Zogo for pricing.

MATERIALS AND RESOURCES INCLUDED

- Co-branded mobile app and web platform
- Classroom platform for educators
- Custom learning pathways

IMPLEMENTATION NOTES

Designed specifically for financial institutions, Zogo can be implemented as a branded member benefit, classroom resource, or community outreach tool.

WEBSITE

www.zogo.com

THE LEAGUE-AFFILIATED CREDIT UNIONS

No affiliated credit unions currently identified.