

**Financial Literacy:** Skills and knowledge that successfully enable low and moderate income individuals to become part of the mainstream financial system by learning to effectively manage their finances, participate in banking services, and save for assets and other financial goals. The Federal Deposit Insurance Corporation (FDIC) recognizes the importance of financial education, particularly for people with little or no banking experience. That's why they created Money Smart, a training program to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. Check this financial literacy training resource: MoneySmartCurriculum <http://www.fdic.gov/consumers/consumer/moneysmart/overview.html>