



Questions to Pose

Below are questions parents and community members can use to examine materials as well as ask district and school officials about materials being used in schools. These are intended to highlight the features of unbiased, high-quality financial education programs.



Questions

- + What specific financial education program is my student using in school?
- + Who is the author or creator of the materials? Is there a potential conflict of interest?
- + Is there advertising or branding from financial institutions or products on the materials?
- + Are there incentives for students and/or teachers to use the program? If so, how might those incentives influence students' learning?
- + Do the materials encourage the use of a particular financial institution's or company's product(s)?
- + What data is being collected by the materials? When is it gathered? How is it stored?
- + What is done with student data collected by the materials?
- + What are the goals of the materials? What problem(s) do the materials aim to solve?
- + What are the priorities of the program?
- + Do the materials address the roles of financial institutions in the financial system?
- + Does the program provide information that serves the interests of financial institutions or companies, or does the information serve a different purpose?
- + How do participants benefit from the messages in the materials? How might participants change their behavior as a result of the program? To what extent does this behavior change benefit the vendor?
- + What are the advertised benefits of the program? Have these benefits been proven?
- + Have the materials been evaluated by an independent reviewer?
- + Have the materials been found to be objective?
- + Do the materials only provide partial information?
- + Do the materials deemphasize information that will help students think critically about certain financial institutions, companies, or products?