

Financial Literacy *Resources*

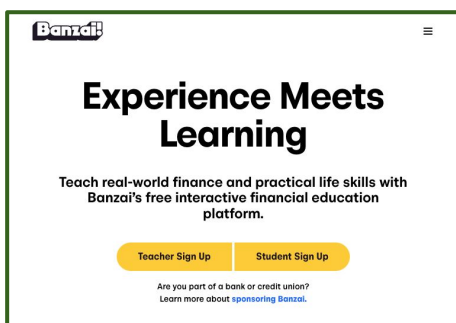
Financial literacy is the capacity, based on knowledge, skills and access, to manage financial resources effectively. The Hawaii State Department of Education is committed to ensuring every student receives basic financial literacy before high school graduation by offering a variety of curricular and co-curricular learning opportunities and cultivating partnerships with community organizations and financial institutions (Desired Outcome 1.3.3.5). This document provides an overview of resources that have been created or reviewed to support the implementation of financial literacy education. It will be updated as additional resources are determined.

Program Standards and Elective Course ACCN

While there are multiple ways through which financial literacy education can be provided to high school students, program standards are a vital step toward ensuring consistent financial literacy education regardless of the learning format. In August 2025, the Office of Curriculum and Instructional Design released [program standards](#) to be utilized in delivering financial literacy educational opportunities, including but not limited to a one-semester financial literacy elective course. The Authorized Course and Code Number for the financial literacy elective course is XFL1010.

The content standards are derived from the 2021 edition of the National Standards for Personal Finance Education from the [Council for Economic Education](#) and [Jump\\$tart Coalition for Personal Financial Literacy](#). Public feedback was factored into the cultivation of these standards, which identify the minimum knowledge, skills, and decision-making abilities that students should acquire by the time of high school graduation. Schools are encouraged to consider ways to enhance student attainment of financial literacy beyond these standards.

Curriculum Resources

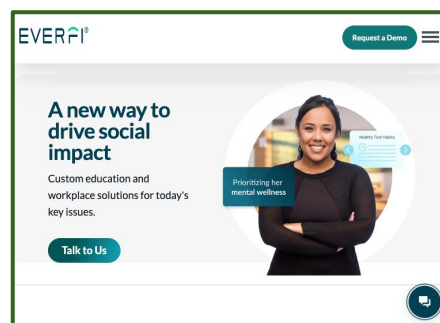


Banzai

(<https://banzai.org>)

Provides interactive simulations and engaging lessons that enable students to explore real-world financial scenarios on budgeting, saving, investing, and other key topics. Local financial institutions may be able to sponsor program access.

Recommended for: elementary, middle, and high



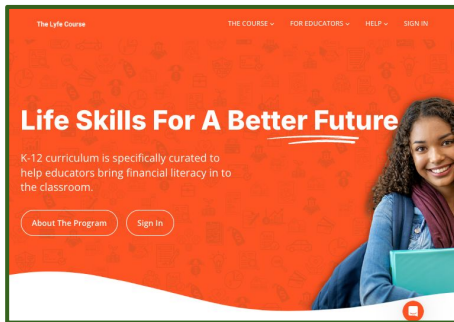
EverFI

(<https://everfi.com>)

Provides digital lessons covering a wide range of financial topics, including banking, credit scores, investing, and insurance. The platform's interactive modules and assessments help students develop essential financial skills. Currently, all HDOE schools have access to this program at no additional cost.

Recommended for: middle and high

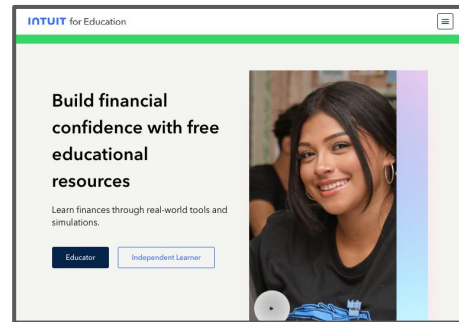
Curriculum Resources, Cont.



LYFE (Life Literacy for Youth) (<https://www.lyfecourse.com>)

Provides resources and professional development opportunities for educators. LYFE's curriculum aligns with national standards and covers topics such as budgeting, saving, credit, and investing. Interested schools should contact the company directly for pricing information.

Recommended for: high



Intuit for Education

(<https://www.intuit.com/solutions/education/>)

A free and flexible financial literacy program for high school students that is designed to meet national standards and prepare students for an accredited Personal Finance certification. Powered by Intuit, the makers of TurboTax, Credit Karma, QuickBooks, and Mailchimp, with the goal of helping Gen Z and Alpha become the most financially savvy generations yet.

Recommended for: high

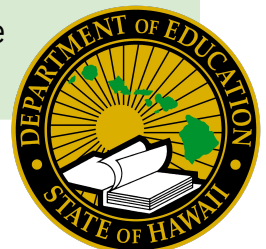
Stay Up to Date

As the Department continues to explore ways to support financial literacy education implementation across the K-12 continuum, schools may consider designating a point of contact to receive resource updates as they become available. Add your contact information here: <https://bit.ly/FL-contacts>.

Schools may always refer to the following if they have questions. The landing page will be updated on an ongoing basis.



<https://bit.ly/FL-LandingPage>



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