



Helping America's Consumers Better Manage Their Money

The American Consumer Council (ACC) is dedicated to helping consumers find better ways to earn money, spend money, and invest their money wisely. In partnership with our nation's top credit unions, ACC is helping thousands of consumers make smart financial decisions.

As a non-profit, tax-exempt membership organization, ACC's mission is to help educate consumers on financial matters and advocate on behalf of consumers to ensure they get a fair deal from companies when it comes to buying goods and services.

ACC is working closely with credit unions across our nation to help consumers who live or work in low-income designated areas better manage their finances.

Using the advanced financial literacy tools developed by Visa (the credit card company), Bank of America, and the Federal Reserve Bank of Chicago, ACC is sharing and promoting their outstanding *Practical Money Skills* program at no cost to members and credit unions.

Since 2015, when ACC first launched its Financial Literacy program, we have helped over 48,000 consumers learn how to better manage their money and better understand their finances.

**For more information,
please visit:**

**[www.practicalmoneyskills.com/
resources/free_materials](http://www.practicalmoneyskills.com/resources/free_materials)**

About the Practical Money Skills Initiative:



Visa believes that greater financial knowledge can empower people to better manage their money and improve their quality of life. ACC also subscribes to this premise. Through partnerships with state and national governments, leading consumer advocates, educators and financial institutions, Visa has developed an award-winning global program. *Practical Money Skills* offers interactive tools and educational resources to help individuals and communities build stronger financial futures.

As a private sector leader in financial literacy, Visa has developed education programs for people of all ages worldwide for the past 27 years. *Practical Money Skills* is available in 19 languages and 46 countries and has empowered millions of consumers, educators, parents and students to take control of their finances. The free educational resources include personal finance articles, lesson plans, mobile apps and games.

Did you know?

Visa has extended their *Practical Money Skills* reach on a global scale by working collaboratively with leading partners. Harnessing the power of the world's most popular sport, Visa developed a World Cup-themed Financial Soccer game, which has been utilized by governments, localized and translated into 18 languages and offered in 45 countries. And through partnerships with government officials in 49 states, Visa has distributed the popular NFL-themed Financial Football game and classroom curriculum to nearly 30,000 high schools and middle schools.



What You Can Learn

When it comes to better managing your finances there's so much you should know. Here's a guide to some of the programs ACC can introduce you to so that you can make better financial decisions.



BUDGETING

- Budgeting Basics
- Evaluating Your Finances
- Creating a Budget
- Budgeting Benchmarks
- Seasonal Budgeting

CREDIT

- Credit Basics
- Credit Scores
- Building Your Credit
- Credit Resources
- Understanding Credit Report

DEBT

- Debt Basics
- Understanding Debt Load
- Getting Out of Debt
- Rebuilding Your Finances
- Debt Counseling Resources

IDENTITY THEFT

- Identity Theft Basics
- How to Prevent Fraud
- High Risk for Identity Theft
- Tools to Protect Identity
- Identity Theft Protection While Traveling

SAVING

- Saving Basics
- Choosing Savings Options
- Growing Your Money
- Building an Emergency Fund
- Spending Within Your Means

FINANCIAL INSTITUTIONS

- Financial Institution Basics
- Opening a Checking Account
- Debit Cards and Prepaid Cards
- Electronic Banking
- Mobile Banking

LIFE EVENTS

- Going to College
- Buying a Car
- Renting an Apartment
- Buying a Home
- Landing a Job
- Health Care
- Family Life
- Elder Care
- Preparing for Retirement
- Handling the Unexpected



Supporting Partner

Visa and the Federal Reserve Bank of Chicago convened an annual global Financial Literacy Summit, which commemorated a decade-long partnership between the organizations in 2016. The event gathered thought leaders, policy-makers and executives to help advance financial education around the world.

ACC was pleased to be part of this global summit and signed-on as a supporting partner to promote the *Practical Money Skills* curriculum. Through its global financial education initiatives, Visa has helped millions better their financial futures through improved personal finance capabilities.

For more information on how you can participate and support the American Consumer Council's Financial Literacy initiative, please contact us:

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