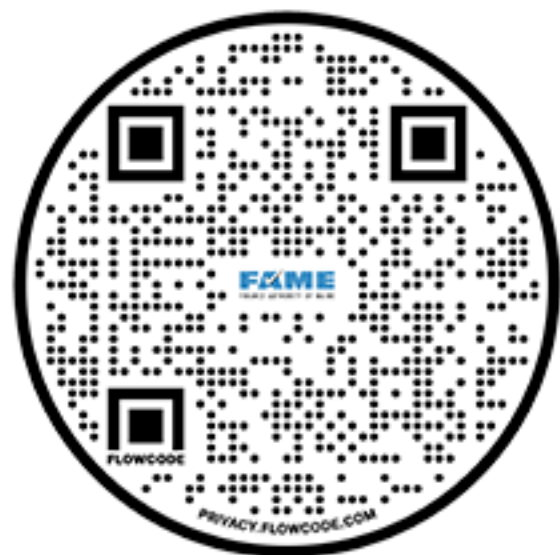


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Finance Authority of Maine



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~~Financial Aid~~ Education Affordability 101

Bringing Maine's Personal Finance & Economics Standards to Life

April 2, 2026

PRESENTED BY

Mary Dyer, Education Affordability & Financial Wellness Manager
Maire Pelletier, Education Affordability & Financial Wellness Counselor



About FAME

To support Maine people in achieving their business and educational goals, FAME provides a variety of programs and resources for K-12 students, employers, and more.



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Agenda

- Personal Finance Standards Across the Nation
- Maine Learning Results for Personal Finance and Economics
- Best Practices for Course Implementation
- Resource Sampling



Why Does School-Based Financial Education Matter?

According to recent studies, students in states with personal finance graduation requirements:

- Are more likely to apply for financial aid.
- Have higher credit scores and lower delinquency rates.
- Are more likely to successfully repay their loans.
- Shift borrowing from credit cards and private student loans to subsidized loans.
- Are less likely to seek payday loans.
- Are more likely to receive grants and scholarships.
- Feel more confident meeting daily and monthly financial goals.

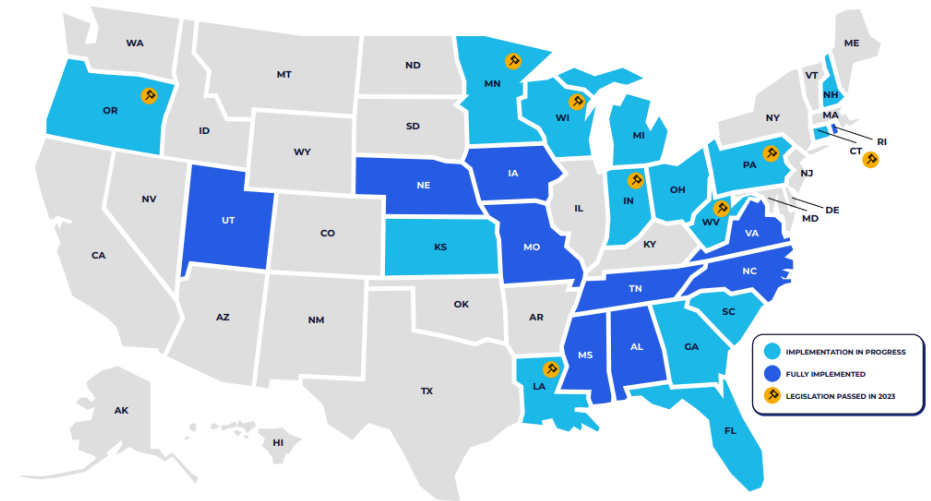
- In a recent global study of 15-year-olds:
 - The U.S. ranked 8th out of 14 participating countries for overall financial proficiency.
 - 17% of students in the U.S. did not reach the baseline level of proficiency.
 - Students in the U.S. who reported that they discuss some of these topics with their parents on a weekly or monthly basis displayed higher performance in financial literacy.

Personal Finance Across the Nation

- As of August 1st, 26 states require a personal finance course prior to graduation:
 - 10 states fully implemented, 16 in progress
- 64% of high school students will be guaranteed to take a personal finance course.

25 states guarantee a Personal Finance course for all public high school students

Teenagers are making financial decisions today amid the explosion of personalized ads, financial influencers, and get-rich-quick schemes on social media. Access to financial education is growing in response to students' needs, along with strong parental demand. Since 2004, 25 states have adopted this guarantee, including eight states in 2023.





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Personal Finance in Maine

ME high school diploma standards minimum requirements:

- English: 4 years or the equivalent in standards achievement;
- Social studies and history, including American history, government, civics and personal finance: 2 years or the equivalent in standards achievement;
- Mathematics: 2 years or the equivalent in standards achievement;
- Science, including at least one year of laboratory study: 2 years or the equivalent in standards achievement; and
- Fine arts, which may include art, music, forensics or drama: 1 year or the equivalent in standards achievement.



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Maine Learning Results

Personal finance is included in the MLR's in Social Studies for ALL grade levels as part of the Personal Finance and Economics strand:

Students draw from concepts and processes in personal finance to understand issues of money management, saving, investing, credit, and debt; students draw from concepts and processes in economics to understand issues of production, distribution, consumption in the community, Maine, the United States, and the world.



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- Earning money
- Saving, sharing, spending
- Creating a budget
- Investing
- Using credit and banking
- Planning for the future, scarcity and decision-making
- Managing risk and insurance

Maine Learning Results Key Concepts

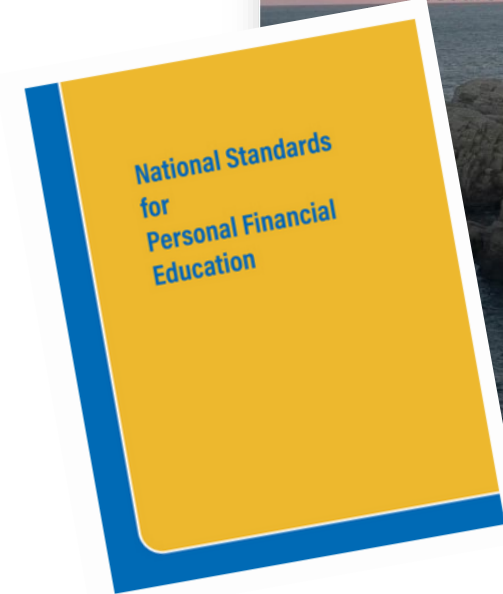




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Tools for Implementation

- National Jumpstart Standards
- ME Personal Finance and Economics Standards Implementation and Resource Guide
- Maine Jumpstart Teacher Training
- National Educator Conference



Best Practices For Personal Finance Course Development

- Embed personal finance instruction into another course (social studies, math, econ, business, CTE).
- Offer a personal finance elective.
- Persuade your school to guarantee a personal finance course for all.
- Share your success stories.
- Use free resources and support here in Maine.





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Financial Wellness Resource Sampling

- Maine Jumpstart: Fostering Financial Education in Maine Schools Conference, National Educator Conference Scholarships.
- FAME: Invest in ME Reads, Claim Your Future, school-based presentations/activities
- NGPF: Free resources, curriculum, professional development, advocacy, and more!
- Junior Achievement: Resources and classroom volunteers for elementary, middle and high school students.
- Consumer Financial Protection Bureau: Free resources, teaching tools, consumer guides.



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Invest in ME Reads

- A lack of financial capability is a significant barrier to pursuing education and training, impacting an individual's ability to seek employment, and strength of Maine's economy.
- Studies show that parents and adults are the most important influence in helping to shape a child's money skills.
- In 2020, Invest in ME Reads was launched - statewide initiative aimed at strengthening the financial capability of Maine families with young children and promoting widespread behavior change.



Invest in ME Reads Book Collection

Each book includes themes that engage and inspire students to learn and talk about money and future careers:

- 1st grade: *A Bike Like Sergio's*
- 2nd grade: *Those Shoes*
- 3rd grade: *Know Nonsense Guide to Money*
- 4th grade: *Priceless Facts About Money*
- 5th grade: *World's Coolest Jobs*
- 6th grade: *Claim Your Future Fun Pack*



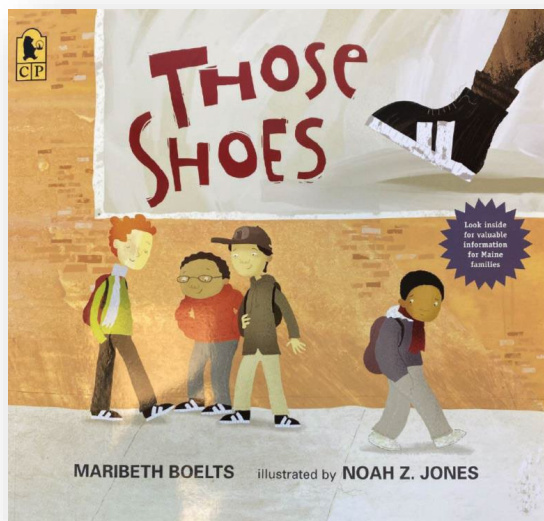
Each book includes information about [InvestinMeReads.com](https://www.investinme.com)

1st – 3rd Grade Books

First Grade



Second Grade

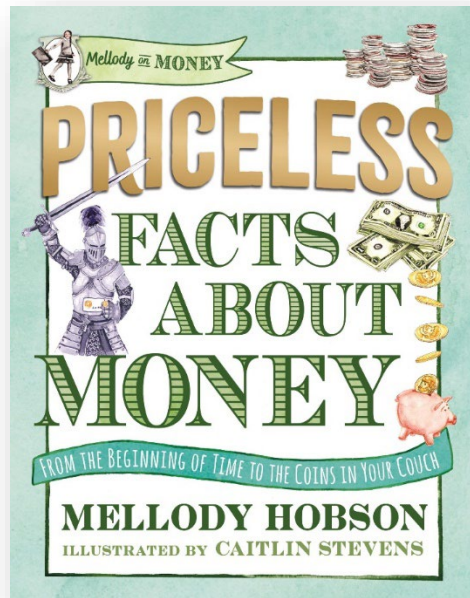


Third Grade



4th-6th Grade Books and Resources

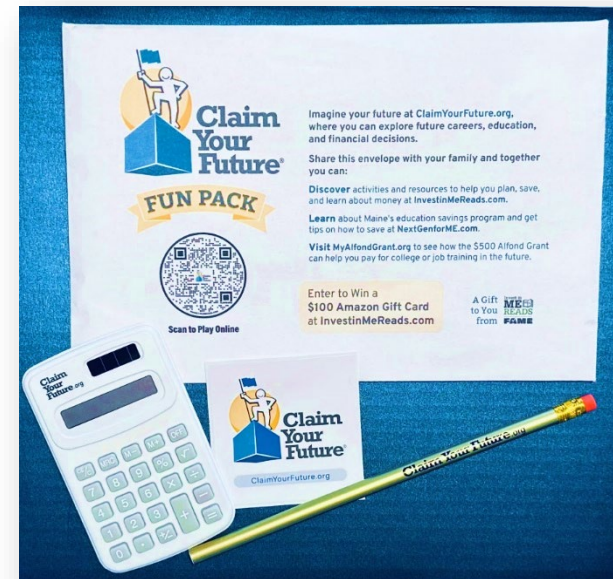
Fourth Grade



Fifth Grade



Sixth Grade





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Encourages families to:

- **Explore** resources, activities, and story guides.
- **Read** the story and talk about it at home.
- **Discover** fun activities and resources.
- **Learn** about Maine's education savings program at NextGenforME.com.
- **Visit MyAlfondGrant.org** to learn about the \$500 Alfond Grant.

Custom Content

Financial Wellness Empowers Your Child

Every Child Deserves a Successful Future

Children learn to manage money from the adults in their lives, making you an important influence in helping your child build financial skills. To support you, the Finance Authority of Maine created **Invest in ME Reads**, a free family financial wellness program.



Get Started:



Explore resources, activities, and story guides at InvestinMeReads.com.



Read the story and talk about it at home. Discuss the themes that help your child think about the future.



Discover fun activities and resources to help you plan, budget, save, and build financial skills.



Learn about Maine's education savings program, including resources for saving at NextGenforME.com.



Visit MyAlfondGrant.org to learn how the \$500 Alfond Grant can help support future college or training expenses.

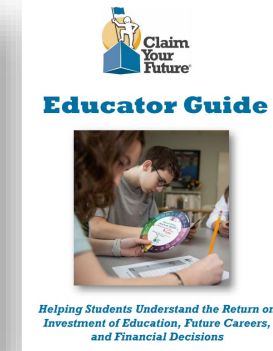
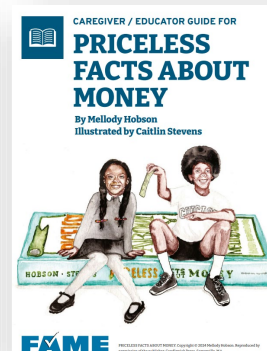
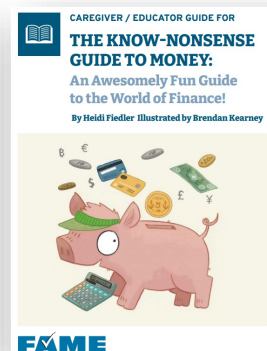
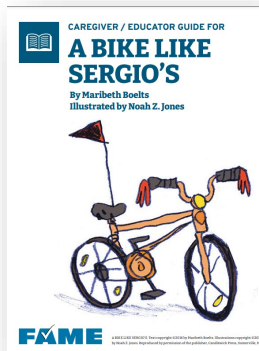
Enter to win a \$100 Amazon gift card at InvestinMeReads.com



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Caregiver/Educator Reading Guides

Each guide includes conversation starters, tips for learning along the way, and companion activities.



FAME

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Activity Books



FINANCIAL LITERACY ACTIVITY WORKBOOK

GRADES 1-2



Learning about money early helps you reach your dreams—and FAME is here to help.

FAME



FINANCIAL LITERACY ACTIVITY WORKBOOK

GRADES 3-4



Learning about money early helps you reach your dreams—and FAME is here to help.

FAME



FINANCIAL LITERACY ACTIVITY WORKBOOK

GRADE 5



Learning about money early helps you reach your dreams—and FAME is here to help.

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- Two overarching themes: financial skills and education and career exploration.
- Resources, games, activities, and reading guides for each grade level.
- Tips for parents and caregivers.
- Grade level milestones and concepts.
- Additional teaching tools.
- Financial wellness for adults.

InvestinMeReads.com

Welcome to Invest in ME Reads



Children learn to manage money from the adults in their lives, making you an important influence in helping to build lifelong financial skills. To support you, we created **Invest in ME Reads**, a free family financial wellness program that can be used at school or at home.

Through Invest in ME Reads, all Maine public school students in grades one through six receive free books or resources designed to support early learning. Use these tools to help kids learn about money in a simple and fun way.

You'll also find free tools to help you build your own financial knowledge.

Activities for Kids

AGE 6-7

1st Grade

AGE 7-8

2nd Grade

AGE 8-9

3rd Grade

AGE 9-10

4th Grade

AGE 10-11

5th Grade

AGE 11-12

6th Grade

Financial Wellness for Adults

Discover our extensive free financial wellness resources designed to support you on your journey toward financial freedom.

[Explore Resources →](#)





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Sample Activities



Claim Your Future
BROUGHT TO YOU BY
FAME
FINANCE AUTHORITY OF MAINE

MONTHLY INCOME: \$3,621
REMAINING FUNDS: \$2,909

4362 4350

Career & College Savings Loans Housing Food Transportation Communications Extras

Your Career
DETECTIVE/CRIME SCENE INVESTIGATOR

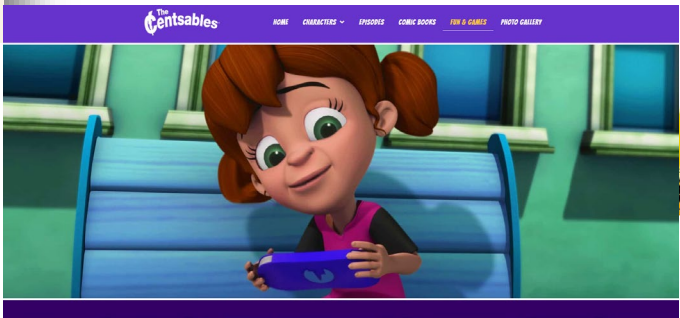
ANNUAL INCOME: \$72,180
MONTHLY INCOME: \$3,621
EDUCATION LEVEL: Bachelor's Degree, 4 Years of College

Watch Career Video

Housing is an important basic need, and there are many options. Would you like to own your home? Do you prefer to live in an apartment in the city? What can you afford? Here are your options:

WITH PARENTS: \$300
RENT WITH ROOMMATE: \$650
RENT: \$1,200
OWN HOME: \$1,600

Back to Loans Choose Food





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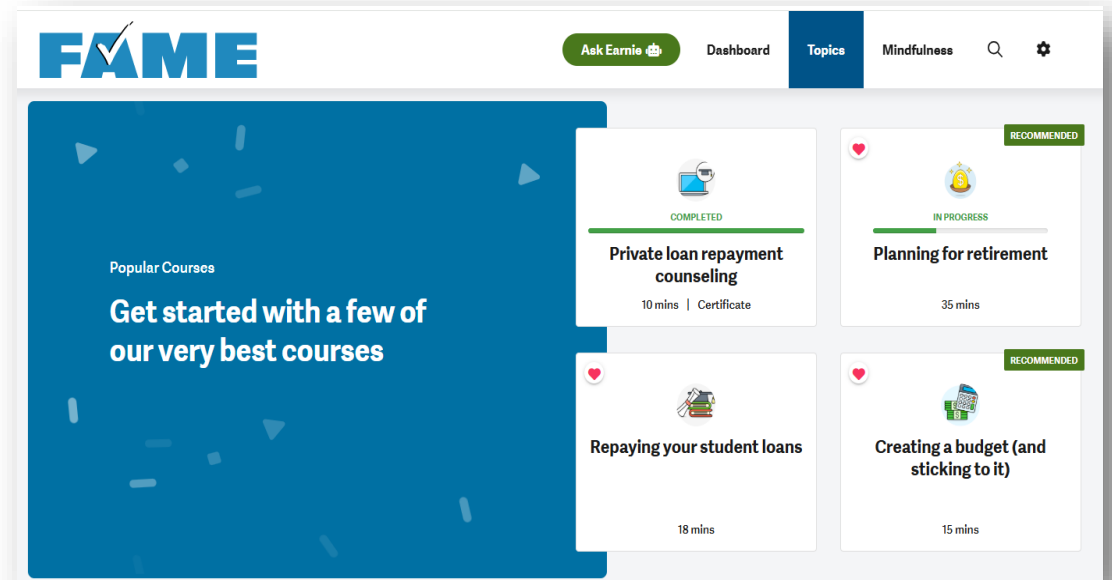
Program Impact

- This year alone, **84,000 books** were sent to **330** elementary schools across the state to distribute on FAME's behalf.
- In 2025:
 - **40% of respondents indicated that their child's financial knowledge, skills, or attitude had changed as a result of the program**
 - 25% of adult respondents indicated that their own financial knowledge, skills, or attitude had changed as a result of the program.
 - Through our school survey, **34% of schools indicated that their students' knowledge, skills, or attitude changed** as a result of the program.



Family Financial Wellness for Adults

- Free online financial wellness for all Maine people at **FAME.Enrich.org**.
- Create an account and complete your financial wellness check-up.
- Use the money personality tool.
- Browse videos, articles, and infographics, or complete a course.



Claim Your Future Program Overview

- **Claim Your Future®** was created to help students explore career pathways, financial decision making, and the future return on investment of post-secondary education and training.
- Can be used with middle and high school students, and beyond.
- Used in every U.S. state and in over 90 countries (over 1.5 million users).
- 100% free to Maine schools and educational non-profits.

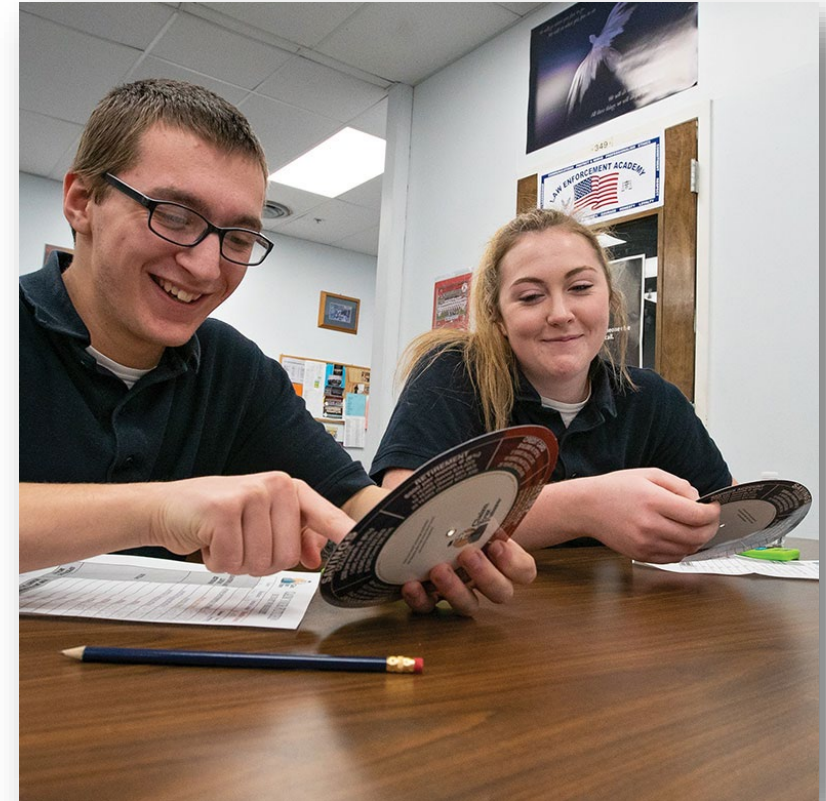


Learning Objectives & Standards

Through Claim Your Future, students will:

- Consider the return on investment of future career, education and financial decisions.
- Have conversations about goals and aspirations.
- Describe postsecondary options and identify basic vocabulary associated with college exploration.
- Create a balanced budget.
- Describe benefits of saving.

Learning Standards: Jump\$tart National Standards in K-12 Personal Finance Education





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Program Impact

According to a recent study of 30,000 users conducted by Dr. Carly Urban:

- Significant improvements in financial knowledge.
- More likely to indicate that planning for the future and budgeting are important.
- Less likely to say they are unsure about their postsecondary training plans.
- Report having plans to attend some type of training and are more likely to say they will go to a four-year school after high school.





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- Website includes:
- 126 career options, including descriptions, key vocabulary and various spending options.
- Pre/post assessment.
- Visual representation of money spent.
- Additional resources.
- Printable budget worksheet, certificate of completion.

ClaimYourFuture.org

The screenshot displays the ClaimYourFuture.org website interface. At the top, it shows the logo for Claim Your Future and FAME (Finance Authority of Maine). A progress bar indicates the user's current status: Career & College (checked), Savings (checked), Loans (unchecked), Housing (unchecked), Food (unchecked), Transportation (unchecked), Communications (unchecked), and Extras (unchecked). The monthly income is \$2,248, and the remaining funds are \$2,023. A sidebar on the left shows the user's career information: 'MEETING, CONVENTION, AND EVENT PLANNER' with an annual income of \$48,420, a monthly income of \$2,248, and a bachelor's degree (4 years of college). A 'Watch Career Video' button is also present. The main content area asks 'Will you need a loan?' and provides a table of educational levels and their associated costs:

Education Level	Cost
High School Diploma	\$0
Certificate Program	\$100
Associate Degree	\$175
Bachelor's Degree	\$350
Master's Degree	\$800
Professional / Juris Doctor	\$1,600
Medical Degree	\$2,575



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Online Financial Wellness for High School Students

Free online financial wellness to all Maine high school students available through **iGrad**

- Create an account and complete your financial wellness check-up.
- Use the money personality tool.
- Browse videos, articles, infographics or complete a course.

The screenshot displays the FAME website interface. At the top, it is powered by iGrad and includes a navigation bar with 'Dashboard', 'Topics', and 'Mindfulness'. The main header features the FAME logo and a search bar. Below the header, a green banner reads 'Scholarship Search' with the text 'Find hand-picked, quality scholarships to help pay for school. Read our promise to you.' and an icon of a graduation cap over a globe. The main content area shows 'Scholarship results' with a search bar and a 'Sort' dropdown. A specific scholarship result is highlighted: 'ACEC California Scholarship Program' by the American Council of Engineering Companies of California (ACEC California). It specifies a value of '\$1,000 - \$10,000', a required GPA of 3.00, and application requirements including an essay, recommendation, and transcript. A red 'Closing today' badge indicates the deadline is today. A 'Save' button is also visible. On the right side, there is a 'MORE RESOURCES' section with a 'Find More Scholarships' button and an icon of a document.



Financial Aid Education Affordability 101

Publications and Blog

Money Matters for ME

Learning, Teaching and Living Personal Finance



Steve Kautz, MBA, CPF

Financial Education Programs Specialist
Finance Authority of Maine

[ABOUT THE AUTHOR >](#) [ABOUT THE BLOG >](#)

FEBRUARY 25, 2026

Meeting the Home Affordability Challenge – Part One

FINANCIAL EDUCATION, FINANCIAL WELLNESS, REAL STORIES

Saving for a home has become increasingly challenging, and that's not likely to change. It's important to learn, focus on strong financial habits, and establish goals to support the pursuit...

[READ MORE >](#)

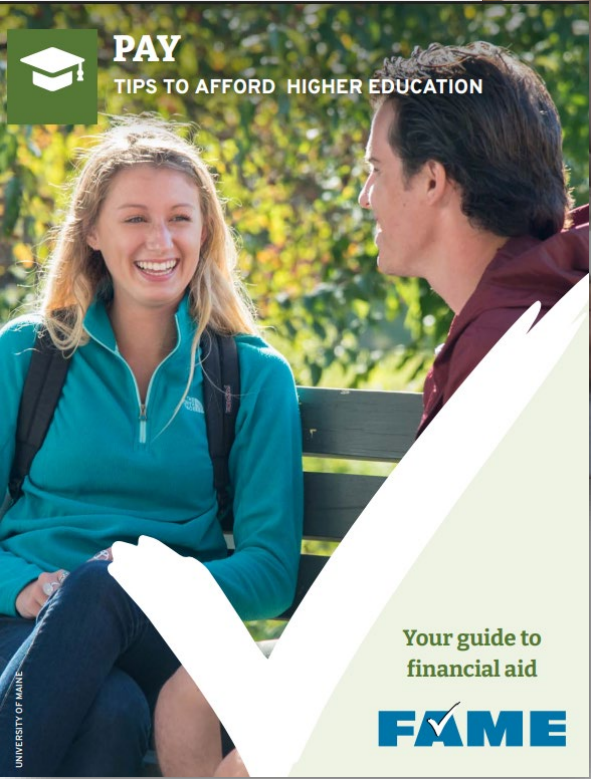


JANUARY 26, 2026

The Emergency Fund – Your Not-So-Secret Personal Finance Weapon

FINANCIAL EDUCATION

The holy trinity of foundational personal finance tools includes the budget, spending less than you make, and the emergency fund. This post focuses on the superpowers of the emergency fund...



Your guide to financial success



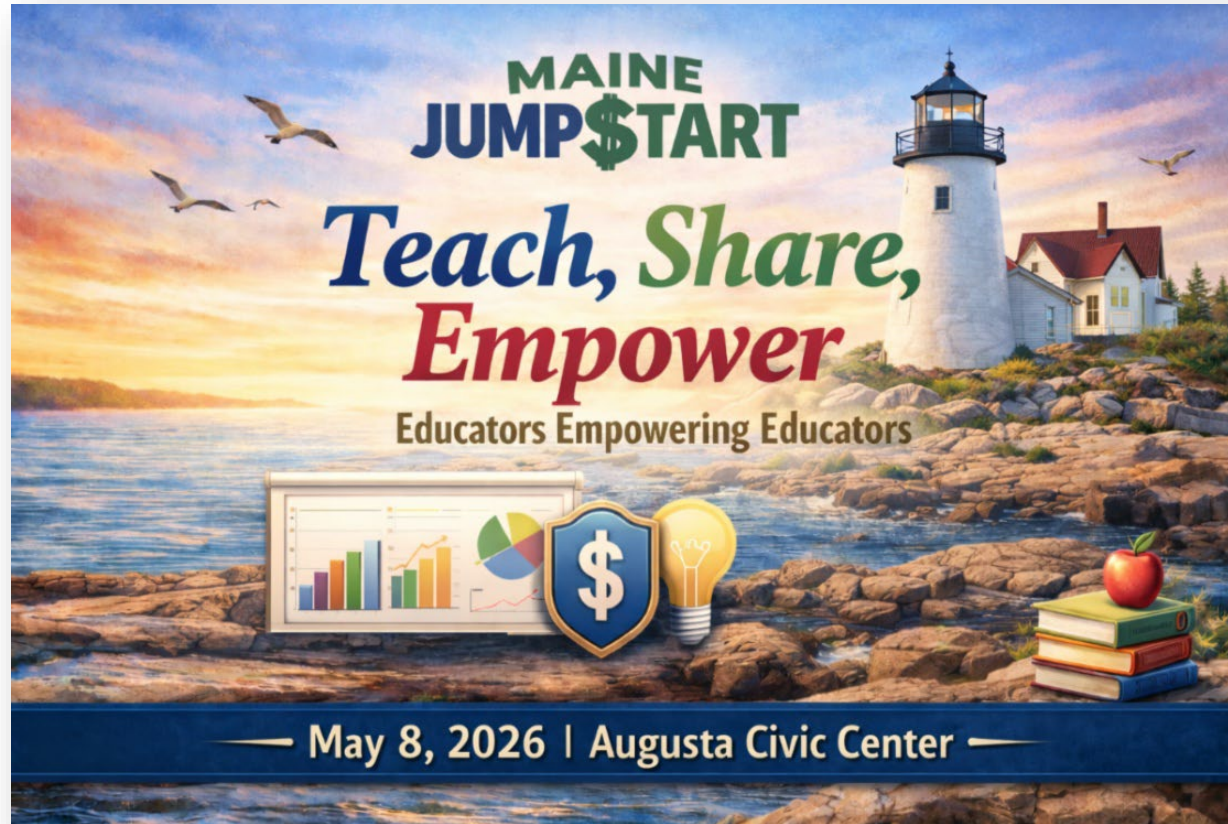
Your guide to financial aid





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Training



Info and Registration: mejumpstart.org



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Thank you for joining us today!

Find more FREE resources and information at

FAMEmaine.com/education.

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Education@FAMEmaine.com

PH: 207-623-3263 or 800-228-3734

TTY: 207-626-2717