



SAVVY CONSUMER CURRICULUM TOOLKIT



What is the Savvy Consumer Curriculum?

A financial education curriculum that uses behavioral economics and popular education techniques to inform and organize people around 15 predatory financial products

Car (purchase/loans/new/used) • Check Cashing • Credit Cards • Credit Repair • For-Profit • Education Institutions • Health Coverage “discount” Programs • Home (purchase and insurance) • Identity Protection • Legal Services • Money Transfers/Remittances • Payday Loans • Prepaid Debit Cards • Personal Loans/Financing • Rent to Own • Taxes

Who is Involved:

The curriculum is being designed by the Alameda County Community Asset Network, which is made up of over 30 community based organizations, financial institutions, and public agencies who work in income and asset development. Partners include the Alameda County Public Health Department and base building organizations.

How the Curriculum is being developed:

The Alameda County Community Asset Network (ACCAN) is made up of 30 community based organizations, financial institutions, and public agencies who work in income and asset development. The curriculum is being developed by financial educators, nonprofit service providers, and local CDFI’s in the forefront of financial education who are a part of the ACCAN collaborative.

The Goals of the Curriculum are:

- Decreased use of predatory products
- Increased money saved by using low-cost products
- Asset leaders who are primed to advocate for health asset-building policy
- Long term: reduce stress related to financial issues
- Connect with policy and organizing issues

Why is the Savvy Consumer Curriculum different from other financial education curricula?

- Partnership with Public Health Department and Community organizing groups
- Designed by real-world financial educators
- Uses a strong social justice lens
- Incorporates strategies for deconstructing advertisements and marketing



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