



FoolProofMe

Use Caution. Question Sellers. Rely on Research.

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90 Million Coronavirus-impacted Kids Need Financial Literacy Now. But What Financial Literacy Education Isn't Teaching Will Shock You. Really.

By Will deHoo – Co-Founder & Executive Director, FoolProofMe.org

Did you know? Thousands of financial literacy resources have been developed for young people.

But virtually none are based on teaching the most critical financial literacy skill: *they don't teach skepticism.*

They don't teach young people to be healthy skeptics when it comes to anyone or anything that affects their money or their personal well-being. They don't teach the danger of impulse buying or the power of thinking rather than blindly reacting.

Why don't those thousands of resources relentlessly teach these essential skills?

They can't. Virtually all major financial literacy resources are largely funded and shaped by businesses that make money when kids make money mistakes.



Think about that. The fox is teaching the hen how to be safe!

An example: credit card companies are the major funders of financial literacy worldwide. Are these companies going to teach kids to always pay off their credit card each month?

Is any seller going to underwrite a resource that says, "Our competitors have a better product!"?

Of course not.

In today's upside-down world has there ever been a more important time for young people to be thoughtful, healthy skeptics?

Over 90 million middle and high school kids are out of school. Their parents and teachers are scrambling to find meaningful resources to keep those young minds growing.

FoolProofMe.org - A FoolProof Foundation Resource

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This is the moment to fill the gaping hole in financial literacy as it is now taught. And here is one resource that is already filling that hole: foolproofme.org.

[FoolProofMe.org](http://foolproofme.org) is a remote, free, and advertising-free curriculum for all middle and high school teachers.

The legendary news anchor Walter Cronkite and a group of young people and I founded FoolProofMe. 12,000+ teachers already use us. 8000+ schools use us. The Campaign for a Commercial-Free Childhood endorses us (and they have never endorsed any curriculum).

We've grown by word of mouth because we advocate for the students, not for any product or service. We've also grown because all of our teaching is peer-to-peer. We use kids to do the teaching.

And the students listen. Carefully. Results from approximately 110,000 students show that their mastery of financial literacy concepts nearly doubled – with their mastery scores increasing from an initial 44% to a promising 86% after completing our online modules.

A red and blue issue: Every young person deserves real financial literacy. That's why icons from both sides of the aisle deeply support FoolProofMe's work.

"My grandfather helped found FoolProof," says Walter Cronkite IV. "He believed we all need to know both sides of any story before we know the truth. FoolProof teaches young people how to find both sides of the story before they make decisions that impact their money or their welfare." Cronkite is Vice-Chairman of our foundation's Walter Cronkite Project.

"My parents taught me the importance of personal responsibility and research before making decisions," says syndicated columnist Jackie Gingrich Cushman. "My husband and I are passing these beliefs to our children. Personal responsibility and research are embedded in FoolProofMe's work. We need this smart approach now more than ever for our children, and ourselves." Mrs. Cushman is a member of FoolProofMe's Walter Cronkite Project

Ralph Nader also supports FoolProof. And Michelle Singletary, the syndicated columnist. And Arne Duncan, Secretary of Education for President Obama. And Sharon Bush. And Public Citizen and the National Association of Consumer Advocates.

Hundreds of millions of page views are also a testament to the power of FoolProofMe's messaging. But we need your help today to take that power to those 90+ million kids out of school right now.

How to help: Do one thing--go to www.foolproofme.org yourself and see if we are as good as we think we are. If we are, share this article and this link with all your friends, colleagues, and teachers. Also please also share it on your social media and professional websites.

Thank you, and here's to real financial literacy education!

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