**FEDERAL RESERVE SYSTEM**

**MULTIMEDIA RESOURCES**

**ON ECONOMICS AND PERSONAL FINANCE**

**PODCASTS**

* The Economic Lowdown *(H, C)*

http://www.stlouisfed.org/education\_resources/podcasts.cfm

* + ***Externalities*** – Takes a look at the negative and positive impact that external factors have on others who aren’t involved in the production
	+ ***The Labor Market*** – Shares the basics of the labor market in this country, along with brief explanations about the roles played by education, supply, demand, productivity and government regulation
	+ [***Functions of Money***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep9.cfm) – Covers the previous forms of money, what they have in common and how commodity money differs from representative money
	+ [***Market Equilibrium***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep8.cfm) – Explains how supply and demand work together to determine the market equilibrium and the prices of things you buy
	+ [***Supply***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep7.cfm) – Discusses the supply side of the market - the law of supply, slope of the curve and the difference between a change in supply and a change in quantity supplied
	+ [***Demand***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep6.cfm)– Examines the law of demand and how it impacts the demand curve
	+ [***Unemployment***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep5.cfm) – Covers the basics of unemployment — how it is defined, how it is measured, and how it is categorized into three types (frictional, cyclical and structural)
	+ [***Inflation***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep4.cfm) – Discusses three aspects of inflation: what it is, what causes it and how it is measured, as well as deflation, disinflation and the role of the Federal Reserve in monitoring inflation
	+ [***The Role of Self-Interest and Competition in a Market Economy***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep3.cfm) – Explains self-interest, competition and their importance in understanding the economic system
	+ [***Factors of Production***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep2.cfm) – Reviews the building blocks of the economy, the factors of production
	+ [***Opportunity Cost***](http://www.stlouisfed.org/education_resources/podcasts/economic_lowdownv1ep1.cfm) – Introduces three concepts in economics: choice, scarcity and opportunity cost
* The Moments in Money and Economics *(E, M, H, C)*

http://www.philadelphiafed.org/education/moments-in-money-and-economics.cfm

* + ***Standards in Economic Education*** – Deals with how the National Voluntary content Standards in Economics are used to develop lesson plans
	+ [***Economics and Geography Together***](http://www.bos.frb.org/entertainment/unit1/PLAY.html) – Discusses the benefits of integrating the teaching of geography and economics
	+ [***What***](http://www.bos.frb.org/entertainment/unit2/PLAY.html) ***Is Money*** – Covers money and how it works as a medium of exchange
	+ ***History of Central Banking*** – Offers a brief history of central banking in the U.S.
	+ ***Teaching the Great Depression*** – Provides an overview of a curriculum series for secondary-level audiences tied to the Great Depression
	+ ***Kids and Money*** – Discusses a professional development program for teachers related to teaching kids about money concepts
	+ ***April is Financial Education Month*** – Explains the importance of educating youth about making sound financial decisions
	+ ***The New $5 Bill*** – Highlights the security and design features that make the redesigned note safer, smarter, and more secure

**ONLINE SIMULATIONS AND FORMS**

* Jobs Calculator *(H, C)*

<http://www.frbatlanta.org/chcs/calculator/>

Calculates the net employment change needed to achieve a target unemployment rate after a specified number of months.

* Personal Finance 101 *(H, C)*

<http://www.stlouisfed.org/education_resources/personal_finance_101.cfm>

Simulations of real-life personal finance situations through online chats with financial experts

* + ***Insurance*** – Covers the ins and outs of car insurance
	+ ***Resume 101*** – Deals with the process of completing a resume
	+ ***1040EZ*** – Explains how to complete a 1040EZ form
	+ ***FAFSA*** – Walks through the process and terms associated with FAFSA
	+ ***Payday Loans*** – Details the costs of utilizing payday loans
	+ ***Prepaid Debit Cards*** – Talks about how to use prepaid cards
	+ ***Rent to Keep*** – Walks through a rent-to-own agreement
	+ ***All About Debit Cards and Overdraft Fees*** – Answers questions about overdraft fees
	+ ***How to Get a Car Loan*** – Details the process for getting a loan
	+ ***How to Open a Bank Account*** – Steps through opening a bank account

View these financial forms with details about each section

* + ***1040EZ***
	+ ***Credit Card Statement***
	+ ***W4***
	+ ***Credit Card Disclosure***
	+ ***Credit Report***

**MOBILE APPLICATIONS**

* Econ Ed Mobile Learning App *(H, C)*

<http://www.stlouisfed.org/education_resources/mobile-learning-app.cfm>

Interactive application to help consumers visualize and understand how inflation and the cost of credit can affect your spending and saving decisions (compatible with iPad, iPhone and iTouch devices)

* + [***Inflation***](http://www.bos.frb.org/entertainment/unit1/PLAY.html) – Allows you to investigate the cost of goods and services over time
	+ [***Credit***](http://www.bos.frb.org/entertainment/unit2/PLAY.html) – Enables you to examine how interest rates, monthly payments and time can affect the cost of credit
* Federal Reserve Economic Data (FRED) *(H, C)*

<http://research.stlouisfed.org/fred2/>

Interactive application that enables you to view, download and manipulate up to 45,000 economic data series, including charts and graphs (compatible with iOS and Android devices)

**GAMES**

* FedMatch *(E)*

<http://www.federalreserveeducation.org/resources/games/fedmatch/>

An online memorization game for K-6 students

* + [***Economics***](http://www.bos.frb.org/entertainment/unit1/PLAY.html) – Includes vocabulary terms tied to economics
	+ [***Money***](http://www.bos.frb.org/entertainment/unit2/PLAY.html) ***and Banking*** – Includes vocabulary terms tied to personal finance
	+ ***Resources*** – Includes vocabulary terms tied to natural, human and capital resources
* Escape from the Barter Islands *(M, H)*

<http://www.clevelandfed.org/learning_center/online_activities/barter_island/index.cfm?DCS.nav=Local>

An online simulation of a barter economy

* Peanuts and Crackerjacks *(H)*

<http://www.bostonfed.org/peanuts/indexnosound.htm>

An interactive baseball game that tests your knowledge of economics and pro sports

* Money Word Search *(M, H)*

<http://www.clevelandfed.org/Learning_Center/Online_Activities/money_word_search/index.cfm?DCS.nav=Local>

An interactive word search game based on money concepts

* Word Search *(H, C)*

<http://www.federalreserveeducation.org/resources/games/wordsearch/>

An interactive word search game based on Federal Reserve history, structure and functions

* + [***History***](http://www.bos.frb.org/entertainment/unit1/PLAY.html)
	+ ***Structure***
	+ ***Monetary Policy***
	+ ***Financial Services***
	+ ***Banking Supervision***
* Fed Quizzes *(H, C)*

<http://www.federalreserveeducation.org/resources/classroom/activities/quizzes.cfm>

Test your knowledge about the history, structure and three primary functions of the Federal Reserve System

* + [***History***](http://www.bos.frb.org/entertainment/unit1/PLAY.html)
	+ ***Structure and Functions***
	+ ***Monetary Policy***
	+ ***Financial Services***
	+ ***Banking Supervision***
* Show Business: The Economics of Entertainment *(H, C)*

<http://www.bos.frb.org/entertainment/index.htm>

Learning activity that teaches basic economics and history through examples from the entertainment industry

* + [***Climbing the Charts***](http://www.bos.frb.org/entertainment/unit1/PLAY.html) – Reviews how the market for music developed
	+ [***Another Action Hero***](http://www.bos.frb.org/entertainment/unit2/PLAY.html) – Uncovers what the film industry can teach us about the economics of international trade and globalization

**VIDEOS**

* The Fed Explained Video Series *(H, C)*

<http://www.frbatlanta.org/about/fedexplained/>

* + ***Real vs. Potential GDP*** - Focuses on gross domestic product, or GDP, through graphics and straightforward examples
	+ ***Inflation*** – Defines inflation and price level, including an explanation of how inflation differs from cost-of-living increases
* Economics in Person Video Series *(H, C)*

<http://www.frbsf.org/education/teachers/economics-in-person/index.html>

* + ***The Evolution of Top Incomes in the United States*** – Discusses trends in the top 10%, 5%, and 1% of U.S. income earners, how the U.S. income distribution compares to other countries, and possible explanations for shifting trends
	+ ***Rising U.S. Wage Inequality: Whither the Middle Class*** – Covers the growing gap between low and high earners across the entire U.S. wage distribution and its implications on the American middle class
	+ ***Economic Mobility in the United States*** – Addresses the extent to which individuals and families in the U.S. achieve upward economic and social mobility, focusing on comparisons over time and to other countries
	+ ***U.S. Labor Markets: Longer-term Perspective*** – Shows how an aging baby boomer population and decline in labor force participation have affected the labor market
	+ ***The Great Recession: Part Two*** – Discusses how the road to recovery has been slow, given sluggish hiring activity despite a decline in layoffs
	+ ***The Great Recession: Part One*** – Introduces the legacy of the Great Recession and its large toll on jobs
* No Frills Money Skills Video Series *(H, C)*

<http://www.stlouisfed.org/education_resources/podcasts/no-frills-money-skills/video_1.cfm>

* + ***Compound Interest*** – Explains the concept of compound interest and how your money can grow
* The Economic Lowdown Video Companion *(H, C)*

http://www.stlouisfed.org/education\_resources/video\_podcasts.cfm

* + ***Equilibrium*** – Reviews the laws of supply and demand before focusing on market equilibrium — the point at which there is no shortage or surplus of a good or service
	+ ***Demand*** – Explains how price changes affect consumer spending and market conditions
	+ ***Supply*** – Covers how changes in the price of a good affect the quantity of the goods produced and how changes in market conditions affect the supply curve
* Drawing Board Series *(H, C)*

<http://www.clevelandfed.org/for_the_public/news_and_media/video/drawing_board.cfm>

* + ***Public Finances: Shining Light on a Dark Corner*** – Takes a look at state and municipal budgets and concerns the public has regarding these
	+ ***Why Price Stability Matters*** – Reviews how price stability in the economy has everything to do with your ability to find and keep a job
	+ ***Forecasting*** – Explains in layman’s terms how and why forecasting is conducted at the Fed
	+ ***Your Credit Score*** – Talks about how credit scores aren’t a rating of credit worthiness, but a ranking of credit worthiness compared to others at a specific point in time
	+ ***Foreclosure Crisis*** – Describes the spillover effects of foreclosures and offers ideas to help stabilize neighborhoods most at risk of decline
	+ ***Effect of Debt on Business and Economy*** – Looks at companies that have too much debt and how that discourages them and their investors from taking on new projects
	+ ***Independent Federal Reserve*** – Explains how the Federal Reserve operates and why it’s structured the way it is
	+ ***The Median CPI*** – Uncovers what makes the Median CPI a better indicator of inflation trends as compared to the CPI
	+ ***Systemically Important Financial Institutions*** – Refers to financial institutions that are so big, or interconnected, or unique that they pose a risk of taking down the entire financial system should they fail

**LESSON/ACTIVITY-BASED**

* Financial Fables *(E)*

<http://www.kansascityfed.org/education/fables/index.cfm>

Online stories that combine reading, economics and personal finance into life lessons about smart money management

* + ***Penny Pigeon and the Missing Nest Egg*** – Talks about ways to save and how saving can be your “nest egg” for the future
* Children’s Literature Lessons *(E, M)*

<http://www.federalreserveeducation.org/resources/topics/childrens_literature.cfm>

 Lessons based on existing children’s literature, available in PDF and whiteboard versions

* Fifty Nifty Econ Cards *(E)*

http://www.federalreserveeducation.org/resources/fiftynifty/

Assists students in developing a knowledge base of economic and personal finance words through activities, games and online puzzles

* Core Concept Cards *(H)*

<http://www.federalreserveeducation.org/resources/coreconcepts/>

Helps provide a strong foundation of economic and personal finance vocabulary for secondary students through interactive games and activities

* The Classroom Economist *(H, C)*

<http://www.frbatlanta.org/edresources/classroomeconomist/>

Features video and PowerPoint content designed to clarify and enhance teacher understanding of core economic and Federal Reserve topics, including lesson demonstrations and resource ideas

* + ***Gross Domestic Product (GDP)*** – Discusses what GDP is, how to measure it, and what it means to a country’s economy
	+ ***Unemployment*** – Discusses how the labor market differs from a product market, different ways of looking at and measuring unemployment, as well as other issues concerning unemployment
	+ ***Monetary Policy*** – Covers the role of the Federal Reserve through its monetary policy function, as well as the tools involved
	+ [***Fractional Reserve Banking***](http://www.bos.frb.org/entertainment/unit1/PLAY.html) – Provides deeper insight into the role of banks, the fractional reserve banking system, monetary expansion, and the role of the Federal Reserve
	+ ***What Is*** [***Money***](http://www.bos.frb.org/entertainment/unit2/PLAY.html)– Reinforces key money concepts
	+ ***Inflation*** – Discusses key concepts regarding inflation
* Building Wealth *(H, C)*

<http://www.dallasfed.org/assets/documents/cd/wealth/BuildingWealth.swf>

Online beginner’s guide to securing your financial future, including wealth creation, budgeting, saving and investing, debt management and wealth protection

* DataPost *(H, C)*

<http://www.frbsf.org/education/teachers/datapost/>

Weekly tutorial providing brief, visual explanations of key economic concepts including presentation slides and links to resources for deeper or additional inquiry

* Online Courses *(H, C)*

<http://www.stlouisfed.org/education_resources/econed_generalaudience.cfm>

* + ***Cards, Cars and Currency: Managing Credit Cards, Debit Cards and Buying a Car*** – Encourages participants to learn about three areas of personal finance: credit cards, debit cards and purchasing a car
	+ [***Comparative Advantage***](http://www.bos.frb.org/entertainment/unit1/PLAY.html) – Covers opportunity cost and the benefits of comparative advantage as opposed to absolute advantage
	+ ***Currency Crusaders of Justice*** – Covers how economic conditions affect exchange rates and the price of goods and services
	+ ***GDP & Pizza: Economics for Life*** – Explains challenging economic content and why these concepts are important for citizens to understand
	+ ***Great Depression*** – Provides economic content to help people understand this significant experience in U.S. history
	+ [***Great Inflation***](http://www.bos.frb.org/entertainment/unit1/PLAY.html) – Addresses how inflation results from too much money chasing too few goods and the role the Federal Reserve System plays in maintaining price stability
	+ ***In Plain English*** – Describes the structure and functions of the Federal Reserve System in an easy-to-understand interactive format
	+ ***It’s Your Paycheck: Earning and Managing Your Money*** – Helps make sense of W-2s, W-4s, payday loans and APRs, as well as the link between education and income, budgeting principles, the benefits of saving and navigating credit reports
	+ ***Soar to Savings*** – Reinforces the benefits of saving, tips for saving, and the impact of individual saving on the overall economy
	+ ***The Story of Unemployment*** – Answers questions related to unemployment, including unemployment statistics, causes and potential solutions
	+ ***Time Value of Money*** – Deals with the opportunity cost of financial decisions, compound interest and how interest and inflation interact to determine the future value of investments
* Websites
	+ ***American Currency Exhibit*** *(E, M, H)*

<http://www.frbsf.org/currency/index.html>

Learn how our country's rich history is closely tied with our currency, as well as how the Federal Reserve has played--and continues to play a part--in that history

* + ***Consumer’s Guide to Credit Cards*** *(H, C)*

<http://federalreserve.gov/creditcard/>

Provides a basic guide to navigating the credit card process, including navigating

through credit card offers and statements and calculating how to pay off credit

debt

* + ***Crisis and Response*** *(H, C)*

<http://www.frbsf.org/econanswers/portal.htm>

Find information and analysis on what caused the financial crisis, what the Fed did in response, the economic recovery and the Fed’s role in financial regulatory reform

* + ***Discover Historic U.S. Currency*** *(E, M, H)*

<http://www.clevelandfed.org/learning_center/online_activities/discover_historic_currency/index.cfm?DCS.nav=Loca>l

Learn about our past while discovering the artistry of currency designs over the years

* + ***Explore Money From Around the World*** *(E, M, H)*

<http://www.clevelandfed.org/Learning_Center/Online_Activities/explore_money/index.cfm?DCS.nav=Local>

Find out which country’s money honors a great chess champion, which depicts the dangerous sport of land diving, which honors the nation’s diversity and more

* + ***FOMC Speak*** *(H, C)*

<http://www.stlouisfed.org/fomcspeak/>

A repository for speeches, testimony, interviews and commentary by FOMC participants

* + ***What is the Fed?*** *(H, C)*

<http://www.frbsf.org/what-is-the-fed/>

Uncover Fed basics such as its history, structure and functions

*Access additional resources, searchable by grade, topic, format and more at:*

[*www.FederalReserveEducation.org*](http://www.FederalReserveEducation.org)