



# JOSH MANDEL

## STATE TREASURER OF OHIO

Financial literacy is defined as the ability to READ, ANALYZE, MANAGE and COMMUNICATE about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future and respond competently to life events that affect everyday financial decisions, including events in the general economy. - Report of the National Association of State Boards of Education Commission on Financial and Investor Literacy For a quick guide to financial literacy terminology, click [HERE](#). The Treasurer's office provides Ohioans with helpful tools to make informed decisions in personal finance. The office engages non-profit organizations, cultivates public-private partnerships, and leverages technology to connect citizens and educators with helpful and innovative financial education resources. We offer two suites of tools: Financial EDge and Smart Money Choices. Financial EDge is a collection of tools geared towards educators, parents and youth to teach young Ohioans about personal and public finances including Budget Game, EverFi, Real Money. Real World., and OhioCheckbook.com Teaching Strategies along with additional resources. Smart Money Choices (SMC) offers information and resources for the general public that includes programs such as Smart Money Choices Direct, Smart Money Choices Speakers Bureau, and Citizen's Guide to Financial Wellness along with additional resources for adults, teens, and youth. Go to Financial EDge Go to Smart Money Choices For more information, contact us at (800) 228-1102 or email us at [financialliteracy@tos.ohio.gov](mailto:financialliteracy@tos.ohio.gov).

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