

Financial Responsibility Starts As An Adolescent



(NAPS)—Financial literacy is key to future financial stability.

Currently, 40 percent of Americans live beyond their financial means, and more young adults (ages 18 to 25) filed for bankruptcy than graduated from college in 2001.

Yet financial literacy is not something you are born with, it's something you learn as an adolescent.

Teens across America are taking the lead to help improve financial literacy. Family, Career and Community Leaders of America (FCCLA) is helping to tackle America's lack of money know-how with a national program called *Financial Fitness*. Through this program, youth plan and carry out projects that help them and their peers learn to become wise financial managers and smart consumers.

Financial illiteracy has become such an epidemic that Congress created the Financial Literacy and Education Commission, which will develop a national strategy to promote financial education and literacy. FCCLA is addressing this epidemic by teaching students financial management skills for life.

In addition, as mandated in the No Child Left Behind Act, the National Assessment of Educational Progress will test the fundamental economic knowledge of high school seniors in 2006 for the first time. Those involved with FCCLA's *Financial Fitness* will have an advantage over their peers.

Some of FCCLA's other national programs include STOP the Violence: Students Taking On Prevention and Families First, to name a few. To learn more, visit www.fcclainc.org. "FCCLA: The Ultimate Leadership Experience."