

Top 10 Reasons to use MONEY SMART for Small Business

- 1.** It's free
- 2.** Anyone can download the curriculum, but CDs are also available upon request
- 3.** It is easy to use and a ready to go out-of-the-box curriculum, that includes a fully scripted instructor guide, participant guide and slides
- 4.** It's flexible, it can be edited as needed and modules can be combined or taught in any order
- 5.** It's adaptable for use with other curricula, or as part of business coaching or counseling
- 6.** There are no requirements or certifications needed to use; but eligible organizations adopting it, are encouraged to join the Money Smart Alliance
- 7.** Money Smart Alliance members are listed on the FDIC website to help entrepreneurs and other organizations find out who is offering Money Smart near them
- 8.** It is available in English and Spanish
- 9.** It is a tool to help develop, maintain, and/or support partnerships with subject matter experts (e.g. bankers, insurance agents, credit counselors, business consultants, business attorneys, etc.) who can teach the Money Smart for Small Business classes
- 10.** Includes the Money Smart for Small Business Train-the-Trainers Curriculum to train Money Smart for Small Business instructors

MONEY SMART for Small Business

Is an instructor-led curriculum developed jointly by the Federal Deposit Insurance Corporation (FDIC) and the U.S. Small Business Administration (SBA). Designed to be delivered by intermediary organizations to new or operating small business owners —with or without formal business training—to provide a practical introduction to aspects of starting and managing a business.

The curriculum includes thirteen modules:



Is Owning a Business a Good Fit for You?
know your strengths



Credit Reporting
demystified



Planning for a Healthy Business
start-up: from plan to reality



Risk Management
planning for what you can and cannot control



Banking Services
designed for small businesses



Insurance
choices for businesses



Organizational Types
pros and cons of business structures



Tax Planning and Reporting
understanding taxes and your business



Time Management
tips to make you more efficient



Selling Your Business and Succession Planning
developing an exit strategy for your business



Financial Management
understanding this critical practice



Managing Cash Flow
practical problem-solving



Recordkeeping
as a managerial tool

Get Involved by joining the Money Smart for Small Business Alliance

Money Smart Small Business Alliance Members promote and teach Money Smart for Small Business.

To find out more:

www.fdic.gov/moneysmart

www.sba.gov/moneysmart

