

# How to Make College Savings a Reality for All Students

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Paying for college can be one of the first very real financial situations that students are personally faced with. So, since September is College Savings Month, now is the perfect time to discuss college savings with your students. Unfortunately, this issue is more important than ever: **1 out of 6 students** don't currently have the baseline of economic knowledge they need to be successful long-term.

It's important to prepare our students with a financial toolkit that will help them thrive as they move through all the phases of their lives. I have found the no-cost digital resources from *Pathway to Financial Success in School* to be an effective resource for improving students' financial literacy. The program, created by Discovery Education and Discover, is designed in a modular format that empowers students to take control of their financial futures. To date, it has already reached **2 million** students across the United States!

New content is always being added, and this year, I've been integrating the latest resources into my curriculum. With the new units, my students—in 15 minutes or less—learned new ways to save money and rethink financial decisions. Upon completion of these units, students receive a certificate confirming they can deftly answer questions like:

- What are S.M.A.R.T. goals?
- Can you identify an “opportunity cost?”
- What are the benefits of saving money from a young age?
- What savings goals do financial experts recommend that nearly all adults make a priority?

While college may seem far away for middle schoolers, it’s never too early to begin learning core concepts in financial literacy. And, for high schoolers, the decisions they make now can mean freedom to pursue passions in adult years or limited choices due to excess debt or not enough savings. Teachers can integrate resources into their lessons that help students take control of their futures by preparing financially for college. Taken together, these resources put the power of financial independence into students’ hands with self-directed learning that addresses important topics like budgeting, college savings, credit, and more.

The best part? All these resources are standards-aligned and available at no cost online. That means no matter where learning takes place, the pathway to financial success is only a click away. Keep your students prepared for the changing world by empowering them to dream big and build a solid foundation for the future with smart money management. Learn more at [pathwayinschools.com](https://pathwayinschools.com) and through Discovery Education's **K-12 learning platform**.

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