

Iowa Household Money Menu

Start Your Financial Education Journey

[How Money Smart Are You? A Financial Education Game](#)

A set of 14 short games covering everyday financial topics. The FDIC Money Smart program helps people of all ages build financial skills and strengthen banking relationships.

[Credit Reports and Scores & Accessing Your Free Credit Report](#)

Credit reports can affect mortgage rates, credit approvals, rentals, homeownership, and even job applications. Get a free copy every 12 months from each credit reporting company.

[Car Buying Basics & Major Purchases](#)

Major purchases like appliances, a car, or a home affect your finances long and short term. Before buying, pause and research your options to make informed decisions.

[Buying a Home or Housing Assistance](#)

Buying a home is a major investment. Research each step of the process to build confidence. You can also review resources for homebuyers, renters, homeowners, and individuals experiencing homelessness.

[Managing Your Money Well & Create A My Spending & Savings Plan](#)

Create a spending plan that lets you pay your living expenses today while saving for tomorrow for major purchases. You can even find tips and ideas for setting aside money in an emergency fund.

[FDIC Consumer Response Center & FDIC Insurance, Protect Your Money](#)

The FDIC Consumer Response Center provides information to help protect consumers, support economic inclusion, and connect people to financial resources. Learn how FDIC insurance protects your money.

Smart Ways to Save and Grow Your Money

[GetBanked & BankOn Accounts](#)

A bank account keeps your money safe and gives fast access to funds. Bank On certified accounts help more households reduce fees and enter the financial mainstream.

[Saving & Investing](#)

Saving for emergencies, retirement, or other needs can be easier with simple strategies. Investment values (stocks, bonds, securities) rise and fall with the market, learn the basics before investing.

[Invest America](#)

Every America child gets an investment account. Millions will receive \$250 to get started. See if your child qualifies.

[ISave 529 Iowa Education Savings Plans or compare all states 529 accounts](#)

A 529 plan is a type of investment account you can use to save for qualified education expenses. If you're an Iowa taxpayer, ISave 529 also have additional tax benefits.

[Saving for Retirement is Key & 10 Ways to Prepare for Retirement](#)

Financial needs change through all stages of your life. The one constant focus as we age could be on saving for retirement years. As you begin your retirement plan, there are several things to consider.