

Financial Literacy for Students: Budgeting, Saving, and Investing with Data Resources

Financial Literacy and Saving Resources

1. Khan Academy — Saving and Investing Video + Transcript

An introductory resource explaining why saving and investing matter and how they support short- and long-term financial goals.

Access resource: <https://www.khanacademy.org/finance-personal-finance/saving-and-investing>

2. Khan Academy — Why and How to Save

Explains emergency savings, long-term goals, budgeting, reducing expenses, and practical strategies for saving money.

Access resource: <https://www.khanacademy.org/college-careers-more/financial-literacy/xa6995ea67a8e9fdd%3Abudgeting-and-saving/xa6995ea67a8e9fdd%3Asaving-money/v/why-and-how-to-save>

3. Investopedia — Financial Literacy Overview

A broad financial-literacy guide covering budgeting, banking, credit, debt, saving, investing, and retirement planning.

Access resource: <https://www.investopedia.com/guide-to-financial-literacy-4800530>

Apps for Managing Financial Data

1. GnuCash — Open-Source Personal Finance Software

GnuCash is open-source personal-finance and accounting software based on professional double-entry accounting principles. It runs locally and does not require a subscription.

Official website: <https://www.gnucash.org/>

2. Actual Budget — Open-Source Envelope Budgeting

Actual Budget uses envelope-style budgeting and is local-first, with optional self-hosted synchronization and additional features.

Official website: <https://actualbudget.org/>