



Better Money Habits[®] is Bank of America's free financial education platform

With informative resources and objective and actionable guidance, Better Money Habits supports individuals of all life stages, backgrounds and ambitions in becoming more financially resilient.

Since 2013, Better Money Habits has empowered people to make more confident decisions at every step of their financial journey.



Find hundreds of accessible resources for navigating life's financial questions

Better Money Habits covers everyday money matters like [saving, investing and budgeting](#); [managing credit](#) and [debt](#); and [tax planning](#). There are also helpful tips on pursuing financial milestones such as [homeownership](#) and [college](#).

We recognize building financial knowledge is a journey. Better Money Habits uses understandable terms and relatable examples designed for the way people learn today.



Get guidance that's tailored to you

Visitors turn, and return, to Better Money Habits as their needs change. Our [financial guides](#) organize resources by life stages and specific goals. It's easy to find personalized solutions based on what matters most: After answering five brief [questions](#) exploring one's priorities and goals, you will be directed to content most relevant to your unique outlook.

Better Money Habits inspires positive financial behavior

Return visits



Most Better Money Habits users¹ view multiple pages (e.g., [budgeting](#), [credit](#), [investing 101](#)) on the site [per visit](#) and have multiple sessions per month.

Account openings



Better Money Habits users¹ are [opening new deposits and savings accounts](#) at a higher rate than non-Better Money Habits users.

Bigger savings



Better Money Habits users¹ are [maintaining and growing the balances in their deposits and savings accounts](#) at a higher rate than non-Better Money Habits users.

Better Money Habits content has reached consumers nearly **3.7 billion times** since 2013²



Expanding the reach of Better Money Habits

We continually look for ways to provide resources to as many people as possible – where and how they like to be reached:



Bilingual resources

We offer BetterMoneyHabits.com in Spanish, [MejoresHabitosFinancieros.com](https://mejoreshabitosfinancieros.com), to help Spanish-speaking users take steps to improve their personal finances.



Integration with banking tools

Bank of America's mobile app; Erica, the bank's AI-driven virtual financial assistant; and Life Plan, a personal digital experience enabling clients to set and track goals, all leverage Better Money Habits resources.



Audience research

We conduct original research and observe the money mindset of young adults to understand their experiences and concerns. Most recently, we explored the financial priorities and challenges of [Hispanic Millennials](#) and [Gen Z](#) to help enhance our ability to meet their financial needs with resources and guidance throughout their financial journey.



Live money coaching

We work regularly with nonprofit partners to foster economic mobility and to engage employees around the country to deliver [Better Money Habits](#) content and tools directly to individuals and families. Thousands of Better Money Habits Volunteer Champions also help deliver financial lessons, hosted on-site at an organization, in one of our local Community financial centers, or even online for virtual workshops.



Educational materials

Our online [Education Resource Center](#) supports our partners and community of volunteers with lessons and tools to deliver Better Money Habits easily and effectively to clients and members of our communities.

1. "Better Money Habits Users" represent Bank of America households where one or all members of the household are leveraging Better Money Habits content. Source: Bank of America consumer households that visited the Better Money Habits website across 12-month period beginning July-2022 through July-2023. Sourced from Bank of America Coremetrics data.

2. [Bank of America Annual Report 2023.pdf](#)