VIEWPOINT PAPER

Inclusive Financial Education in FCS: Empowering LGBTQ+ Youth for Financial Well-Being

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Abstract

This paper examines the role of inclusive financial education within Family and Consumer Sciences (FCS) in promoting the financial well-being of LGBTQ+ youth. Drawing from peer-reviewed research, it highlights the unique financial challenges faced by LGBTQ+ individuals, including reduced family support, higher poverty rates, discrimination in financial services, and increased living costs in affirming communities. The discussion applies the Inclusive Financial Well-Being Empowerment Model (IFWEM) to demonstrate how educators can address barriers related to access, action, and affect while fostering empowerment. Strategies for inclusion include integrating diverse examples into financial curricula, employing culturally responsive teaching methods, creating supportive classroom climates, and incorporating legal rights and community resources into instruction. The paper also emphasizes the importance of community-based FCS education and partnerships with organizations serving LGBTQ+ populations. By adopting inclusive, equity-focused approaches, FCS educators can improve financial literacy, resilience, and self-efficacy among LGBTQ+ youth, while fostering empathy and understanding among all students. This work underscores FCS's mission to advance equity, inclusion, and the holistic well-being of individuals and communities.

KEYWORDS: INCLUSIVE FINANCIAL EDUCATION, FAMILY AND CONSUMER SCIENCES (FCS), LGBTQ+ YOUTH, FINANCIAL LITERACY, CULTURALLY RESPONSIVE TEACHING

Introduction

Inclusive financial education is increasingly recognized as a vital component of Family and Consumer Sciences (FCS) teaching, especially as educators strive to meet the needs of all learners in a diverse society (Tisdell et al., 2011). Innovative approaches are needed to reach today's changing audiences, from new immigrant communities to evolving family structures, even when longstanding FCS topics (e.g., financial stability or resource management) remain the same (Duncan et al., 2022). In practice, this means embracing inclusive pedagogies that account for the complex identities of students and confronting biases that have historically left some youth underserved. For instance, FCS education can be a space to support the identity development of diverse students by decentering a one-size-fits-all curriculum (Duncan et al., 2022). In line with this inclusive mission, professional organizations have affirmed a

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commitment to equity: the American Association of Family and Consumer Sciences (AAFCS) explicitly denounces all expressions of hate, racism, injustice, and discrimination, linking its commitment to diversity, equity, inclusion, and social justice with improved well-being and quality of life for individuals and families (Duncan et al., 2022). Within this context, FCS classrooms are uniquely positioned to support LGBTQ+ youth through inclusive financial literacy education, thereby promoting financial well-being and equity.

In the United States, the discipline is known as Family and Consumer Sciences (FCS), which falls under the broader global umbrella of Home Economics. Throughout this article, FCS is used to reflect the U.S. context in which the discussed practices occur, while aligning with the international Home Economics discourse. The purpose of this discussion is to document the best practices and insights from existing research that can inspire FCS practitioners to incorporate inclusive strategies in their teaching. By understanding the unique financial challenges faced by LGBTQ+ individuals and applying models of inclusive education, FCS educators can help all students, regardless of sexual orientation or gender identity, build strong financial literacy skills. The goal is to empower LGBTQ+ youth with knowledge and resilience in personal finance, fostering their long-term financial security and well-being. This article presents a synthesis of peer-reviewed research on financial literacy, the financial challenges of LGBTQ+ communities, and inclusive pedagogical approaches. It concludes with specific recommendations for educators to create supportive, practical learning experiences that advance both financial capability and a sense of belonging in the FCS classroom.

Financial Literacy and Well-Being: A Foundation

Financial literacy refers to the knowledge and skills needed to make informed and effective financial decisions. Extensive research has demonstrated that financial literacy is a crucial life skill associated with improved financial outcomes and personal well-being (O'Neill, 2019). Unfortunately, many people lack basic financial knowledge, a deficit that hinders those seeking financial security (O'Neill, 2019). Low financial literacy can lead to significant financial mistakes and increased vulnerability. For example, about 36% of Americans in a recent national survey were classified as financially fragile, meaning they would be unable to come up with $2,000 in an emergency; key factors driving this fragility included insufficient assets, too much debt, and poor financial understanding (O'Neill, 2019). These sobering findings underscore the importance of improving financial literacy to enhance individuals' capacity to manage day-to-day finances and withstand economic shocks, core aspects of overall financial well-being. Stable personal finances are key to economic security, and strengthening financial education can even help alleviate material hardship while improving social inclusion, cohesion, and community well-being (McGregor et al., 2023).

Financial literacy gaps are often more pronounced among marginalized groups. Women and racial/ethnic minorities, for instance, tend to have lower financial knowledge on average (O'Neill, 2019). Global data reflect similar disparities; in the Middle East, women's financial literacy rates lag behind those of men, especially among individuals with less education (McGregor et al., 2023). Research also indicates that LGBTQ+ individuals may experience unique financial challenges and vulnerabilities. A recent survey of over 1,000 LGBTQIA+ U.S. adults found that nearly 60% live paycheck-to-paycheck and over one-third have felt blocked or discouraged from using financial services due to bias or discrimination in how those services are designed and offered (NEFE, 2022). Many respondents believed that aspects of their identity, such as sexual orientation or gender identity/expression, led to biased or inequitable treatment in financial settings (NEFE, 2022). Building a solid foundation in personal finance is especially vital in contexts where structural or social factors heighten individuals' financial risks.

In FCS education, which traditionally emphasizes life skills and holistic well-being, financial literacy has become a key content area. FCS professionals recognize that improving financial capability can bolster overall life satisfaction and stability, aligning with the discipline's focus on individual and family well-being (AAFCS, 2025). By integrating robust personal finance education into the curriculum, FCS teachers can help students develop competencies in budgeting, saving, credit management, and other financial practices that lead to long-term security. Well-designed financial literacy initiatives not only increase knowledge but also build confidence and empowerment for learners (McGregor et al., 2023). Ultimately, an inclusive approach to financial education in FCS serves the dual purpose of improving students' money management skills and advancing equity, equipping all students. Including LGBTQ+ youth and other underrepresented groups, financial literacy contributes to their personal well-being and economic resilience, which in turn supports the overall well-being of families and communities (McGregor et al., 2023). This foundational understanding of financial literacy and its link to well-being sets the stage for a deeper exploration of how FCS educators can make financial education more inclusive and impactful for LGBTQ+ youth.

A Model for Inclusive Financial Empowerment

To effectively reach diverse learners, including LGBTQ+ students, educators are turning to inclusive and culturally responsive models of financial education. One such framework is the Inclusive Financial Well-Being Empowerment Model (IFWEM), which emphasizes adapting financial education to acknowledge learners' identities and promote empowerment (Lurtz & Komarow., 2021). The IFWEM is structured around three key dimensions, access, action, and affect, as sequential barriers to financial inclusion, all underpinned by an overarching goal of empowerment (Lurtz & Komarow., 2021). In this model, access refers to equitable availability of financial services, knowledge, and resources (e.g. having bank accounts, credit, or informational access); action involves the ability to engage in positive financial behaviors (budgeting, saving, etc.); and affect addresses individuals' confidence and feelings about their finances (Lurtz & Komarow., 2021). The model suggests that educators and practitioners should work first to improve access by providing knowledge and tools, then foster action by building financial skills and habits, and finally nurture positive affect through self-efficacy and reduced anxiety around money, all the while recognizing and valuing the person's unique identity and experiences (Lurtz & Komarow., 2021).

What makes the IFWEM especially relevant in an FCS context is its focus on social inclusion and identity. The model was initially applied to underrepresented groups (e.g., neurodivergent individuals) but is broadly applicable to any population that faces financial capability gaps due to exclusion or bias (Lurtz & Komarow., 2021). For LGBTQ+ youth, who often confront stigma or lack role models in financial matters, the framework can guide educators in tailoring financial lessons to resonate with students' lived realities. For example, at the access stage, an FCS teacher might ensure that all students see themselves reflected in the curriculum, using examples of diverse family structures (such as same-sex parents and chosen family networks) in budgeting case studies, or discussing financial institutions that are inclusive and safe for LGBTQ+ clients. In the action phase, FCS teachers can incorporate interactive activities that build skills while validating each student's goals and challenges (e.g., role-playing scenarios such as renting an apartment in an LGBTQ-friendly community and managing higher living costs). Finally, addressing the affect dimension could involve classroom conversations about money attitudes, encouraging students, including LGBTQ+ teens, to voice their financial worries or aspirations, and guiding them to cultivate confidence. When financial knowledge increases and is personalized, "there is less ambiguity, and more understanding of the power and control every person has" to shape their financial circumstances (Jorgensen, 2020). This empowerment-centric approach directly aligns with FCS's mission to equip individuals with life skills and resilience.

In practice, inclusive models like IFWEM call on educators to be culturally responsive. Research in community-based financial education finds that a large majority of financial educators believe in adapting their teaching to account for learner differences and cultural context (Tisdell et al., 2011). In one study, 95.5% of financial educators agreed it is important to approach teaching by considering differences among learners, and more than half felt that helping learners confront financial inequities in their lives and communities was a key purpose of financial education (Tisdell et al., 2011). Effective strategies identified include using interactive and learner-centered methods, for instance, drawing on students' own experiences, encouraging group discussion, and sharing stories that feature members of diverse groups to illustrate financial concepts (Tisdell et al., 2011). By featuring scenarios and role models that LGBTQ+ youth can relate to, FCS educators can make financial literacy lessons more engaging and relevant. Applying an inclusive empowerment model means shifting from a one-size-fits-all approach to a learner-centered approach, one that acknowledges that factors like family background, gender identity, and sexual orientation can influence financial socialization and behavior, and adjusts the curriculum accordingly to ensure every student is seen and supported.

Unique Financial Challenges Facing LGBTQ+ Youth

Creating an inclusive financial education curriculum in FCS requires understanding the distinct financial challenges that LGBTQ+ individuals often face. A growing body of research indicates that LGBTQ+ populations experience disparities in financial well-being compared to their heterosexual and cisgender peers. For example, a recent analysis using national survey data found that lesbian, gay, and bisexual (LGB) adults have significantly more difficulty managing financially than similarly situated heterosexual individuals (Carpenter et al., 2024). This difficulty manifests across a broad range of financial outcomes. LGB respondents were less likely to have retirement savings or emergency funds, carried higher credit card and student loan debts, and were more likely to use high-cost alternative financial services, such as payday loans (Carpenter et al., 2024). Notably, the researchers determined that these gaps were not fully explained by differences in education, financial knowledge, risk preferences, or even parental financial support; instead, social vulnerabilities such as discrimination and victimization emerge as likely contributors to the financial insecurity of LGB individuals (Carpenter et al., 2024). Bias and exclusion can lead to economic stress, underscoring the need for a supportive and inclusive approach to financial education.

One major hurdle for many LGBTQ+ youth is the loss of family financial support due to a lack of acceptance. Coming out can strain or sever familial ties, and research confirms what many personal stories have illustrated: LGBTQ+ young people often cannot rely on their families to the same extent as their straight/cisgender peers. A nationwide survey in 2023 reported that 73% of LGBTQ+ respondents could count on financial help from their family before coming out, but that dropped to just 62% after coming out, with an even larger decline for transgender individuals (Watson et al., 2023). In practical terms, this means many LGBTQ+ adolescents and young adults must navigate key financial decisions (such as paying for college, securing housing, or affording basic needs) without the safety net that family support can provide. Family rejection contributes to higher rates of youth homelessness and housing instability in the LGBTQ+ community, which in turn creates an urgent need for financial self-reliance at an early age. As one policy analysis noted, "LGBTQ youth risk losing the benefit of financial support from their families once they come out," which can set off a chain reaction of economic and educational difficulties (T. Underwood, 2024). Lacking parental support and guidance, these youths must learn to budget, save, and manage credit on their own much earlier, often under great stress. An inclusive FCS curriculum that addresses these realities can help fill the knowledge gap and provide critical guidance that at-risk LGBTQ+ students might not receive at home.

Another challenge is that LGBTQ+ individuals disproportionately experience poverty and economic insecurity. Multiple studies in recent years have documented higher poverty rates among LGBTQ+ adults. National data analyses show that more than one in five LGBT-identifying adults live in poverty, compared to roughly 16% of straight cisgender adults (Wilson et al., 2023). Within the LGBTQ+ umbrella, transgender people and bisexual women have some of the highest poverty rates, approaching double the poverty rate of the general population (Wilson et al., 2023). Such disparities are driven by multiple factors: workplace discrimination (leading to lower earnings and higher unemployment), exclusion from family wealth transfers, and added expenses (for example, medical costs related to gender-affirming care or legal fees to secure parental rights in LGBTQ+ families) (T. Underwood, 2024; Watson et al., 2023). These systemic inequalities mean that LGBTQ+ youth often start their financial lives on an uneven playing field. They may have fewer financial resources and role models in their immediate environment, and greater future burdens. It is no surprise, then, that surveys find LGBTQ+ people tend to feel more anxious and depressed about their finances than others; in one study, LGBTQ+ respondents were roughly twice as likely as non-LGBTQ respondents to report feeling financially overwhelmed or depressed (Watson et al., 2023). FCS educators should be aware that some students in their classes might be carrying such psychological burdens related to money, which can affect their learning readiness and trust in financial institutions.

Geographical and community factors play a significant role in the financial challenges faced by LGBTQ+ individuals. Historically, many LGBTQ individuals have moved to urban centers or specific gay-friendly areas in search of social acceptance and community support. However, these areas often come with a higher cost of living. As a result, LGBTQ+ people may face a cost-of-living penalty, effectively paying more for housing and everyday expenses in exchange for living in communities where they feel safe and included (T. Underwood, 2024). Recent trends in the policy landscape have further complicated these choices: with a rise in anti-LBGTQ laws throughout the United States, families with LGBTQ members sometimes feel forced to relocate to more inclusive states, even if it means moving somewhere with a higher cost of living to protect their well-being (T. Underwood, 2024). Relocating for safety can drain savings and disrupt careers, contributing to financial instability. Moreover, those who remain in non-affirming regions may have limited access to LGBTQ-friendly financial services or face discrimination in employment and housing that directly impacts their finances (NEFE, 2022; T. Underwood, 2024). For example, one-third of LGBTQ+ adults in a 2022 study reported feeling blocked or discouraged from engaging with financial services and products due to bias or inequitable design in those services (NEFE, 2022). Bias in contexts like banking, lending, or leasing an apartment, whether overt or subtle, can hinder LGBTQ individuals' ability to build credit, secure loans, or accumulate assets.

Understanding these unique challenges is crucial for FCS teachers. It highlights why a generic personal finance lesson, designed for the "typical" student with assumed family support and no concerns about discrimination, may fall short. Instead, an inclusive financial education acknowledges that LGBTQ+ students might be facing higher hurdles, such as financing their own education without parental help, choosing a first job based on health insurance coverage for a same-sex partner or gender-affirming care, or budgeting for a potential move out of an unsupportive environment. By incorporating these topics into classroom discussions, FCS educators validate the experiences of LGBTQ+ youth and equip all students to navigate a more diverse society more effectively. This not only improves financial literacy for the individuals concerned but also promotes empathy and understanding among classmates, contributing to a more supportive school climate.

FCS Classroom Strategies for Inclusion

FCS educators are uniquely positioned to make financial education inclusive because of the field's holistic and human-centered approach. Family and Consumer Sciences curricula inherently deal with real-life contexts, family structures, household management, career preparation, and consumer decision-making, making it a natural fit for integrating diverse perspectives. To support LGBTQ+ youth in particular, FCS teachers can adopt several strategies in the classroom:

Inclusive Curriculum Content

FCS professionals need to ensure that the examples, case studies, and resources used in personal finance lessons represent a diverse range of family types and life experiences. Rather than only depicting the traditional heterosexual nuclear family in financial scenarios, include situations relevant to LGBTQ+ individuals. For instance, a lesson on taxes or insurance can mention domestic partnerships or same-sex spouses; a discussion on budgeting could include a gay college student estranged from his family and working to support himself. By normalizing LGBTQ+ narratives in instructional materials, educators send a message that everyone is welcome in the conversation. Research by Kosciw et al. (2020) has shown that LGBTQ students feel safer and more engaged in schools with inclusive curricula, leading to improved academic and well-being outcomes. In FCS, where topics are immediately applicable to students' personal lives, this inclusivity can be immensely powerful.

Culturally Responsive Teaching Methods

FCS professionals also need to embrace pedagogical approaches that value students' cultural and personal backgrounds. This can include soliciting students' input and questions about financial issues that matter to them, using cooperative learning to enable students to share and learn from each other's diverse perspectives, and incorporating storytelling. As mentioned earlier, sharing stories from diverse groups is an effective teaching strategy in financial education (Tisdell et al., 2011). An FCS teacher might invite a guest speaker, such as an LGBTQ+ young adult or professional, to share their financial journey, or utilize profiles of LGBTQ entrepreneurs, activists, or families in lessons about financial goal setting. These narratives not only provide representation but also highlight coping strategies and resilience, which can inspire students to develop their own. Teachers should also be mindful of language and examples: using gender-neutral terms when discussing spouses/partners, acknowledging the existence of chosen families, friends or mentors who function as family, and avoiding assumptions about who handles finances in a household. Such culturally responsive tactics create a sense of belonging and respect, which is foundational for effective learning.

Safe and Supportive Classroom Climate

An inclusive FCS classroom goes beyond lesson content; it is also about creating a safe space where all students feel respected when discussing personal finance. Money is often a sensitive topic, and for LGBTQ+ youth, it may be intertwined with aspects of identity and family that are deeply personal. Ground rules for respectful dialogue are essential. Educators can set the tone by openly condemning any anti-LBGTQ remarks or biases and by affirming the dignity of each student. Encouraging empathy is key: for example, when exploring scenarios (like "what would you do if you suddenly had to pay rent on your own?"), have students consider perspectives different from their own. Inclusive financial education is also trauma-informed. Some LGBTQ+ students might have experienced family rejection, homelessness, or other traumas, being mindful of this, a teacher might offer alternative assignments if a particular topic hits too close to home or provide resources for counseling if discussions trigger anxiety. The academic tone of instruction can still be maintained while showing compassion. The payoff is a classroom environment conducive to honest questions and mutual learning. When students feel safe, they are more likely to engage with the material, ask for help, and absorb the financial lessons that will benefit them in life.

Highlighting Rights and Resources

LGBTQ+ Americans still lack explicit civil rights protections; in 27 U.S. states, it is legal to deny housing to someone based on their sexual orientation or gender identity (L. Underwood, 2021). These realities underscore the need for an inclusive curriculum to highlight legal rights and community support systems.

Integrating these topics aligns with the core mission of Family and Consumer Sciences. The FCS discipline is rooted in meeting the basic human needs of individuals, families, and communities, which naturally extends to advocating for the well-being of marginalized groups (Cox & Alexander, 2024). Braun and Williams stated, "Engaging in public work, and especially public policy, is an element of our professional heritage" (p. 13). In other words, FCS educators have long been called to address social issues that affect everyday life. Incorporating LGBTQ+ rights and resources into lessons is a modern reflection of that mission, ensuring all students are prepared to navigate and improve the world around them.

In practice, an inclusive personal finance unit could cover a range of equity-focused topics:

- Workplace rights, which include understanding non-discrimination laws and knowing how to evaluate a company's LGBTQ+ inclusivity policies when job searching (e.g., policies on partner benefits or gender-inclusive healthcare).
- Family financial planning, which includes discussing the financial steps for LGBTQ+ family formation, from navigating adoption or fertility treatment costs to estate planning for unmarried partners and legal protections for same-sex parents.
- Community resources, which include identifying supportive financial institutions and services, such as LGBTQ-friendly banks or credit unions, and local LGBTQ community centers that offer financial counseling, legal aid, or housing assistance programs.

By embedding these practical resources into the curriculum, educators provide students with tools that extend beyond the classroom and into their lives. This kind of knowledge is empowering, it prepares LGBTQ+ youth to advocate for themselves and make informed decisions about their lives. Just as importantly, it educates all students about social equity issues and their role in civic life. The American Association of Family and Consumer Sciences affirms in its diversity statement that it, "celebrates… the value of every person" and "denounce[s] all expressions of hate, racism, injustice, and discrimination," committing to improve the well-being and quality of life for individuals, families, and communities (Duncan et al., 2022). Teaching about rights and policies in FCS upholds this commitment by fostering respect, empathy, and informed citizenship among students.

For instance, an inclusive lesson on housing might have students examine a renter's rights brochure in conjunction with a unit on finding and financing housing. In that context, the teacher can point out that in many jurisdictions it is illegal for landlords to discriminate against tenants based on sexual orientation or gender identity, while noting that such protections are not universal (L. Underwood, 2021). Discussing why specific laws exist and how policy gaps impact people's finances makes the connection between personal finance and public policy tangible. Students can see how policy and personal finance intersect, which can motivate them to engage in civic life and even advocacy. This approach resonates with the longstanding FCS ethos of linking household well-being to community vitality: practitioners are expected to address the basic needs of individuals, families, and communities through their work (Cox & Alexander, 2024). Weaving LGBTQ+ rights and resources into financial education not only equips vulnerable youth with crucial knowledge but also fosters a generation of socially aware consumers and citizens, fulfilling the broader FCS goal of strengthening families and communities together (Ahmed & Renwick, 2024).

Addressing Mental Health and Financial Stress

Given the prominent levels of financial anxiety reported among LGBTQ+ individuals, FCS classes can also acknowledge the emotional side of money management (Watson et al., 2023). Incorporating discussions about how stress can impact financial decisions, or how financial difficulties can affect one's mental health, validate students' feelings and promotes a comprehensive approach to well-being. Teachers might introduce stress-management techniques in the context of financial planning (e.g., budgeting as a form of gaining control and reducing anxiety or seeking social support when facing money problems). The inclusive empowerment model (IFWEM) explicitly includes the "affect" dimension, essentially, the emotions and confidence around finances, reinforcing that successful financial education should help students feel more positive and in control of their financial lives (Lurtz & Komarow., 2021). For LGBTQ+ youth who may internalize negative messages or doubt their future due to societal prejudices, developing a sense of financial self-efficacy can be genuinely life-changing. FCS educators, often trusted adults who teach life skills, are well-positioned to impart this encouragement. A simple but meaningful classroom practice could be celebrating small financial wins or growth in knowledge, thereby building students' confidence.

By weaving together these strategies, inclusive content, responsive methods, supportive climate, rights education, and attention to emotional well-being, FCS teachers can create a classroom experience that not only improves financial literacy for LGBTQ+ students but also actively empowers them. An inclusive approach ensures that no one is left behind: all students gain from learning in a diverse environment, and those with greater obstacles receive the understanding and guidance they need. Moreover, this approach aligns with the professional practice of many financial educators, who tailor their curricula to meet learners' needs, confirming that inclusion is both feasible and effective (Tisdell et al., 2011).

Community-Based FCS Education and Partnerships

Inclusive financial education should extend beyond the classroom walls. Community-based FCS programs, such as those run by Cooperative Extension, community centers, and nonprofits, play a pivotal role in reaching LGBTQ+ individuals and supporting their financial capability. Family and Consumer Sciences professionals in the community often offer workshops, seminars, and one-on-one coaching on personal finance topics. There is growing recognition that these services must be culturally competent and affirming to be effective.

One positive trend is that many extension and community programs are adopting explicit inclusion policies. For instance, the University of Maryland Extension's financial education programs state that they are open to all, regardless of gender identity or expression, or sexual orientation, ensuring that LGBTQ+ community members know they are welcome (University of Maryland Extension, n.d.). Such nondiscrimination commitments are a baseline; however, true inclusion goes further by actively tailoring programs to the specific needs of the audience. Community educators have reported that they modify curriculum materials to reflect learners' life circumstances and fill in content gaps as needed (Tisdell et al., 2011). In practice, this might mean a financial literacy workshop for youth at an LGBTQ+ center incorporates scenarios about managing money after being kicked out of home or covers how to find LGBTQ-friendly healthcare financing options. It could also mean simply holding classes in safe, affirming spaces, like partnering with a local LGBTQ youth organization, to encourage participation from those who might feel uncomfortable in a traditional classroom or extension office. The community setting offers flexibility to meet learners where they are, both literally and figuratively.

Another approach in community FCS education is leveraging the concept of chosen family in financial socialization. Research suggests that for many LGBTQ+ people, especially those estranged from their families of origin, chosen family, close friends, mentors, or community members, becomes an important source of emotional and sometimes financial support (Callaway, 2022). FCS practitioners can engage these support networks in financial education initiatives. For example, a community financial management course could invite participants to bring a trusted friend or partner along, thereby reinforcing learning through social support and encouragement. Group-based programs can foster peer learning and mentorship, effectively building a community of practice around financial empowerment. A case in point: some financial literacy programs have created support groups where learners encourage one another's progress, for instance, saving circles or investment clubs. Given the higher isolation that LGBTQ+ youth can experience, such community-building around financial goals can reduce loneliness and provide role models. It echoes the finding that sociocultural factors and family legacies shape learners' attitudes and behaviors, if one's biological family did not provide positive financial socialization, a community program can fill that gap by offering new narratives and expectations around money management (Tisdell et al., 20211).

There are also national and local initiatives aimed explicitly at LGBTQ+ financial empowerment that FCS professionals can draw upon or collaborate with. For instance, the Center for LGBTQ Economic Advancement & Research (CLEAR) offers financial workshops and counseling specifically tailored to the needs of LGBTQ+ individuals. Some school districts and states have begun considering or implementing inclusive personal finance curricula as part of diversity and equity efforts (NEFE, 2022). An FCS educator engaged in community outreach might partner with Pride organizations to conduct financial literacy sessions during Pride Month or collaborate with Genders & Sexualities Alliance (GSA) clubs in high schools to integrate financial skill-building activities with LGBTQ+ youth leadership initiatives. By positioning financial education as an integral part of broader youth development and community well-being, these efforts underscore that financial literacy is not just a personal benefit but a community asset. When LGBTQ+ individuals are more financially secure, entire communities benefit through reduced poverty rates, increased entrepreneurship, and a more robust consumer base that can participate fully in the economy (T. Underwood, 2024). Inclusive financial education contributes to community vitality, a core concern of FCS, by fostering both economic stability and social inclusion.

It is essential to acknowledge the crucial advocacy role that FCS professionals can play. Community-based FCS education often intersects with policy and systems change. For example, extension agents collecting data on local clientele might notice trends, such as that LGBTQ+ participants frequently encounter barriers when trying to access small business loans and bring those observations to policymakers or financial institutions. FCS professionals have a history of consumer advocacy, and in the realm of inclusive finance, they can amplify the voices of marginalized groups. Whether it is supporting financial education mandates in schools (an idea strongly supported by LGBTQ respondents in surveys (NEFE, 2022)) or advising on the design of financial products that do not inadvertently exclude nontraditional families, FCS experts serve as a bridge between the community and decision-makers. This systems-level engagement complements direct education by ensuring that the broader environment becomes more equitable and supportive of the financial well-being of LGBTQ+ individuals and families.

Conclusion and Recommendations

Inclusive financial education in the FCS classroom is both a matter of equity and effectiveness. When students see their realities reflected and respected in the curriculum, they are more likely to engage and learn. FCS educators have the opportunity and responsibility to support LGBTQ+ youth by preparing them for future financial challenges while also fostering a classroom culture of empathy and inclusion. Research shows that LGBTQ+ individuals face unique financial obstacles, from losing family support and experiencing higher rates of poverty to facing discrimination in economic life, which call for targeted educational interventions (Carpenter et al., 2024; T. Underwood, 2024). By utilizing models like IFWEM and principles of culturally responsive teaching, teachers can empower these students with the knowledge, skills, and confidence necessary to enhance their financial well-being. Additionally, FCS's community-oriented approach means this work can extend to families, in all their forms, and local communities, creating a stronger support network for youth.

While the examples discussed reflect the U.S. FCS context, the themes of inclusion, financial capability, and youth well-being are central to the global Home Economics mission. Whether the readers are FCS teachers, curriculum developers, or community educators, looking to incorporate the insights from this discussion into practice, the following recommendations and considerations are offered:

Integrate Diversity in Financial Examples

Review and update your financial education materials to include examples, case studies, and visuals that depict LGBTQ+ individuals and other underrepresented groups. Representation is important; a minor change, such as showing a same-sex couple in a budgeting exercise, can significantly improve student inclusion. (Tisdell et al., 2011)

Create an Affirming Learning Environment

Create a classroom or workshop atmosphere that is safe and respectful for everyone. Clearly establish rules against bullying or offensive language, and openly support LGBTQ+ students, for example, by displaying a small Pride flag or sharing your pronouns. An inclusive environment fosters open and honest conversations about sensitive financial topics.

Use Empowerment-Based Teaching Methods

Employ pedagogies that give students agency and acknowledge their context. Encourage storytelling, peer sharing, and project-based learning that allow students to explore financial topics relevant to their own lives. This might involve, for example, a project where students research the cost of living in various cities known for LGBTQ+ communities and factor that into career and financial planning, combining practical skills with real-world relevance (T. Underwood, 2024).

Address Unique Topics Head-On

Do not shy away from financial topics, especially those relevant to LGBTQ+ individuals. Talk about issues like managing healthcare costs for transition-related care, understanding legal rights in financial matters such as credit discrimination and housing rights, or saving for family-building options. If you are not an expert, consider bringing in trusted resources or guest speakers. Sharing this information addresses a vital gap for students who might not find it elsewhere.

Collaborate with Community Resources

Connect your classroom with the broader community. For example, collaborate with local LGBTQ+ centers, financial planners specializing in LGBTQ+ clients, or college and university LGBTQ+ resource centers to cohost financial education events or panels. Such partnerships can enhance your program and give students real-world examples of community support networks they can access.

Continuously Educate Yourself

Inclusive education is an ongoing practice. Stay informed on the latest research about LGBTQ+ economic issues and effective teaching methods. Professional development, such as workshops on diversity, equity, and inclusion or webinars on culturally responsive financial education, can boost your ability to serve all students. Engaging with professional organizations (like AAFCS or financial education networks) and diversity initiatives will help keep you updated on best practices (Duncan et al., 2022; T. Underwood, 2024)

Evaluate and Adapt

Finally, seek feedback from your students (confidentially, if needed) about whether they feel included and what additional support they may need. Use assessments not just to measure financial knowledge gained, but also to gauge changes in students' confidence and attitudes (affective outcomes). If LGBTQ+ students report remaining concerns or if specific topics seem to resonate poorly, be prepared to adapt. Inclusive teaching is a learning process for the educator as well, requiring reflection and flexibility.

By implementing these recommendations, FCS professionals can work toward a truly inclusive financial education that provides every student with the tools for financial success. In doing so, we uphold the core mission of Family and Consumer Sciences: to improve the well-being of individuals, families, and communities, and specifically respond to the call to uplift those in our classrooms who have historically been marginalized. An inclusive FCS classroom not only boosts financial literacy outcomes for LGBTQ+ youth but also demonstrates the values of diversity, equity, and compassion, preparing all students to succeed in an increasingly diverse society. As research and practice continue to develop, FCS educators will stay at the forefront, helping to ensure that no young person's financial future is limited by who they are or whom they love (Carpenter et al., 2024; T. Underwood, 2024).

To extend this conversation and encourage global dialogue across the Home Economics community, the following provocations are offered to prompt reflection and action:

- What would it mean for the global Home Economics profession if financial education were intentionally redesigned around the lived experiences of marginalized youth, rather than adapting existing models that were not built with them in mind?
- How might Home Economics educators worldwide radically rethink financial literacy curricula so that empowerment, belonging, and identity affirmation are treated as core financial competencies rather than optional enhancements?
- In a rapidly changing world, how can international Home Economics professionals collaborate to define a shared vision of inclusive financial well-being that is culturally responsive across regions but unified in its commitment to justice?

Together, these provocations encourage the global Home Economics community to think boldly about the future of inclusive financial education. By engaging with these questions, professionals across regions can deepen shared understanding, ignite innovation, and reinforce the collective commitment to equity and well-being. As the field continues to develop, embracing these challenges with purpose and teamwork will help ensure that every young person, regardless of identity, background, or circumstances, has access to the knowledge, resources, and support necessary to build a safe and empowered financial future.

Biography

Stephen Molchan *is a PhD candidate in Family and Consumer Sciences Education, focusing his research on LGBTQ+ financial literacy and the factors influencing financial well-being within marginalized communities. Drawing on his professional expertise as an Enrolled Agent credentialed through the Internal Revenue Service, he brings over a decade of experience in accounting and taxation to his academic work. His research integrates insights from both personal finance education and identity-informed financial strategies to address gaps in existing literature and practice. Stephen's goal is to advance inclusive financial education that empowers individuals to achieve long-term stability and security.* ***Email****: smolchan@ttu.edu*

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