

Financial Literacy

Personal financial literacy is not just being able to balance a checkbook or compare prices. It also includes skills like long-term vision, planning for the future, where to locate resources and the discipline to use these skills every day. The websites listed below are some great sources to get you started.

Banking and Credit

Consumer Financial Protection Bureau: Know Before You Owe: Credit Cards

<http://www.consumerfinance.gov/credit-cards/>

Provides a basic guide to navigating the credit card process.

Consumer.gov (from the FTC)

<http://www.consumer.gov>

Consumer protection basics including money management, using credit/loans carefully and protection tips.

FDIC's Money Smart – A Financial Education Program

<http://www.fdic.gov/consumers/consumer/moneysmart/index.html>

Money Smart is a comprehensive financial education curriculum designed to help low- and moderate-income individuals outside the financial mainstream enhance their financial skills and create positive banking relationships.

Federal Reserve

<http://federalreserve.gov>

Consumer information, credit reports, A-Z list of Board Publications, economic research and data, federal reserve reporting forms and more.

Federal Reserve Bank of Chicago: Consumer Resources

<http://www.Chicagofed.org/education/index>

Links to a variety of agencies and tools intended to aid consumers navigate an increasingly complicated banking landscape.

HelpWithMyBank.gov

<http://www.helpwithmybank.gov>

Answers and solutions for most banking and credit card issues.

Budgeting & Spending

360 Degrees of Financial Literacy

<http://www.360financialliteracy.org/>

360 Degrees of Financial Literacy is a national volunteer effort of the nation's Certified Public

Accountants to help Americans understand their personal finances and develop money management skills.

Choose to Save

<http://www.choosetosave.org/>

A comprehensive “calculator” website with calculations for credit cards, mortgages, car loans and other topics.

GCF Learnfree.org Money Basics

<http://gcflearnfree.org/moneybasics>

Short tutorials on money management, banking and retirement, and money in the marketplace topics such as shopping, renting, budgeting.

Money As You Grow: 20 Things Kids Need to Know to Live Financially Smart Lives

<http://www.moneyasyougrow.org/>

Age-appropriate financial lessons with corresponding activities that kids need to know as they grow. Families can use *Money as You Grow* to start a dialogue about money and teach kids important lessons about saving, making choices, and avoiding debt.

My Money

<http://www.mymoney.gov>

U.S. government website with a wide range of topics focusing on the basics. Financial education includes tips on earning, saving, investing, and spending with both short and long term goals.

Practical Money Skills

<http://www.practicalmoneyskills.com/>

Financial literacy for everyone. Consumers, educators, parents, students and policymakers can access free educational resources, including personal finance articles, games and lesson plans.

Identity Theft

Federal Trade Commission Consumer Education

<http://consumer.ftc.gov>

Everything you need to know about different kinds of identity theft and how to protect yourself.

Identity Theft Info

<http://www.identitytheft.info/federal.aspx>

Presentations, workshops, consultation, news, videos, and information about identity theft, scams, data breaches, and other information security threats.

Identity Theft Resource Center

<http://www.idtheftcenter.org/>

Provides best-in-class victim assistance, at no-charge, to consumers throughout the United States, and to educate consumers, corporations, government agencies, and other organizations on best practices for fraud and identity theft detection, reduction and mitigation.

Privacy Rights Clearinghouse

<http://privacyrights.org>

Fact sheets on privacy topics of all types, short videos, identity theft quiz.

Insurance & Investments

Evaluate Life Insurance (Consumer Federation of America)

<http://www.evaluatelifeinsurance.org/>

This website describes a resource for evaluating the rate of return on a cash value life insurance policy.

FINRA Investor Education Foundation

<http://www.finrafoundation.org/>

The FINRA Investor Education Foundation provides underserved Americans with the knowledge, skills and tools necessary for financial success throughout life.

Life Insurance Needs Calculator

<http://www.lifehappens.org/insurance-overview/life-insurance/calculate-your-needs/>

This online calculator helps people determine how much life insurance they need based on personal variables.

Long Term Care (LTC) Information (Department of Health and Human Services)

<http://longtermcare.gov/>

This website discusses types of long-term care services, how much they cost, and how to plan ahead for LTC needs.

Morningstar

<http://www.morningstar.com/>

Provides information and performance analyses of mutual funds and other securities.

Social Funds.com

<http://www.socialfunds.com>

Socially responsible investing: Features over 10,000 pages of information on SRI mutual funds, community investments, corporate research, shareowner actions, and daily social investment news.

US SEC's Information for the Individual Investor

<http://www.sec.gov/investor>

Provides a variety of services and tools to address the problems and questions you may face as an investor. Assistance in investing wisely and avoiding fraud.

Mortgages

Bankrate

<http://bankrate.com>

Quick and easy comparison of mortgage and home equity rate offerings. News and analysis of mortgage rate trends.

FannieMae KnowYourOptions

<http://www.knowyouroptions.com>

If you are struggling with your mortgage payments or facing foreclosure, Fannie Mae has created KnowYourOptions.com; so you can find the information you need, and get help before it's too late.

Interest.com: Mortgage Advice and Information on Home Financing

<http://www.interest.com/mortgage/>

Mortgage advice and determining which type of mortgage is right for you and car loan rates.

Retirement

About Money: Traditional IRA vs. Roth IRA

<http://beginnersinvest.about.com/cs/iras/f/tradvsrothira.htm>

Describes differences between traditional IRAs and Roth IRAs, which is best for you.

FINRA

<https://www.finra.org/investors/tools-and-calculators>

Required minimum distribution calculator from a traditional 401(k) or IRA. Also provides other research tools, savings and loan calculators, and analyzers.

Get Rich Slowly: How to Start a Roth IRA

<http://www.getrichslowly.org/blog/2007/06/07/how-to-start-a-roth-ira-and-where-to-do-it/>

Describes how to start an IRA and where to start it.

Social Security

<https://www.socialsecurity.gov/>

U.S. Social Security Administration.....it is all there, how to apply, how to estimate your social security income, Medicare etc. Sign in or create your *My Social Security Account*.

Social Security Retirement Estimator

<https://www.socialsecurity.gov/retire/estimator.html>

Allows any individual to estimate Social Security benefits online.

Social Security Retirement & Survivors Benefits: Life Expectancy Calculator

<https://www.socialsecurity.gov/OACT/population/longevity.html>

This calculator shows the average number of additional years that a person is expected to live based only on their age and gender. Lifestyle factors, health status, and family health history are not considered.

United States Department of Labor: Retirement Plans. Benefits & Savings

<https://www.dol.gov/general/topic/retirement>

Explains different types of retirement plans, ie. 401ks, 403bs