

Annotated Bibliography for Financial Education Materials

September 2007



**NEIGHBORWORKS® AMERICA,
THE NEIGHBORWORKS® NETWORK AND
THE NEIGHBORWORKS® CAMPAIGN FOR HOME OWNERSHIP**

NeighborWorks® America was established by an act of Congress in 1978 (Public Law 95-557). A primary objective of NeighborWorks® America is to increase the capacity of local community-based organizations to revitalize their communities, particularly by expanding and improving housing opportunities.

These local organizations, known as NeighborWorks® organizations, are independent, resident-led, nonprofit partnerships that include business leaders and government officials. Together they make up the NeighborWorks® network.

The NeighborWorks® Campaign for Home Ownership is the largest national initiative of its kind: a joint effort by private industry and government working with community-based NeighborWorks® organizations to bring more families into home ownership. NeighborWorks® organizations participating in the campaign use the NeighborWorks® Full-Cycle LendingSM system. Under this system, prepurchase education, innovative loan products and early-intervention delinquency counseling are combined into a system that helps create successful homebuyers who take charge of their neighborhoods as well as their homes.

This publication, *Annotated Bibliography for Financial Education Materials*, was written by Christi Baker, Chrysalis Consulting Group. The second edition was edited by Ann DiPetta, Doug Dylla, Christi Baker, Sheila Squier and Amy Christian. The third edition was edited by Marna Schwartz and Christi Baker. This publication may be reprinted with permission.

Copyright © 2007, NeighborWorks® America, 1325 G St. N.W., Suite 800, Washington, D.C. 20005; (202) 220-2300; www.nw.org.

First Edition: June 1999

Second Edition: June 2002

Third Edition: September 2007

TABLE OF CONTENTS

INTRODUCTION	4
MAJOR CURRICULA	5
SUMMARY TABLE OF MAJOR CURRICULA	22
CURRICULUM SUPPLEMENTS	28
START-UP GUIDES	39
RELATED ORGANIZATIONS AND WEBSITES	40
COOPERATIVE EXTENSION SERVICE	70
RECOMMENDED READING	74
ASSET-SPECIFIC CURRICULA	88
OTHER ASSET-SPECIFIC RESOURCES	90

INTRODUCTION

Financial education is a critical need, for both consumers and communities. For consumers, financial education is the key to building wealth—regardless of their incomes. For communities, financial education programs can help promote stronger and more stable neighborhoods—where residents are more resistant to downturns in the economy and other financial threats.

The U.S. financial system is not only complex but also laden with institutional barriers and potential pitfalls. Over the years, access to legitimate financial institutions and credit in low-income neighborhoods has become more and more difficult. Local bank branches have been replaced by expensive fringe banking outlets, such as check-cashing stores, payday loan outlets and pawn shops. Moreover, some residents face cultural or language barriers that prevent them from fully accessing suitable financial services. Other dangers include consumer scams and schemes, as well as predatory lending practices—high-cost loans that strip away the wealth and assets families may have accumulated.

Financial education can help families become more aware of common pitfalls and thus avoid them. It can also help them to learn the financial management and planning skills needed to make the most of their income, savings and assets.

The need for broad financial education services has been recognized by many and has led to an increase in the number of organizations developing and delivering financial education. Many curricula are in circulation around the country, being used by Cooperative Extension and education organizations; government agencies; consumer, nonprofit and community organizations; and private financial institutions and credit agencies.

This guide is designed to assist NeighborWorks® organizations that are developing or supplementing a financial fitness program. It includes a list of financial education curricula as well as other asset-building programs and supportive organizations, literature and Web sites. It is meant to help organizations build their financial education programs with the most useful and up-to-date financial literacy materials and information.

Since 2002, the landscape of financial education materials has changed dramatically. A few curricula that were published by local community-based organizations are no longer available. Meanwhile, a number of new curricula from financial institutions, cooperative extension services and national nonprofit organizations have been released. What is most striking about today's financial education materials is that they are much more Web-oriented than they were five years ago. The majority of curricula can be downloaded from the Internet and include interactive games that are available online. In addition, a plethora of supplemental financial education materials is available online through cooperative extension services, national nonprofit organizations and federal government agencies.

MAJOR CURRICULA

ABCs of Credit Card Finance: Essential Facts for Students

Center for Student Credit Card Education

www.cscce.com

P.O. Box 18, Burlingame, CA 94011-0018; tel. (650) 347-3327; fax (650) 585-9477;

ccarolan@cscce.com



This curriculum was created to improve credit card literacy for college-bound students. Topics cover budgeting and credit card basics in eight lessons, from credit card costs and selecting the best credit card to credit card do's and don'ts, credit reports and more. The curriculum package includes a student workbook, trainer's guide, a PowerPoint presentation, bulletins and a DVD. Free.

All My Money: A Financial Management Curriculum for Persons Working With Limited Resource Audiences

Consumer and Family Economics, University of Illinois Extension

www.ace.uiuc.edu/cfe/mymoney/index.html

Information Technology and Communication Services, University of Illinois; tel. (800) 345-6087; fax (217) 333-3917; acespubs@uiuc.edu (publication order number: ACE3-ab)

This "train-the-trainer" curriculum set is designed to assist staff and volunteers in community-based organizations who work with limited-resource clientele. Each of the eight lessons can be used alone or taught as part of the series that totals up to 20 hours of training. The lessons cover making spending choices, budgeting, understanding credit, handling credit problems, building consumer skills, taking consumer action and managing a checking account. The research-based curriculum features hands-on and experiential learning and is organized in an easy-to-use format. The kit contains a 40-page trainer's manual, lesson planning guides, handout masters, checklists, background information, evaluation instruments and other teaching materials for hands-on activities. \$100 plus shipping. Participant materials are also available in Spanish in the *Todo Mi Dinero* supplement: \$55 plus shipping.

Banking on Our Future

Operation HOPE

www.bankingonourfuture.org

707 Wilshire Blvd., 30th Floor, Los Angeles, CA 90017; tel. (877) 592-4673; fax (213) 484-7511;

emily.ausbrook@operationhope.org



This online financial literacy program has four modules for grades four through 12. It is designed to teach students about the basics of banking and credit unions, checking and savings accounts, insurance, credit and investments. This fun program is an interactive online game with audio and video that includes problem-solving activities. It focuses on engaging urban and underserved youth communities and is designed to be taught by volunteer HOPE Corp mentors but can be accessed by anyone through a login. Only available as an online tutorial. Free.

The Basics of Saving and Investing: Investor Education 2020

Investor Protection Trust

www.investorprotection.org

919 18th St. N.W., Suite 300, Washington, D.C. 20006-5517; iptinfo@investorprotection.org



New

This teaching guide on investor education and protection was developed for high school teachers, but its content lends itself to all kinds of investor education and protection initiatives. The focus on investing and the inclusion of an entire unit on investor protection makes the guide unique among the financial education curricula available today. The guide is divided into four units—Getting Started, Introduction to Financial Markets, Making a Financial/Investment Plan and Investment Fraud—plus an appendix. Free.

Building Blocks to Financial Success

Women's Opportunity Resources Center (WORC)

www.worcfinancial.com

2010 Chestnut St., Philadelphia, PA 19103; tel. (215) 564-5500; fax (215) 564-0933; fsamgr@worc-pa.com



New

This online financial literacy curriculum offers seven classes on Savings and Money Management, Debt and Credit Management, Banking Products, Loan and Grant Options, Taxes, Investing and Insurance. *Building Blocks* is designed to be used in conjunction with WORC's Family Savings Account Program as well as other training programs for low-income individuals to help them become self-sufficient and grow their assets. Counselors communicate online with participants to give participants feedback on their exercises and questions. Participants can communicate with one another through the program's Community Board. There is a range of fees depending on needs, from \$40 for an individual user to a \$500 annual fee for an agency.

Building a Financial Future: A Financial Education Program for English as Second Language Classes

Latino Community Credit Union

www.cooperativalatina.org

201 W. Main St., Durham, NC 27701; tel. (919) 688-9270; info@cooperativalatina.org



New

This program can be used to help newly arrived immigrants understand the financial system in the United States and feel more comfortable using financial institutions and planning their financial future. The curriculum includes teacher and student materials in English and Spanish. The Spanish and ESL versions include six units on the following topics: how to use a financial institution, how to increase savings and write a budget, how to use credit, how to buy a car, how to buy a house, and introduction to taxes. The teacher's edition includes an evaluation component and list of resources. Free download, or \$5 for shipping and handling for one full set.

Building Native Communities: Financial Skills for Families

Fannie Mae Foundation

www.fanniemaefoundation.org

3900 Wisconsin Avenue N.W., Washington, D.C. 20016-2892; tel. (202) 752-7000



New

Created by the Fannie Mae Foundation and First Nations Development Institute, this curriculum is a unique tool to help Native people build on their own knowledge and develop personal finance skills while embracing Native traditions and values. The curriculum includes an instructor's guide and participant workbook. It provides 18 hours of training, including six sessions on Building a Healthy Economy, Developing a Spending Plan, Working With Checking and Savings Accounts, Understanding Credit and Your Credit Reports, and How to Access Credit. A glossary of terms, certificate of completion and evaluation form are also included. Free download.

Building Wealth: A Beginner's Guide to Securing Your Financial Future

Federal Reserve Bank of Dallas

www.dallasfed.org/ca/wealth/index.cfm

Community Affairs Office, 2200 N. Pearl St., Dallas, TX 75201; tel. (800) 333-4460 x5377; fax (214) 922-5268



New

This curriculum includes print and interactive online versions of basic financial management and planning for youth or adults. There is an overview of personal wealth building strategies, goal setting, budgeting, saving, investing, managing debt and understanding credit reports. The online interactive version engages users with cartoon-like characters and is available for both PC and MAC users. Topics are broken down into five categories: wealth creation, budget to save, save and invest, take control of debt, and protect your wealth. Each lesson includes interactive activities. The print version covers similar materials with worksheets and includes glossary and resource guide. 39 pages. Both print and online interactive versions are available in Spanish and English. Free.

Credit Smart

Freddie Mac

www.freddiemac.com/creditsmart/home.html

8200 Jones Branch Drive, Mclean, VA 22102-3107; tel. (800) 373-3343

This curriculum was designed to help consumers obtain the knowledge and skills necessary to manage their finances and positively impact their credit. The 12 modules cover the importance of credit, financial goal setting, money management, maintaining credit, banking services, credit scoring, restoring credit, avoiding credit traps, planning for the future, thinking like a lender, becoming a homeowner and preserving home ownership. A trainer's guide is also available. The curriculum is available in Spanish, Chinese, Korean and Vietnamese. The curriculum is available for free online.

Credit When Credit Is Due

The Institute of Consumer Financial Education

www.financial-education-icfe.org

P.O. Box 34070, San Diego, CA 92163; tel. (619) 239-1401



This 12-lesson curriculum is designed to help individuals gain a better knowledge of money issues and responsibilities related to credit. The program is a self-study curriculum, with pass/fail tests following each lesson. The lessons included are The Facts of Life, Living on the Edge, To Borrow or Not to Borrow, So You Have Decided to Borrow Money, The Terms of the Deal, Auto Loans and Leases, Home Sweet Home, Credit Cards and Other Loans, You've Got Trouble When, When You Fall Behind, Bankruptcy, and Building and Rebuilding Credit. Students who successfully complete the course are registered in a national database that provides special considerations and discounts from participating utility companies, real estate brokers and mortgage companies. \$50 plus shipping and handling.

Dollar Sense

Central Vermont Community Action Council

www.cvcac.org

195 US Route 302-Berlin, Barre, VT 056411; tel. (802) 479-1053; fax (802) 479-5353;

mdougherty@cvcac.org

This eight-step program includes a facilitator's guide and participant workbooks. The workshop series covers goal setting, financial planning, savings tools and challenges, credit, taxes and investing, asset ownership and next steps. The facilitator's guide contains goals for the series, chapter-by-chapter instructions, materials lists, objectives and handouts. \$100 for facilitator's guide and \$20 per workbook.

Dollar Works: An Educational Package to Teach the ABC's of Economic Literacy

University of Minnesota Extension Service

www.extension.umn.edu

Extension Distribution Center, 405 Coffey Hall, 1420 Eckles Ave, St. Paul, MN 55108-6068; tel.

(800) 876-8636; fax (612) 625-6281; shopextension@umn.edu



This educational package has 11 teaching units on the basic elements of economic literacy. The program is designed to teach newly employed people in transition from welfare to work how to manage new earnings and take control of personal or family finances. The flexible, independent modules cover measuring money skills, setting money goals, making choice about money, teaching children about cash, making a spending and savings plan, managing a spending and savings plan, reading a paycheck, using credit wisely and getting out of debt. The package contains a teaching guide with training tips, handout masters on a CD, participant folders and an evaluation component. Updated versions of individual handouts are available online in a PDF format. The curriculum is available in English and Spanish. \$5.

Economic Empowerment Curriculum

Women's Institute for Housing and Economic Development

www.wihed.org

14 Beacon St., Suite 608, Boston, MA 02108; tel. (617) 367-0520 x17; dpond@wined.org

This program consists of a “training for trainers” certification program, a trainer’s guide and a curriculum for students. Its five sessions are designed to increase low-income women’s control over economic events in their lives and understanding of their relation to the local economy. It provides a “reality check” of the income needed to maintain a decent standard of living and brainstorming explorations about one’s skills and preferences to determine a long-term career path. Tools to assess personal budget needs, build awareness of financial concepts and plan for personal economic development are included in the highly participatory curriculum that builds on participants’ life experiences and knowledge. The trainers’ guide comes with activities, objectives, teaching notes and resource lists. The curriculum includes five modules on career planning, budgeting, banking, taxes and credit. 150 pages. Available online in Spanish and English. Free.

Financial Decisions for Life Events

The Financial Planning Association and National Endowment for Financial Education

www.fpanet.org/public/tools/lifeevents/jobs.html

4100 E. Mississippi Ave., Denver, CO 80246-3053; tel. (800) 322-4237; fax (303) 759-0749

This online financial education program helps individuals learn how to financially prepare for major life events. Tips for buying a home, getting married, planning for divorce, saving for retirement and planning estates are included in the program’s 16 modules. Free.

Financial Education Curriculum

Citigroup

www.financialeducation.citigroup.com

1101 Pennsylvania Ave. N.W., Suite 1000; Washington, D.C. 20004; tel. (212) 559-9762;

financialeducation@citigroup.com



This curriculum includes online modules for children, teens and adults. Each module is further divided by age group with age-appropriate lessons. There are four modules for children and teens and seven modules for adults. Starting as young as kindergarten, the curriculum teaches children about the meaning and value of money. For adults, the sections cover information on basic banking services, financial planning, investing and credit. All sessions include lesson plans, interactive lessons and tips for facilitators. The Web site contains additional resources, a glossary and online calculators. Free.

Financial Empowerment Curriculum

The Allstate Foundation

www.allstate.com

2775 Sanders Road, Suite F4, Northbrook, IL 60062-6127; tel. (847) 402-5502



This curriculum includes financial tools and information that will enable survivors of domestic violence to fully understand their financial circumstances and engage in short- and long-term planning to accomplish personal goals. The curriculum's five workbooks are designed to be used in a variety of local settings: emergency shelters, temporary housing units and nonresidential programs that serve populations at high risk for domestic violence. Survivors learn how to make budgets, open bank accounts, establish credit and qualify for mortgages. Free.

Financial Literacy Manual

National Community Reinvestment Coalition

www.ncrc.org

727 15th St., NW, Suite 900, Washington, D.C. 20005; tel. (202) 628-8866; fax (202) 628-9800; aalbright@ncrc.org

This manual is designed to bring low- and moderate-income individuals into the economic mainstream and includes resource materials in English, Spanish and other languages. Its 10 modules, some with multiple parts, consist of money flow and asset creation, basic banking, electronic payment of government benefits, credit and debt management, budgeting and goal setting, transition from benefit income to employment income, avoiding predatory lending, insurance and investing, home ownership preparation, and small business and economic development. The curriculum includes an instructor's guide, participant workbooks and activities. Cost depends on number of items ordered, \$70 to \$120.



Financial Literacy Training for High School Students

Southern New Hampshire University and the National Association of Securities Dealers Education Foundation

www.snhu.edu

2500 N. River Road, Manchester, NH 03106; tel. (800) 668-1249; info@snhu.edu

This specialized financial literacy curriculum was developed for use in teaching young adults. The curriculum covers eight related financial literacy topics, with each module including extensive hands-on Internet applications. Although the module topics are related, each module is independent of the others. Topics include Asset Allocation and Security Selection; Creating and Monitoring a Diversified Stock Portfolio; Internet Resources for Bond, Bond Mutual Fund and Exchange Trade Fund Investors; Investing for Retirement; Investing in Equity Mutual Funds; Personal Financial Statements; Portfolio and Risk Management; and Selecting a Financial Advisor. Free.

Financial Peace for the Next Generation

Dave Ramsey's Youth Resources

www.daveramsey.com

The Lampo Group, 1749 Mallory Lane, Suite 110, Brentwood, TN 37027; tel. (800) 781-8914 or (888) 227-3223; fax (615) 371-5007; youth@daveramsey.com



Designed by teachers for teachers, this curriculum is geared toward high school seniors and college students, but can be adapted for students in lower grades, to help them make sound financial decisions for life. Content covered in the 12 chapters includes income, money management, spending and credit, and saving and investing. The full curriculum package contains a teacher's guide CD-ROM with lesson plans, activities, tests, answer keys and syllabi; DVDs of video lessons and bonus materials; audio CD with clips from the "The Dave Ramsey Show;" and student workbooks with financial forms, recent statistics and a glossary of key terms. \$499.99 for complete package. Some components are sold separately.

Financing Your Future

National Council of Economic Education (NCEE)

www.ncee.net

1140 Avenue of the Americas, New York, NY 10036; tel. (212) 730-7007 or 1(800) 338-1192; fax (212) 730-1793; econed@ncee.net



Designed for high school age students, this curriculum gives youth a solid grounding in key personal finance concepts. There are five video segments and 15 in-class activities (three for each video segment). The five themes covered are Get a Financial Life, Get Smart: Decisions Have Consequences, Get Banked! The Banking Advantage, and Get the Credit You Deserve. The DVDs also include lesson plans, glossary of terms and test questions. There is also a companion Web site, www.financingyourfuture.ncee.net, which includes other supplemental materials. \$99.95 plus shipping and handling. NCEE also has other financial literacy materials for other grade levels or interests.

Finding Paths to Prosperity

Corporation for Enterprise Development

www.cfed.org

777 N. Capitol St. N.E., Suite 800, Washington, D.C. 20002; tel. (202) 408-9788; fax (202) 408-9793; jjones@cfed.org

This curriculum is a practical tool to help Individual Development Account (IDA) programs create financial literacy education programs. The curriculum includes a facilitator's guide, CD ROM and workbooks for class participants. The facilitator's guide provides 10 session outlines as well as information about developing effective training sessions, using participatory training techniques, adapting materials for low-literacy audiences and other tips. The CD ROM offers customizable handouts, visual aids and supportive materials. The participant workbook contains practical information on money management and financial planning, setting goals, planning for life's events, addressing attitudes about money, developing spending plans, repairing credit and saving and

investment options. The facilitator's guide with CD ROM costs \$8.75 and the student workbook is \$4.95. Discounts are available for IDA practitioners and programs that cannot pay the full price. There is a \$3.00 handling fee and an additional shipping charge is determined by UPS Ground Service.

Get Smart About Credit

American Bankers Association Education Foundation

www.aba.com/consumer+connection/getsmartaboutcredit.htm

1120 Connecticut Ave. N.W., Washington, D.C. 20036; tel. (800) BANKERS



This resource kit covers the entire process of planning and teaching credit lessons, such as managing a credit card account, reading a credit report and avoiding identity theft, to teens and young adults. The kit includes resources, tips and ideas for successful presentations, additional materials for students, sample media materials and lesson plans. In addition, a Flash presentation, PowerPoint slide shows of credit case studies and guidelines for incorporating the electronic materials are included. Based on the resource kit, ABA Education Foundation developed an e-learning program in English and Spanish for an additional cost. \$95 for ABA Members and \$165 for nonmembers.

Growing Your Money: Personal Financial Tools

Fannie Mae Foundation

www.fanniemaefoudnation.org

4000 Wisconsin Ave. N.W., North Tower Suite One, Washington, D.C. 20016



The curriculum provides 12 hours of training and includes four sessions: Developing a Spending Plan, Working With Checking and Savings Accounts, Understanding Credit and Your Credit Reports, and Getting a Loan. Information can be downloaded online and includes an instructor's guide, participant worksheets, flyer templates, fact sheets and an appendix. 33 pages. Free.

Hands on Banking

Wells Fargo

www.handsonbanking.com

Tel. (866) 650-6228; hobinfo@wellsfargo.com



This online financial education program presents the basic of smart money management in an easy-to-use format for four different age groups from fourth grade students to adults. Topics include budgeting, the importance of saving, bank accounts, how to borrow money, establishing credit and investing. The online program allows for self-paced individual learning or adaptation for a classroom setting. Each of the six lessons is narrated, closed-captioned and animated. There are also accompanying teacher guides and supplemental materials, including worksheets, calculators, assessments, a glossary and a library of reference materials. The program is available in English and Spanish, and CD-ROMs can be ordered. Free.

Helping People in Your Community Understand Basic Financial Services

Financial Services Education Coalition

www.fms.treas.gov/eft/promotional/helping.html

Product Promotion Division, Financial Management Service, U.S. Department of the Treasury, 401 14th St. S.W., Washington, D.C. 20227; tel. (202) 874-6540; fax (202) 874-7321; carolyn.dunston@fms.treas.gov

This comprehensive guide for educators is designed to help people successfully choose and use basic financial services and understand electronic funds transfer (EFT) and the Electronic Transfer Account (ETA), a low-cost account established by the U.S. Treasury that is designed primarily for Federal benefit recipients (SSA, SSI, VA, etc.) who do not have banking accounts. Also included in the binder are a series of consumer fact sheets about financial services and a glossary of terms and a teaching guide. 175 pages. Available in English and Spanish. Free.

High School Financial Planning Program

National Endowment for Financial Education (NEFE)

www.nefe.org

NEFE High School Financial Planning Program, 5299 DTC Blvd., Suite 1300, Greenwood Village, CO 80111; tel. (303) 224-3510

This hands-on program, which can be completed in as few as 10 classroom hours, is designed to provide fundamental financial planning concepts to young adults. The program's comprehensive materials consist of a student guide for each student and an extensive instructor's manual with outlines, prioritized objectives, links to national standards, visual masters, learning activities, student assignments and exams. The six-unit course uses a building-block format, and each unit provides an overview, goal statement and learning objectives. Topics include establishing financial goals, understanding the basic personal financial planning process, earning an income, protecting assets, wise use of credit, developing a budget, and saving and investing. 157-page student guide; 400-page instructor manual. Free.

Insurance Curriculum in a Box

Insurance Education Institute

www.theiei.org

3601 Vincennes Road, Indianapolis, IN 46268; tel. (800) 433-4811; fax (317) 879-8408;

info@theiei.org

Designed to give teachers an opportunity to educate high school students with the most current and up-to-date information on the insurance industry, this flexible curriculum offers 30-, 60- and 120-minute modules on auto insurance, homeowners insurance, life insurance, health insurance and careers in insurance. The program includes lesson plans, training materials and video clips. Free.



Investing for Success

National Urban League and the Investment Company Institute Education Foundation
www.investingforsuccess.org/



This program promotes investor education among African Americans. The program teaches the basics of investing by focusing on two broad topics: becoming an informed investor and planning long-term investment goals such as education and retirement. The program includes an Investing for Success “portfolio,” including brochures, worksheets, a calculator, motivational DVD and other items. There is also an online course that features 10 self-paced lessons that include interactive worksheets, calculators, video clips, related online resources and quizzes that offer immediate feedback. Free.

Investing For Your Future

Rutgers Cooperative Extension
www.investing.rutgers.edu



Natural Resource, Agriculture and Engineering Service, Cooperative Extension, 152 Riley-Robb Hall, Ithaca, NY 14853-5701; tel. (607) 255-7654; nraes@cornell.edu; www.nraes.org

This 11-unit home study course is written in straightforward language for beginning investors who have limited funds to invest. The course includes information on goal setting, investment terms, risk, return on investments, costs and tax benefits of investing and how to select a professional financial advisor. The first three units cover how and why to invest. Units five through eight discuss different types of investing. The final three units provide resources and tips on investing, selecting financial advisors and avoiding fraud. Materials include action checklists, worksheets, examples, graphics and a glossary of terms. 158 pages. The curriculum can be printed free from the Web site or ordered for \$12 plus shipping and handling.

Learning, Earning and Investing

National Council on Economic Education
lei.ncee.net



1140 Avenue of the Americas, New York, NY 10036; tel. (800) 338-1192; fax (212) 730-1793;
sales@ncee.net

This multifaceted, comprehensive investor education program is for students in grades four through 12. The 16-lesson middle school and 23-lesson high school curricula are designed to teach the benefits of and strategies for long-term investing success. The curricula have four essential themes: the basics, the markets, financial planning and the markets and the economy. The Web site offers a wide array of current data, investment education links, downloadable classroom visuals, interactive lessons and classroom-tested print lessons for students to supplement the student guides. \$14.95 for the middle school book and \$19.95 for the high school book.

Making Your Money Work

Purdue Cooperative Extension
www.agcom.purdue.edu

Ag Communication and Media Distribution Center, Purdue University, 231 S. University St., West Lafayette, IN 47907; tel. (888) 398-4636; media.order@purdue.edu

This curriculum is one of two parts, with the latter being “Thinking Dollars, Thinking Sense,” on money management. Its six sessions are designed to move participants from daily to yearly thinking and planning. The manual includes activities, expected outcomes, a participant workbook and a trainer’s manual with supporting materials. 42 pages, plus trainer’s manual. \$75 for trainer’s manual; \$3.50 for participant workbook; \$3 for budget cards. Ten workbooks for \$25. “Make Your Money Work” video kit also available, which includes one video, one workbook and budget cards. Student workbooks also available in Spanish.

Master Your Future, 2nd Edition

MasterCard International

www.vpw.com/partner/mastercard

fax (800) 358-5218; contactvpw@vpw.com



This is a video-based educational program, originally created by MasterCard International to help teens establish the financial habits and money management skills critical to their future. The program includes a 23-minute video featuring real teens telling of their real life money management experiences. Featured are two high school students faced with saving and budgeting for real life issues like prom and college. Supporting the video are a 26-page teacher’s guide, student activity sheets and a classroom poster. The curriculum is designed to motivate students to develop a better understanding of the importance of budgeting, the role of checking and savings accounts, the concept of credit and the value of a good credit history. The video and print materials can be ordered for free at www.vpw.com.

Money Camp

The Money Camp

themoneycamp.com

135 Chapala St., Santa Barbara, CA 93101; tel. (805) 957-1024; fax (805) 957-0125



This program supplies children and adults with the information that leads to the ability to become financially independent. Its 10 modules cover making and managing money; being a wise consumer; saving and investing; managing risk; and stock market, real estate and business basics. Student playbooks, parent guides, teacher manuals and a training DVD are available. Prices vary from \$14.95 for a student playbook to \$895 for the Money Camp Coach’s Training Set that includes the teacher’s curriculum plus teacher training DVD.

Money Matters: Make it Count

Boys & Girls Club of America and the Charles Schwab Foundation

www.bgca.org

1275 Peachtree St. N.E., Atlanta, GA 30309-3506; tel. (404) 487-5700; info@bcga.org



This financial literacy program was designed specifically to help teens (ages 13 to 18) expand their knowledge of money management and learn the skills that lead to financial independence and wellbeing. The program consists of fun, interactive activities and exercises on topics such as using a

checking account, managing debt, saving for college and learning the basics of investing. The program consists of several key components: Teen Personal Finance Guide, Program Facilitator's Guide and Money Matters Web site. The Teen Personal Finance Guide includes practical tips and activities to help teens learn the important skills of balancing a checkbook, creating a budget and investing for college and retirement. The guide also provides basic entrepreneurial information for teens interested in starting businesses. The Facilitator's Guide contains basic financial concepts teachers can use to help teens understand the benefits of effective money management. Easy-to-implement small group activities that are typically completed in less than an hour supplement and reinforce the information in the Teen Personal Finance Guide. The Money Matters Web site, moneymatters.bgca.net, is an interactive, engaging tool that teen program participants can use to balance a checkbook, make budgeting and investment decisions and learn about starting a business. The site also features a saving and financial aid calculator to help teens plan for college. Free.

Money Matters: Your Guide for Financial Security

American Association of Retired Persons (AARP)

www.aarp.org

601 E St. N.W., Washington, D.C. 20049; tel. (888) 687-2277



This guide is geared towards people age 50 and over. Its eight sections cover Money Matters, Planning Your Finances, Working With Financial Professionals, Managing Your Savings, Managing Your Investments, Investing for Retirement, Managing Your Debt and Protecting Your Retirement Security. Tips and resources are included. 30 pages. Free.

The Money Series for Kids

American Bankers Association (ABA) Education Foundation

www.aba.com

1120 Connecticut Ave. N.W., Washington, D.C. 20036; tel. (800) BANKERS

The ABA Education Foundation in collaboration with the Discovery Network developed a series of television programs about banking and personal money management aimed at youth ages 7 to 12. Developed in an entertaining, real-life documentary format, they incorporate concepts from a variety of disciplines. Program materials include detailed classroom guides, tips on other classroom activities and a list of suggested readings for students. Two two-hour series for different age groups are available, and some of the topics included are what a bank is, managing money and how to make money. \$45 for ABA members \$80 for nonmembers.

Money SKILL

American Financial Services Association Education Foundation (AFSAEF)

www.moneyskill.org

919 18th St. N.W., Suite 300, Washington, D.C. 20006; tel. (888) 400-7577;

susieirvine@moneyskill.org



This personal finance course is an interactive, reality-based Internet curriculum designed for high school students. Its purpose is to educate students to make informed financial decisions. The course

consists of 34 “How To” modules on income, money management, spending and credit, and saving and investing. The modules are designed to be approximately 40 minutes in length. The curriculum includes teacher guides and a built-in grade book that electronically records each student’s pre- and posttest scores, module test scores and course grades. Free online.

Money Smart

Federal Deposit Insurance Corporation (FDIC)

www.fdic.gov/consumers/consumer/moneysmart/index.html

Attn: Money Smart Desk, PA 1730-7070B, 550 17th St. N.W., Washington, D.C. 20429; tel. (877) 275-3342; fax (202) 942-3098

Money Smart is a training program to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. The 10 training modules cover banking services, maintaining checking accounts, budgeting, the importance of saving and using credit effectively. Money Smart is available in two versions: an instructor-led version and a computer-based version. Both versions consist of the same 10 modules. The instructor-led version is available in English, Spanish, Chinese, Korean, Vietnamese and Russian. A version for visually impaired individuals is also available. Each module contains a scripted guide for the instructor, interactive class exercises, overheads and a take-home guide for participants. The computer-based version enables individuals to complete Money Smart at their own pace in English or Spanish and is available online or can be ordered in a CD-ROM format. Free. Only a limited number of copies are available to each party; however, the materials can be reproduced and have no copyright restrictions.

Money Talk: A Financial Guide for Women

Natural Resource, Agriculture and Engineering Service

www.nraes.org

Cooperative Extension, P.O. Box 4557, Ithaca, NY 14852-4557; tel. (607) 255-7654; fax (607) 254-8770; nraes@cornell.edu



Developed because women have unique financial needs, this guide teaches women the basics of smart money management. It discusses financial basics, insurance, investing and retirement, and it also offers specific guidance on marriage, divorce, cohabitation and outliving one’s spouse in practical, accessible language. Forty-eight worksheets help readers analyze their finances and plan for the future. The guide is divided into five sections—Financial Basics, Are You Covered? Insurance Basics, Investing Basics, Investing for Retirement, and Planning for Future Life Events. Each section includes lessons that demystify important financial concepts and exercises that allow readers to apply the information. 192 pages. \$16 plus shipping and handling (\$6) and sales tax. Quantity discounts are available.

Money WiSe

Consumer Action and Capital One

www.money-wise.org

221 Main St., Suite 480, San Francisco, CA 94105; tel. (800) 999-7981; editor@consumer-action.org



This program combines free, multilingual financial education materials, curricula and teaching aids. Its 12 modules include Banking Basics, Building and Keeping Good Credit, Elder Fraud, Identity Theft and Account Fraud, Keys to Homeownership, Manage Your Money Wisely, Micro Business Basics, Personal Bankruptcy, Rebuilding Good Credit, Improving Your Credit, Savings to Build Wealth and Talking to Teens about Money. The modules are designed as fact sheets, with accompanying leader's guides (with in-depth content background), step-by-step lesson plans and PowerPoint presentations to help community-based organization staff educate their clients about these topics. Some of these publications are available in Chinese, Korean, Spanish and Vietnamese. Free.

Personal Finance Education

InCharge Education Foundation

www.personalfinanceeducation.com

2101 Park Center Drive, Suite 310, Orlando, FL 32385; tel. (866) 729-0049;
debtoreducation@incharge.org



This pre-discharge bankruptcy education curriculum is an interactive, self-paced Web-based program that meets the pre-discharge debtor education requirements of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005. The program covers how to set, plan and achieve goals; developing a realistic spending plan; organizing financial records; increasing spending power; understanding risk; saving more money; understanding and taking control of credit; monitoring financial health; how to read and understand credit scores; consumer rights; managing and mastering debt; and how to request and receive credit reports for free. \$25.

Personal Finance for the Economics Classroom: A Teaching Guide for Economic Teachers

Financial Literacy 2010

www.fl2010.org



Designed for educators of high school students, this teaching guide is an introduction to basic personal financial planning, saving and investing in an easy-to-use format. The information is customized to each state's learning standards. The curriculum consists of macroeconomics ideas and microeconomic financial decision making. Each of its five units contains learning objectives, background information for teachers and students, suggested activities, student handout and worksheets, additional resources and a unit test. The appendix includes sources of additional information and a glossary of terms. Concepts addressed include financial choices and decisions, money management and investor protection. 151 pages. Materials are free and can be downloaded.

Practical Money Skills

Visa

www.practicalmoneyskills.com

Corporate Relations, P.O. Box 194607, San Francisco, CA 94119; tel. (800) VISA-511;

info@practicalmoneyskills.com

The Web site has financial literary programs for the students in the classroom, for consumers at home and for entrepreneurs. All of the information is easily downloadable from the Web site. The curriculum focuses on youth from preschool to college with age appropriate materials. Lessons cover the basics of decision making, budgeting, buying a home, banking services, credit, consumer awareness, and saving and investing. Practical Money Skills is a multimedia instructional package that contains lesson plans, activities, quizzes, overheads, power point presentations and a separate teacher's notebook. There are also lesson plans specifically designed for special needs youth. The teacher's guide provides an outline of goals, lesson objectives, suggested resources, teaching notes and a chart indicating the appropriate age groups for the key points offered in each lesson. The curriculum and Web site are available in English, Spanish and Chinese. Free to educators.

Small Steps to Health and Wealth

Natural Resource, Agriculture and Engineering Service

www.nraes.org

Cooperative Extension, P.O. Box 4557, Ithaca, NY 14852-4557; tel. (607) 255-7654; fax (607) 254-8770; nraes@cornell.edu



This guide is intended for self-directed learning and for health and finance courses offered either in the workplace or to the general public through cooperative extension. It provides the tools and knowledge necessary to take control of one's life—to save more money, get out of debt, lose weight and stop unhealthy habits. The program explores 20 similarities between health and wealth issues, reviews common obstacles to change, helps the reader set personal goals and provides 25 strategies that can be used to modify behaviors to accomplish those goals. Each of the behavior-changing strategies includes action steps to improve health, finances, or both. Forty-four worksheets and 16 information-packed tables help learners adapt these strategies to their own situations. Health and wealth benchmarks are included to help define health and wealth goals. The guide also features extensive lists of references and Web-based resources. 132 pages. \$16 plus shipping and handling (\$4.25) and sales tax. Quantity discounts are available.

Take Charge of Your Finances

Family Economics and Financial Education

www.fefe.arizona.edu

The University of Arizona, 1110 E. South Campus Drive, Room 108, Tucson, AZ 85721; tel. (520) 626-4209; fax (520) 626-4234; fefe@cals.arizona.edu



Developed and edited by educators for educators, this 18-week course is designed to be delivered in daily 45-minute class periods for students in grades 10 to 12. Educational materials in the lessons plans include information sheets, PowerPoint presentations, worksheets, answer keys, assessment tools, activities and bulletin boards. A student workbook is also available. Topics include values, needs vs. wants and goal setting, life-cycle planning, career development, paychecks, spending plans, saving, investing, major expenditures, financial institutions, credit and consumer protection and insurance. The 64 lessons can be taught independently, in units or as a semester course.

Supplemental tools available on the Web site include an introductory course for seventh- to ninth-grade students, case studies, participatory activities and enhancement tools for facilitators. All curriculum materials may be downloaded for free. A set of 33 prepackaged lesson plans can be ordered for \$300; however, this does not include the complete curriculum. The FEFE curriculum units and supplemental resources may be purchased at additional costs.

Understanding Taxes

Internal Revenue Service

www.irs.gov/app/understandingtaxes/index.jsp



This interactive, instructional tax program was developed to provide high schools, community colleges and the general public with a technology-based instructional tool. Divided into two areas of content—the Hows of Taxes and the Whys of Taxes—this program offers print and online materials on the history, theory and application of taxes in the United States. There are 36 lessons along with interactive activities, tax tutorials and simulations. The online program has sites for teachers and students. Free.

WiSe Up: A Financial Planning Handbook for Generation X Women

Texas Cooperative Extension

texasextension.tamu.edu

Room 112, Jack K. Williams Administration Building, 7101 TAMU, College Station, TX 77843-7101; tel. (979) 845-7800; fax (979) 845-9542; tce@tamu.edu



This handbook is aimed at young women age 22 to 35 to help them manage their money wisely. It covers the basics of money management, credit, savings, investments and achievement financial security. 91 pages. \$15; \$8 for 10 or more.

Your Money and You

ACCION USA

yourmoney.accion.org

56 Roland St., Suite 300, Boston, MA 02129; tel. (866) 245-0783; fax (617) 625-7020;

info@accionusa.org



This online program includes four modules: personal money management, understanding credit, the fundamentals of running a successful small business and business taxes and insurance. Worksheets and checklists are available for downloading. Free.

Summary Table of Major Curricula

Curriculum	Organization	Audience	# of Modules or Classes	Format	Trainer's Guide	Training Materials	Cost
<i>ABCs of Credit Card Finance: Essential Facts for Students</i>	Center for Student Credit Card Education	College-bound students	8 lessons	Print and DVD	Yes	Yes	Free
<i>All My Money</i>	University of Illinois Extension	Adults	8 lessons	Print	Yes	Yes	\$100 for trainer's guide; \$55 for participant workbook plus shipping
<i>Banking On Our Future</i>	Operation HOPE	Grades 4 to 12	4 modules	Online	No	No	Free
<i>The Basics of Saving and Investing: Investor Education 2020</i>	Investor Protection Trust	High school students	4 units	Print	Yes	No	Free
<i>Building Blocks to Financial Success</i>	Women's Opportunity Resources Center	Adults	7 classes	Online	No	No	\$40 for individual user; \$500 annual fee for agency
<i>Building a Financial Future</i>	Latino Community Credit Union	ESL Adults	6 units	Print and online	Yes	No	Free download; \$5 for print version
<i>Building Native Communities: Financial Skills for Families</i>	Fannie Mae Foundation and First Nations Development Institute	Native adults	6 sessions	Print	Yes	Yes	Free
<i>Building Wealth: A Beginner's Guide to Securing Your Financial</i>	Federal Reserve Bank of Dallas	Youth and adults	5 lessons	Print and online	In development	Yes	Free

Annotated Bibliography for Financial Education Materials

Curriculum	Organization	Audience	# of Modules or Classes	Format	Trainer's Guide	Training Materials	Cost
<i>Future</i>							
<i>Credit Smart</i>	Freddie Mac	Adults	12 modules	Print and online	Yes	Yes	Free
<i>Credit When Credit Is Due</i>	The Institute of Consumer Financial Education	Adults	12 lessons	Print	No	Yes	\$50 plus shipping and handling
<i>Dollar Sense</i>	Central Vermont Community Action Agency	Adults	8 units	Print	Yes	Yes	\$100 for trainer's guide; \$20 per student workbook
<i>Dollar Works: An Educational Package to Teach the ABC's of Economic Literacy</i>	University of Minnesota Extension Service	Newly employed adults	11 units	Print	Yes	Yes	\$5
<i>Economic Empowerment Curriculum</i>	Women's Institute for Housing and Economic Development	Adult women	5 sessions	Print	Yes	Yes	Free
<i>Financial Decisions for Life Events</i>	The Financial Planning Association and National Endowment for Financial Education	Adults	16 modules	Online	No	No	Free
<i>Financial Education Curriculum</i>	Citigroup	Children, teens and adults	4 to 7 modules	Online	Yes	Yes	Free
<i>Financial Empowerment Curriculum</i>	The Allstate Foundation	Adult survivors of domestic violence	5 workbooks	Print		Yes	Free
<i>Financial</i>	National	Adults	10 modules	Print	Yes	Yes	\$70 to \$120

Curriculum	Organization	Audience	# of Modules or Classes	Format	Trainer's Guide	Training Materials	Cost
<i>Literacy Manual</i>	Community Reinvestment Coalition						
<i>Financial Literacy Training for High School Students</i>	Center for Financial Studies at Southern New Hampshire University and the National Association of Securities Dealers Investor Education Foundation	High school students	8 modules	Print	No	Yes	Free
<i>Financial Peace for the Next Generation</i>	Dave Ramsey's Youth Resources	High school seniors and college students	12 chapters	Print and DVD	Yes	Yes	\$499.99
<i>Financing Your Future</i>	National Council of Economic Education	High school students	5 segments	DVD	Yes	Yes	\$99.95 plus shipping
<i>Finding Pathways to Prosperity</i>	Corporation for Enterprise Development	Adults	10 sessions	Print	Yes	Yes	\$8.75 for facilitator's guide; \$4.95 for student workbook plus \$3 handling fee and shipping
<i>Growing Your Money: Personal Financial Tools</i>	Fannie Mae Foundation	Adults	4 sessions	Print	Yes	Yes	Free
<i>Hands On Banking</i>	Wells Fargo Bank	4 th -grade students to adults	6 lessons	Online	Yes	Yes	Free
<i>Helping People in Your</i>	Financial Services Education	Adults	7 sections	Print	Yes	No	Free

Annotated Bibliography for Financial Education Materials

Curriculum	Organization	Audience	# of Modules or Classes	Format	Trainer's Guide	Training Materials	Cost
<i>Community Understand Basic Financial Services</i>	Coalition						
<i>High School Financial Planning Program</i>	National Endowment for Financial Education	High school students	6 units	Print	Yes	Yes	Free
<i>Insurance Curriculum in a Box</i>	Insurance Education Institute	High school students	5 modules	Print and video	Yes	Yes	Free
<i>Investing for Success</i>	National Urban League and the Investment Company Institute Education Foundation	African Americans	10 Lessons	Print, video and online	No	Yes	Free
<i>Investing for Your Future</i>	Rutgers Cooperative Extension	Adults	11 units	Print	No	Yes	Free online, or \$12 plus shipping and handling
<i>Learning Earning and Investing</i>	National Council on Economic Education	Students in grades 4 to 12	16 to 23 lessons	Print	Yes	Yes	\$14.95-\$19.95
<i>Making Your Money Work</i>	Purdue Cooperative Extension	Adults	6 sessions	Print and video	Yes	Yes	\$75 for trainer's manual; \$3.50 for student's workbook; \$3 for budget cards
<i>Master Your Future, 2nd Edition</i>	MasterCard	Teens	1 video	Video	Yes	Yes	Free
<i>Money Camp</i>	The Money Camp	Youth and adults	10 lessons	Print and DVD	Yes	Yes	\$14.95 for student playbook; \$299 for teacher's guide
<i>Money</i>	Boys & Girls Club	Youth,		Print	Yes	Yes	Free

Curriculum	Organization	Audience	# of Modules or Classes	Format	Trainer's Guide	Training Materials	Cost
<i>Matters: Make It Count</i>	of America	ages 13 to 18		and online			
<i>Money Matters: Your Guide for Financial Security</i>	American Association of Retired Persons	Adults age 50 and over	8 sections	Print	No	No	Free
<i>Money Series for Kids</i>	American Banker's Association Education Foundation	Youth, Ages 7 to 12	2 series	Video	Yes	Yes	\$120.95 for two video sets or \$69.95 for each set
<i>Money SKILL</i>	American Financial Services Association Education Foundation	High school students	34 modules	Online	Yes	Yes	Free
<i>Money Smart</i>	Federal Deposit Insurance Corporation	Adults	10 modules	Print and Online	Yes	Yes	Free
<i>Money Talk: A Financial Guide for Women</i>	Natural Resource, Agriculture and Engineering Service	Adult women	5 sections	Print	No	Yes	\$16 plus shipping and handling (\$6) sales tax
<i>Money WiSe</i>	Consumer Action and Capital One	Adults	12 modules	Print	Yes	Yes	Free
<i>Personal Finance Education</i>	InCharge Education Foundation	Adults (pre-discharge bankruptcy)	12 modules	Online	No	No	\$25
<i>Personal Finance for the Economics Classroom: A Teaching Guide for Economic Teachers</i>	Financial Literacy 2010	High school students	5 units	Print	Yes	Yes	Free
<i>Practical Money Skills</i>	Visa	Youth from preschool	14 lessons	Print and online	Yes	Yes	Free

Annotated Bibliography for Financial Education Materials

Curriculum	Organization	Audience	# of Modules or Classes	Format	Trainer's Guide	Training Materials	Cost
		to college					
<i>Small Steps to Health and Wealth</i>	Natural Resource, Agriculture and Engineering Service	Adults		Print	No	Yes	\$16 plus shipping and handling (\$4.25) sales tax
<i>Take Charge of Your Finances</i>	Family economics and financial education	High school students	64 lessons	Print	Yes	Yes	\$300 for 33 prepackaged lesson plans
<i>Understanding Taxes</i>	Internal Revenue Service	High school students and adults	36 lessons	Print and online	Yes	Yes	Free
<i>WiSe Up: A Financial Planning Handbook for Generation X Women</i>	Texas Cooperative Extension	Women age 22 to 35	8 Sections	Print and online	No	No	\$15
<i>Your Money and You</i>	ACCION USA	Adults (small business owners)	4 modules	Online	No	Yes	Free

CURRICULUM SUPPLEMENTS

Curriculum Clearinghouses

Choose to Save®

www.choosetosave.org

Employee Benefit Research Institute (EBRI), American Savings Education Council (ASEC) Program, 1100 13th St. N.W., Suite 878, Washington, D.C. 20005; tel. (202) 659-0670; fax (202) 775-6312; info@choosetosave.org



Choose to Save is a national public education and outreach program dedicated to raising awareness about the need to plan and save for long-term personal financial security. As part of its mission, Choose to Save develops user-friendly, multimedia materials to help individuals plan and save for their financial future. The Web site includes free savings tools such as the Ballpark E\$estimate® retirement planning worksheet, over 100 online calculators, brochures, savings tips, links to related resources and other tools to help individuals and their family manage their finances.

Institute of Consumer Financial Education (ICFE)

www.icfe.info

P.O. Box 34070, San Diego, CA 92163-4070; tel. (619) 232-8811

ICFE develops and makes available financial education curricula and other materials to schools and consumers nationwide. ICFE has over 150 resources that include programs and materials for parents, younger children, students and teachers listed on their Web site. ICFE also produces a quarterly e-newsletter, available online.

JumpStart Coalition for Personal Financial Literacy

www.jumpstartcoalition.org

919 18th St. N.W., Suite 300, Washington, D.C. 20006; tel. (888) 45-EDUCATE; fax (202) 223-0321; info@jumpstartcoalition.org

JumpStart is a national coalition of organizations dedicated to improving the financial literacy of kindergarten through college-age youth by providing advocacy, research, standards and educational resources. JumpStart strives to prepare youth for life-long successful financial decision making. JumpStart seeks to improve the financial management skills of young adults by evaluating the financial literacy of young adults; developing, disseminating and encouraging the use of standards for grades kindergarten through 12; and promoting the teaching of personal finance. JumpStart maintains a database of curricula and other teaching materials, whose contents may be searched by a variety of methods including grade level, media type and key word. In addition, several other databases are maintained such as one on national training programs for educators and guest speaker networks. The coalition also produces a quarterly newsletter for educators that contains personal finance education tools and concepts, sample lesson plans and upcoming events and activities.

National Endowment for Financial Education (NEFE) Financial Literacy Resource CenterSM

www.smartaboutmoney.org

5299 DTC Blvd., Suite 1300, Greenwood Village, CO 80111; tel. (303) 741-6333



The NEFE Financial Literacy Resource CenterSM is a collaboration of free, unbiased and credible materials contributed by many organizations and reviewed by NEFE. The Resource Center is designed to offer a variety of money management materials in one convenient location. Many of the resources can be downloaded in PDF format, while others, such as CDs or videos, may need to be ordered and sent by mail. By using the Web site's search tools, resources including brochures, CDs and worksheets can be located, and courses on topics such as insurance, college planning, health and medical issues can be accessed.

Native Financial Education Coalition (NFEC)

www.nfec.info



The Coalition consists of local, regional and national organizations, both Native and non-Native, working together to achieve the common goal of promoting financial education in Native communities. Started initially through the U.S. Department of the Treasury in 2000, the now-independent NFEC is spearheaded by OWEESTA. NFEC seeks to exchange information, forge partnerships, identify and develop strategies for outreach and training, and identify gaps in information about financial education needs. The Web site lists resources that may be helpful in teaching financial education in Native communities.

Select Online Resources for Expanded Core Curriculum Topics for Financial Fitness Programs

Basic Financial Planning and Money Management

Steps in Financial Planning

- eXtension (www.extension.org)

How to Set and Achieve Financial Goals

- The Beehive (www.thebeehive.org)
- Kansas State University Research and Extension (www.oznet.ksu.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)
- University of Tennessee Agricultural Cooperative Extension (www.utextension.utk.edu)
- eXtension (www.extension.org)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- University of Illinois Extension (www.ace.uiuc.edu)
- Utah State University Extension (extension.usu.edu)

Financial Health: Assets, Liabilities and Net Worth

- Federal Citizen Information Center (www.pueblo.gsa.gov)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- The University of Tennessee Extension (www.utextension.utk.edu)

Overview of Money and Marketplace

- Federal Reserve (www.federalreserve.gov)

Consumer Pitfalls and Troubleshooting

- American Association of Retired Persons (www.aarp.org)
- Center for Responsible Lending (www.responsiblelending.org)
- eXtension (www.extension.org)
- Iowa State University Extension (www.extension.iastate.edu)
- Montana State University Extension Service (www.montana.edu)
- National Consumers League (www.nclnet.org)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)
- Wisconsin Department of Financial Institutions (www.wdfi.org)
- American Bankers Association (www.aba.com)
- Consumer Action (www.consumer-action.org)
- Federal Trade Commission (www.ftc.gov)
- Kansas State University Research and Extension (www.oznet.ksu.edu)
- National Consumer Law Center (www.consumerlaw.org)
- Purdue Extension (www.ces.purdue.edu)
- Take Charge America (www.takechargeamerica.org)
- U.S. Public Interest Research Groups (uspirg.org)

Spending Plans and Meeting Goals

- American Bankers Association (www.aba.com)
- Consumer Action (www.consumer-action.org)
- The Beehive (www.thebeehive.org)
- Institute of Consumer Financial Education

- action.org) (www.financial-education-icfe.org)
- Iowa State University Extension (www.extension.iastate.edu)
- Montana State University Extension Service (www.montana.edu)
- The University of Tennessee Extension (www.utextension.utk.edu)
- Kansas State University Research and Extension (www.oznet.ksu.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)

Managing Income and Spending

- American Association of Retired Persons (www.aarp.org)
- The Beehive (www.thebeehive.org)
- Institute of Consumer Financial Education (www.financial-education-icfe.org)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)
- Utah State University Extension (extension.usu.edu)
- American Financial Services Association Education Foundation (www.afsaef.org)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- University of Illinois Extension (www.ace.uiuc.edu)
- The University of Tennessee Extension (www.utextension.utk.edu)

Tracking Expenses

- Consumer Action (www.consumer-action.org)

Record Keeping

- eXtension (www.extension.org)
- Kansas State University Research and Extension (www.oznet.ksu.edu)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)
- Iowa State University Extension (www.extension.iastate.edu)
- Montana State University Extension Service (www.montana.edu)
- University of Illinois Extension (www.ace.uiuc.edu)

Saving and Investing

Making Savings a Habit

- American Bankers Association (www.aba.com)
- Consumer Federation of America (www.consumerfed.org)
- Iowa State University Extension (www.extension.iastate.edu)
- Consumer Action (www.consumer-action.org)
- The Dollar Stretcher (www.stretcher.com)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)

Strategies to Reduce Spending and Increase Income

- America Saves (www.americasaves.org)
- Consumer Federation of America (www.consumerfed.org)
- Rutgers Cooperative Extension
- Consumer Action (www.consumer-action.org)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- University of Illinois Extension

- (njaes.rutgers.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)

- (www.ace.uiuc.edu)
- Utah State University Extension (extension.usu.edu)

Tools to Promote Savings

- Bankrate (www.bankrate.com)
- Montana State University Extension Service (www.montana.edu)
- Federal Deposit Insurance Corporation (www.fdic.gov)
- Rutgers Cooperative Extension (njaes.rutgers.edu)

Investment Strategies

- Alliance for Investor Education (www.investoreducation.org)
- Bankrate (www.bankrate.com)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- University of Kentucky Cooperative Extension Service (dept.ca.uky.edu)
- University of New Hampshire Cooperative Extension (extension.unh.edu)
- American Association of Retired Persons (www.aarp.org)
- Consumer Action (www.consumer-action.org)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)
- Wisconsin Department of Financial Institutions (www.wdfi.org)

Retirement Planning and Social Security

- Alliance for Investor Education (www.investoreducation.org)
- American Institute of Certified Public Accountants (www.360financialliteracy.org)
- Employee Benefits Security Administration (www.dol.gov/ebsa)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- Montana State University Extension Service (www.montana.edu)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- Take Charge America (www.takechargeamerica.org)
- University of Kentucky Cooperative Extension Service (dept.ca.uky.edu)
- University of Minnesota Extension (www.extension.umn.edu)
- American Association of Retired Persons (www.aarp.org)
- The Beehive (www.thebeehive.org)
- eXtension (www.extension.org)
- Iowa State University Extension (www.extension.iastate.edu)
- Purdue Extension (www.ces.purdue.edu)
- Social Security Administration (www.ssa.gov)
- University of Illinois Extension (www.extension.uiuc.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)

Banks and Other Financial Institutions

Bank Products and Services

- Consumer Action (www.consumer-action.org)
- Federal Reserve (www.federalreserve.gov)

Types of Financial Institutions

- The Beehive (www.thebeehive.org)

Fringe Banking Services

- American Association of Retired Persons (www.aarp.org)
- National Consumer Law Center (www.consumerlaw.org)
- Federal Trade Commission (www.ftc.gov)

Overview of Checking Accounts

- Bankrate (www.bankrate.com)
- Consumer Action (www.consumer-action.org)
- The Beehive (www.thebeehive.org)
- Federal Reserve (www.federalreserve.gov)

Balancing a Checkbook

- Montana State University Extension Service (www.montana.edu)

Basics of Lending

- American Financial Services Association Education Foundation (www.afsaef.org)
- Federal Trade Commission (www.ftc.gov)
- The Beehive (www.thebeehive.org)

Electronic Services

- American Bankers Association (www.aba.com)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- Federal Reserve (www.federalreserve.gov)
- Take Charge America (www.takechargeamerica.org)
- The Beehive (www.thebeehive.org)
- Federal Deposit Insurance Corporation (www.fdic.gov)
- Federal Trade Commission (www.ftc.gov)

Credit

Understanding Credit

- Federal Citizen Information Center (www.pueblo.gsa.gov)
- eXtension (www.extension.org)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- Utah State University Extension (extension.usu.edu)
- Federal Trade Commission (www.ftc.gov)
- Iowa State University Extension (www.extension.iastate.edu)
- University of New Hampshire Cooperative Extension (extension.unh.edu)

Using and Managing Credit Effectively

- American Bankers Association (www.aba.com)
- Consumer Action (www.consumer-action.org)
- Kentucky Cooperative Extension (dept.ca.uky.edu)
- The Beehive (www.thebeehive.org)
- Federal Trade Commission (www.ftc.gov)
- University of New Hampshire Cooperative Extension (extension.unh.edu)

Obtaining a Credit Report

- American Association of Retired Persons (www.aarp.org)
- AnnualCreditReport.com (www.annualcreditreport.com)

- The Beehive (www.thebeehive.org)
- The Dollar Stretcher (www.stretcher.com)
- Federal Trade Commission (www.ftc.gov)
- Purdue University Cooperative Extension Service (www.ces.purdue.edu)
- University of Illinois Extension (www.ace.uiuc.edu)
- University of Minnesota Extension Service (www.extension.umn.edu)
- U.S. Treasury (www.ustreas.gov)
- Experian (www.consumerinfo.com)
- Federal Reserve (www.federalreserve.gov)
- Institute of Consumer Financial Education (www.financial-education-icfe.org)
- Take Charge America (www.takechargeamerica.org)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)
- University of New Hampshire Cooperative Extension (extension.unh.edu)

Credit Scores

- American Association of Retired Persons (www.aarp.org)
- The Dollar Stretcher (www.stretcher.com)
- Federal Trade Commission (www.ftc.gov)
- myFICO (www.myfico.com)
- Consumer Federation of America (www.consumerfed.org)
- Experian (www.consumerinfo.com)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- University of Minnesota Extension Service (www.extension.umn.edu)

Correcting Credit Errors

- Institute of Consumer Financial Education (www.financial-education-icfe.org)

Establishing Credit

- Federal Reserve (www.federalreserve.gov)

Solving Credit Problems

- Consumer Action (www.consumer-action.org)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- Purdue Extension (www.ces.purdue.edu)
- The Dollar Stretcher (www.stretcher.com)
- Federal Trade Commission (www.ftc.gov)
- University of Minnesota Extension Service (www.extension.umn.edu)

Reducing Debt

- The Beehive (www.thebeehive.org)
- Consumer Federation of America (www.consumerfed.org)
- Federal Trade Commission (www.ftc.gov)
- Iowa State University Extension (www.extension.iastate.edu)
- Purdue Extension (www.ces.purdue.edu)
- University of Illinois Extension (www.ace.uiuc.edu)
- University of New Hampshire Cooperative Extension (extension.unh.edu)
- Consumer Action (www.consumer-action.org)
- eXtension (www.extension.org)
- Institute of Consumer Financial Education (www.financial-education-icfe.org)
- Kansas State University Research and Extension (www.oznet.ksu.edu)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)
- Utah State University Extension (extension.usu.edu)

Debt Consolidation

- Consumer Action (www.consumer-action.org)

Bankruptcy

- American Association of Retired Persons (www.aarp.org)
- Experian (www.consumerinfo.com)
- Federal Trade Commission (www.ftc.gov)
- University of Minnesota Extension Service (www.extension.umn.edu)
- Consumer Action (www.consumer-action.org)
- eXtension (www.extension.org)
- National Consumer Law Center (www.consumerlaw.org)

Selecting Credit Cards

- American Bankers Association (www.aba.com)
- Bankrate (www.bankrate.com)
- Consumer Action (www.consumer-action.org)
- Federal Trade Commission (www.ftc.gov)
- Montana State University Extension Service (www.montana.edu)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- University of Illinois Extension (www.ace.uiuc.edu)
- American Financial Services Association Education Foundation (www.afsaef.org)
- The Beehive (www.thebeehive.org)
- Experian (www.consumerinfo.com)
- Institute of Consumer Financial Education (www.financial-education-icfe.org)
- Purdue Extension (www.ces.purdue.edu)
- Take Charge America (www.takechargeamerica.org)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)

How Credit Card Interest Works

- Consumer Action (www.consumer-action.org)
- Purdue Extension (www.ces.purdue.edu)
- Federal Reserve (www.federalreserve.gov)
- University of Kentucky Cooperative

Extension Service (dept.ca.uky.edu)

Life Events and Protecting Credit

- Federal Trade Commission (www.ftc.gov)
- Purdue Extension (www.ces.purdue.edu)
- University of Minnesota Extension Service (www.extension.umn.edu)
- Iowa State University Extension (www.extension.iastate.edu)
- University of Illinois Extension (www.ace.uiuc.edu)
- Utah State University Extension (extension.usu.edu)

Identity Theft

- American Association of Retired Persons (www.aarp.org)
- Consumer Action (www.consumer-action.org)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- Federal Reserve (www.federalreserve.gov)
- Identity Theft Task Force (www.idetheft.gov)
- Iowa State University Extension (www.extension.iastate.edu)
- Rutgers Cooperative Extension (njaes.rutgers.edu)
- University of New Hampshire Cooperative Extension (extension.unh.edu)
- U.S. Treasury (www.ustreas.gov)
- American Bankers Association (www.aba.com)
- eXtension (www.extension.org)
- Federal Deposit Insurance Corporation (www.fdic.gov)
- Federal Trade Commission (www.ftc.gov)
- Institute of Consumer Financial Education (www.financial-education-icfe.org)
- National Consumer Law Center (www.consumerlaw.org)
- University of Illinois Extension (www.ace.uiuc.edu)
- U.S. Public Interest Research Groups (uspirg.org)

Taxes and Insurance

Understanding Taxes

- eXtension (www.extension.org)
- Iowa State University Extension (www.extension.iastate.edu)
- Internal Revenue Service (www.irs.gov)

Preparing Tax Forms

- Internal Revenue Service (www.irs.gov)

Earned Income Tax Credit

- The Beehive (www.thebeehive.org)
- Consumer Action (www.consumer-action.org)
- University of Minnesota Extension Service (www.extension.umn.edu)

Childcare Credits

- Iowa State University Extension
(www.extension.iastate.edu)

Education Tax Benefits

- University of Illinois Extension
(www.ace.uiuc.edu)

Protecting Assets Against Loss

- eXtension (www.extension.org)
- University of Illinois Extension
(www.ace.uiuc.edu)

Health Insurance

- Bankrate (www.bankrate.com)
- Insurance Information Institute (www.iii.org)

Car Insurance

- Bankrate (www.bankrate.com)
- Federal Citizen Information Center
(www.pueblo.gsa.gov)
- Insurance Information Institute (www.iii.org)
- Take Charge America
(www.takechargeamerica.org)

Renter's or Homeowner's Insurance

- Bankrate (www.bankrate.com)
- Iowa State University Extension
(www.extension.iastate.edu)
- Insurance Information Institute (www.iii.org)
- University of Illinois Extension
(www.ace.uiuc.edu)

Life Insurance

- Bankrate (www.bankrate.com)
- Consumer Action (www.consumer-action.org)
- Federal Citizen Information Center
(www.pueblo.gsa.gov)
- Insurance Information Institute (www.iii.org)
- Iowa State University Extension
(www.extension.iastate.edu)
- Purdue University Cooperative Extension Service (www.ces.purdue.edu)
- University of Illinois Extension
(www.ace.uiuc.edu)
- University of Maryland Cooperative Extension (www.agnr.umd.edu)

Other Types of Insurance

- Consumer Federation of America
(www.consumerfed.org)
- Insurance Information Institute (www.iii.org)

Disaster Relief

- American Financial Services Association Education Foundation (www.afsaef.org)
- Consumer Action (www.consumer-action.org)
- Homeland Security (www.disasterhelp.gov)
- Texas Cooperative Extension
(texasextension.tamu.edu)

Other Topics

Children and Money

- American Bankers Association
(www.aba.com)
- Consumer Action (www.consumer-action.org)
- Consumer Federation of America
(www.consumerfed.org)
- The Dollar Stretcher (www.stretcher.com)
- eXtension (www.extension.org)
- Federal Citizen Information Center

- Institute of Consumer Financial Education (www.financial-education-icfe.org)
- National Council on Economic Education (www.ncee.net)
- Public Broadcasting Service (www.pbs.org)
- University of New Hampshire Cooperative Extension (extension.unh.edu)
- (www.pueblo.gsa.gov)
- Kansas State University Research and Extension (www.oznet.ksu.edu)
- National Endowment for Financial Education (www.nefe.org)
- University of Minnesota Extension Service (www.extension.umn.edu)

Consumer Rights

- Consumer Action (www.consumer-action.org)
- Federal Reserve (www.federalreserve.gov)
- Kansas State University Research and Extension (www.oznet.ksu.edu)
- Take Charge America (www.takechargeamerica.org)
- Federal Deposit Insurance Corporation (www.fdic.gov)
- Federal Trade Commission (www.ftc.gov)
- National Fair Housing Alliance (www.nationalfairhousing.org)

Estate Planning

- Alliance for Investor Education (www.investoreducation.org)
- Iowa State University Extension (www.extension.iastate.edu)
- University of Kentucky Cooperative Extension Service (dept.ca.uky.edu)
- Federal Citizen Information Center (www.pueblo.gsa.gov)
- Montana State University Extension (www.montana.edu)
- University of Minnesota Extension Service (www.extension.umn.edu)

Handling Complaints

- Federal Citizen Information Center (www.pueblo.gsa.gov)
- National Consumers League (www.nclnet.org)
- Federal Reserve (www.federalreserve.gov)

STARTUP GUIDES

Individual Development Account Program Design Handbook: A Step by Step Guide to Designing an IDA Program

Corporation for Enterprise Development

www.cfed.org

777 N. Capitol St. N.E., Suite 410, Washington, D.C. 20002; tel. (202) 408-9788; fax (202) 408-9793

This handbook offers an overview of Individual Development Accounts (IDAs) and guides potential IDA practitioners through the steps of developing an IDA initiative. From feasibility assessments to key partnerships to financial literacy education, this essential resource provides tips, advice and tools to lay solid foundations for fledgling IDA programs. The fourth edition, updated in 2000, is available on CD-ROM. \$25. There are also plenty of other helpful resources available for sale on their Web site.

Financial Fitness Education for Potential Homebuyers: A Startup Guide for NeighborWorks® Organizations

NeighborWorks® America

www.nw.org

1325 G St. N.W., Suite 800, Washington, D.C. 20005; tel. (202) 220-2300; fax (202) 376-2600

A guide to training homebuyers in basic money management, budgeting and financial literacy. Covers program planning, development, implementation and evaluation; cites selected best practices; and provides a series of sample aids and resources.

This guide is designed to help NeighborWorks® organizations analyze the local need and internal capacity for developing a financial fitness education program to increase consumers' money management skills and assist more potential homebuyers. It contains an overview, minimum standards and a core curriculum for financial fitness education. This guide also helps an organization think through all of the steps involved in developing a program—everything from planning to evaluation. It includes sample budgets, job descriptions and curricula. Download it for free online.

RELATED ORGANIZATIONS AND WEB SITES

Alliance for Investor Education (AIE)

www.investoreducation.org

The Alliance for Investor Education is dedicated to facilitating greater understanding of investing, investments and the financial markets among current and prospective investors of all ages. Its goal is to teach Americans to obtain objective information and increase their knowledge and understanding of investing. AIE's Web site includes a clearinghouse of information on investing basics, stocks, bonds, mutual funds, futures, financial planning and investment scams. The Web site also features sections for teachers (www.investoreducation.org/investoredclassroom), young investors and older investors.

AIE created www.helpforinvestors.org, a one-stop resource with links for investors in trouble. The list shows where to check out financial professionals, how to report investment fraud and how to get help for problems like identity theft, broker bankruptcies and arbitration.

America Saves

www.americasaves.org



Consumer Federation of America, 1620 Eye St. N.W., Suite 200, Washington, D.C. 20006; tel. (202) 387-6121; fax (202) 265-7989; information@americasaves.org

America Saves is a national campaign involving more than 1,000 nonprofit, government and corporate groups that encourages individuals and families to save and build personal wealth. The Web site includes online and print resources and strategies for savers. It features a personal wealth estimator.

American Association of Retired Persons (AARP)

www.aarp.org

601 E St. N.W., Washington, D.C. 20049; tel. (800) 424-3410

AARP, a private, nonprofit membership organization for mature Americans, promotes social welfare and education through its extensive programs and activities. AARP maintains a network of regional and state offices, information centers and local chapters to support volunteers and provide assistance to members and the public on issues of concern to the association.

AARP offers information on the latest consumer issues, focusing on how to avoid scams and how best to manage money. Its "Money and Work" section features tips and additional resources on a variety of consumer topics, including money management, investing, saving for retirement, predatory lending, reverse mortgages and common fraud practices.

American Bankers Association (ABA)

www.aba.com

1120 Connecticut Ave. N.W., Washington, D.C. 20036; tel. (800) BANKERS (226-5377); fax (202) 663-7543; custserv@aba.com

ABA's mission is twofold: to provide high-quality banking education and training products and services and to serve as the voice of the banking industry. ABA's service membership offers nonbank companies—which provide goods and services to the financial services industry—the marketing opportunities, information resources and professional development needed to stay competitive in the dynamic financial services market.

ABA has designed popular banking-related resource materials for consumers that are available through its online bookstore. Resources ranging from short booklets to videos to textbooks to e-learning programs focus on basic banking, managing checking accounts, credit tips and global banking and are aimed at youth and adult audiences. Some of the materials are available in Spanish. The Web site also features interactive calculators, a newsletter for teens and budgeting worksheets.

American Express

www.americanexpress.com

801 Pennsylvania Avenue N.W., Suite 650; Washington, D.C. 20004

American Express is a global travel, financial and network services provider. The company provides charge and credit cards and offers financial planning, brokerage services, mutual funds, insurance and other investment products. American Express provides consumer information on credit cards and travel safety.

American Financial Services Association Education Foundation (AFSAEF)

www.afsaef.org

919 18th St. N.W., Washington, D.C. 20006; tel. (202) 296-5544; fax (202) 223-0321; info@afsaef.org

AFSAEF was established to heighten consumers' awareness of their personal financial responsibilities with a goal to help consumers realize the benefits of responsible money management. AFSAEF develops and disseminates educational materials that address the responsible use of credit and money management. Publications and materials can be ordered from their Web site including a budget planner and information on auto leasing, mortgage loans, credit and managing holiday spending.

American Institute of Certified Public Accountants (AICPA)

www.360financialliteracy.org

1211 Avenue of the Americas, New York, NY 10036



Committed to member service and the public interest, the AICPA and its predecessors have been serving the accounting profession since 1887. The 360 Degrees of Financial Literacy Web site offers

general information for managing personal finances. Information on the site is organized by life stages, such as childhood, college parenthood and life crisis, and topics such as tax planning, investment planning and government benefits. Each area features articles, tools and answers to frequently asked questions. There is also a special section for women. 360 Degrees of Financial Literacy includes “Ask the Money Doctor,” a public service online resource for consumers who are looking for guidance about personal finance matters from qualified CPAs and CPA Personal Financial Specialists.

AnnualCreditReport.com
www.annualcreditreport.com



AnnualCreditReport.com is a centralized service for consumers to request free annual credit reports. It was created by the three nationwide consumer credit reporting companies—Equifax, Experian and TransUnion.

Anti-Phishing Working Group (APWG)
www.anti-phishing.com
info@antiphishing.org



APWG is an industry association focused on eliminating identity theft and fraud that result from the growing problem of phishing and e-mail spoofing. The organization provides a platform to discuss phishing issues, define the scope of the phishing problem in terms of hard and soft costs and share information and best practices for eliminating the problem. The “Consumer Advice” section features tips on how to avoid phishing scams and what to do if someone has given out his/her personal information.

Association for Financial Planning and Education (AFCPE)

www.afcpe.org
2121 Arlington Ave., Suite 5, Upper Arlington, OH 43221; tel. (614) 485-9650; fax (614) 485-9621

AFCPE is a nonprofit, professional organization of researchers, academics and financial counselors and planners with a common goal of improving the quality of life of families and individuals. AFCPE provides the latest research and practical applications for personal finance to its members and administers certification programs for financial and housing counselors. AFCPE hosts an annual conference and publishes a semiannual journal on the latest research, education and financial counseling ideas.

BALANCE Financial Fitness Program

www.balancepro.net

595 Market St., 16th Floor, San Francisco, CA 94105; tel. (888) 456-2227; fax (415) 777-4065; info@balancepro.org



New

BALANCE is a nonprofit organization that helps individuals and families achieve their financial goals through comprehensive financial fitness programs in partnership with sponsoring organizations. Its Web site includes numerous online publications in 10 subject areas: money management, credit and debt, credit reports and scores, housing, planning for the future, identity theft and fraud, legal issues, taxes, teens and money, and senior issues. Also available are monthly online newsletters with personal finance tips and online financial calculators.

Bankrate

www.bankrate.com

11760 US HWY 1, Suite 200, North Palm Beach, FL 33408; tel. (651) 630-2400; fax (561) 625-4540



New

Bankrate is the Web's leading aggregator of financial rate information. Its flagship Web site, bankrate.com, provides free rate information to consumers on more than 300 financial products, including mortgages, credit cards, new and used automobile loans, money market accounts, certificates for deposit, checking and ATM fees, home equity loans and online banking fees. In addition to rate data, bankrate.com publishes objective personal finance articles, tips and advice to help consumers make informed financial decisions. The Web site also features interactive calculators and a glossary of terms.

Better Business Bureau (BBB)

www.bbb.org

4220 Wilson Blvd., Suite 800, Arlington, VA 22203-1838; tel. (703) 276-0100; fax (703) 525-8277



New

The national BBB system aims to solve marketplace problems through the use of voluntary self-regulation and consumer education. The BBB's core services include business reliability reports, dispute resolution, truth in advertising, consumer and business education, and charity review. Its Web site features a Finance/Credit section with tip sheets on dozens of topics.

Cardweb.com

www.cardweb.com

8359 Beacon Blvd., Suite 217, Fort Myers, FL 33907; tel. 800-874-8999



New

CardWeb.com is a leading online publisher of information pertaining to all types of payment cards, including, but not limited to, credit cards, debit cards, smart cards, prepaid cards, ATM cards, loyalty cards and phone cards. The firm uniquely serves all constituencies connected to the payment card business: consumers, institutions, merchants, acquirers, processors, manufacturers, consultants, news reporters and many others. For consumers, the Web site has a card calculator, glossary and free newsletters.

Cemark, Inc.

www.cemarkinc.com

13531 E. Boundary Road, Suite A, Midlothian, VA 23112; tel. (804) 763-4100; fax (804) 763-4794; info@cemarkinc.com

Cemark is a publisher and distributor of personal financial education materials for financial institutions to use as a public service in their community. “How to Do Your Banking” and “Making the Right Money Moves” are financial education programs for high school students. Cemark handles the entire service and distribution process for teachers in high schools and educators at credit unions.

Center for Student Credit Card Education

www.cscce.com

P.O. Box 18, Burlingame, CA 94011-0018; tel. (650) 347-3327; fax (650) 585-9477; ccarolan@cscce.com



Founded in 2001, the Center for Student Credit Card Education is dedicated to improving the credit card literacy of America’s students. The Web site features links to other sites that offer information about different aspects of credit and tips for effectively managing credit cards.

Certified Financial Planner (CFP) Board of Standards

www.cfpboard.org

12670 Broadway, Suite 600, Denver, CO 80202-4809; tel. (303) 830-7500; fax (303) 860-7388; mail@cfpboard.org



CFP Board is a nonprofit, regulatory agency devoted to educating the public about the benefits of financial planning and ensuring that there are competent and ethical financial planners to serve consumers. CFP Board’s Web site features resources for high school students such as financial planning resource kits (with a series of brochures on the financial planning process and different types of financial advisors), classroom posters, presentation materials and links to other materials to help deliver lessons in personal financial management or to supplement existing curricula. The Web site also includes articles and information on personal finance topics and financial planning for adults.

ChoiceTrust by ChoicePoint

www.choicetrust.com

1000 Alderman Drive, Alpharetta, GA 30005



ChoicePoint helps consumers gain information about the people or companies with whom they do business, both professional and personal, to help them make smarter choices. This Web site allows consumers to access their insurance and credit reports and provides answers to frequently asked questions related to these reports.

Clark Howard
clarkhoward.com



Clarkhoward.com features consumer advice and information from the nationally syndicated talk show host. The “Clark Howard Show” focuses on saving more, spending less and avoiding rip-offs. The Web site includes text excerpts from the show on topics like personal finance, consumer awareness and alerts, insurance, homes and real estate, and consumer goods. There is also an audio library with daily show archives. For those who need help with consumer problems, the Web site has a Consumer Action Center for free consumer advice and resources to questions that are e-mailed.

Consumer.gov
www.consumer.gov/yourmoney



Consumer.gov is a one-stop link to a broad range of federal information resources available online. The “Your Money” category has subcategories with links to individual federal Web sites containing related information. Topics included are banking, buying smart, consumer protection, credit, financial education and identity theft.

ConsumerInfo.Com
www.creditmatters.com

One City Blvd. West, Suite 401, Orange, CA 92868; tel. (888) 888-8553; fax (714) 978-0059;
visitor@consumerinfo.com

ConsumerInfo.com, Inc., an Experian company, was founded in 1995 to give consumers quick, easy and inexpensive access to their credit histories. The site has grown to become a preeminent provider of instant credit reports, online credit monitoring and authoritative credit content. Initial credit reports and a 30-day trial of CreditCheckMonitoring, daily monitoring of the credit report and e-mail alerts of key changes that may indicate fraudulent activity are free of charge. Basic information on credit reports, credit scores, debt management and buying power are also provided on the Web site.

Consumer Action (CA)
www.consumer-action.org

717 Market St., San Francisco, CA 94103; tel. (800) 999-7981

CA, a nonprofit, membership-based organization, serves consumers nationwide by advancing consumer rights. CA refers consumers to complaint-handling agencies through its free hotline, publishes educational materials for consumers in multiple languages and provides outreach and technical assistance to a national network of 8,000 community-based and government agencies.

CA creates and distributes free multilingual educational guides on a wide range of personal finance topics through its National Consumer Resource Center (NCRC). Many publications are available in Chinese, Korean, Spanish and Vietnamese, as well as English. The publications can be browsed and printed out online by community agencies to help them educate and inform their

customers about current consumer issues. CA features approximately 450 publications on banking, credit, scams, insurance, investments and money management. CA also offers translation services to organizations to create multilingual consumer publications and outreach programs.

Consumer Debit Resource

www.consumerdebt.com

C/O 8501 N. Scottsdale Rd., #300, Scottsdale, AZ 85253



The Consumer Debit Resource site is dedicated to helping consumers develop good debit practices, basic knowledge and skills to manage and maintain checking accounts, so that they can build a solid foundation that will allow them to fully participate, enjoy and access mainstream financial services. The Web site provides tools and resources on checking accounts, Chex Systems, credit reports and identity theft.

Consumer Federation of America (CFA)

www.consumerfed.org

1620 Eye St., Suite 200, Washington, D.C. 20036; tel. (202) 387-6121; cfa@consumerfed.org

CFA is a group of 300 organizations that advocate for consumers at the national, state and local level on issues such as fringe banking services, regulation of auto and life insurances and investment products. CFA also promotes consumer education by disseminating information to the public on consumer issues such as managing consumer debt, banking and product safety. Conferences, reports, books, brochures, news releases, a newsletter and a Web site all contribute to CFA's education program. Most CFA publications are available online.

Consumers Union (CU)

www.consumersunion.org

101 Truman Avenue, Yonkers, NY 10703-1057; tel. (914) 378-2000



CU is an expert, independent, nonprofit organization, whose mission is to work for a fair, just and safe marketplace for all consumers. CU publishes Consumer Reports and ConsumerReports.org in addition to two newsletters, Consumer Reports on Health and Consumer Reports Money Adviser. The Money section of the Web site features consumer tips on topics such as cards, checks and electronic payments; credit and loans; identity theft and financial privacy; contracts; and insurance.

Consumer World

www.consumerworld.org

Consumer World is a public service, noncommercial site that has gathered over 2,000 of the most useful consumer resources on the Internet and categorized them for easy access. Consumer World provides links to general consumer information; national, state and local consumer agencies; legal references; buying advice; and organizations offering publications on credit and money management.

Corporation for Enterprise Development (CfED)

www.cfed.org

777 N. Capitol St. N.E., Suite 800, Washington, D.C. 20002; tel. (202) 408-9788; fax (202) 408-9793; info-dc@cfed.org

CfED's mission is to foster widely shared and sustainable economic well-being. CfED provides a range of services including policy design, analysis and advocacy, demonstration and project management, consulting, technical assistance, training, research, information and publication services to public, private, nonprofit and community organizations throughout the United States and internationally. CfED's work is organized in three main clusters: building economies, building enterprise and building assets.

CfED's IDAnetwork (Individual Development Account Network) is an on-line connection to IDA practitioners and policymakers as well as a clearinghouse of IDA programs policy and research information. Resources available include newsletters, IDA handbooks, introductory information on IDAs, news articles, access to the IDA listserver and listserver archives, the latest IDA research, updates of state and federal IDA activity and a searchable archive of IDA programs. For more information on IDAnetwork, visit www.idanetwork.org or e-mail idainfo@cfed.org.

Credit Education Bureau

www.crediteducationbureau.com

Tel. (585) 256-6076; crieflin@creditbureauoch.com



The Credit Education Bureau, a nonprofit organization, has created several vehicles to accomplish its mission of educating consumers, including a speakers' bureau, information hotline, radio show, resource library, television media campaign and much more. The Web site includes a Teachers' Resource section with downloadable classroom presentations and handouts on credit and money management. Videos and curricula are also available for order.

Credit Union National Association (CUNA)

www.creditunion.coop

P.O. Box 431, Madison, WI 53701-0431; tel. (800) 356-9655; fax (608) 231-4236



CUNA is the premier national trade association serving America's credit unions. The nonprofit trade group is governed by volunteer directors who are elected by their credit union peers. CUNA's Center for Personal Finance contains financial calculators and financial resources for consumers on identity theft, investments and personal finance. The Web site features free activities and resources for parents who want to encourage healthy attitudes about money in preschoolers.

Crown Financial Ministries

www.crown.org

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New".

Crown Financial Ministries®, founded in 1976, is an interdenominational ministry dedicated to equipping people around the world to learn, apply and teach biblical financial principles. The Web site features free online financial tools, including calculators, forms, a money map and a will planning kit.

Dave Ramsey

www.daveramsey.com

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New".

Dave Ramsey is the voice of financial wisdom in today's debt-ridden lifestyle. He's a financial coach and New York Times best-selling author. His Web site dispels financial myths and offers a step-by-step plan for a total money makeover.

Dollar Stretcher

www.stretcher.com

P.O. Box 14160, Bradenton, FL 34280; tel. (941) 761-7805; fax (941) 761-8301

The Dollar Stretcher features a weekly online newsletter, or a monthly print version, with articles and information about money-saving ideas and tips from readers around the world. The Web site also contains a library of subjects, including banking, budgets, cash management, credit cards, credit repair and saving.

Equifax

www.equifax.com

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New".

One of the three major credit reporting agencies, Equifax has been providing value-added information solutions to businesses and consumers for over 107 years. The Equifax Learning Center is dedicated to giving you the facts and tips you need to take charge now. Information on identity theft, buying a car, financing a home and understanding credit is included.

Experian

www.experian.com

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New".

One of the three major credit reporting agencies, Experian is a global leader in providing information and analytical and marketing services to organizations and consumers to help manage the risk and reward of commercial and financial decisions. The Web site features a "Credit Education" section, with information on credit report basics, credit score basics, preventing fraud, life events and credit.

eXtension

www.extension.org/personal_finance

A decorative starburst icon with the word "New" inside.

eXtension is a new online information resource for American consumers. eXtension is an educational partnership of more than 70 universities to help improve everyday life with 24/7 access to objective, research-based information and educational opportunities. eXtension's content is dynamic and evolving, offering timely information on topics that matter. The Web site complements and enhances the community-based Cooperative Extension System of the land-grant universities. The "Personal Finance" section contains learning lessons, articles and answers to frequently asked questions on topics such as consumer credit, estate planning and the financial planning process. The Web site also lists upcoming events related to financial education.

Family Economics and Financial Education (FEFE)

www.fefe.arizona.edu

The University of Arizona, 1110 E. South Campus Drive, Room 108, Tucson, AZ 85721; tel. (520) 626-4209; fax (520) 626-4234; fefe@cals.arizona.edu

A decorative starburst icon with the word "New" inside.

FEFE's mission is to provide educators with no-cost curriculum materials and the skills and confidence to effectively teach family economics and finance to their students. The project works with educators to design, test and edit curriculum materials for other educators. Online, there are ready-to-teach lesson plans, based on the theories of active learning. Additionally, the Web site offers educators opportunities to expand their knowledge of family economics and finance through training, newsletters and individual assistance.

Federal Alliance for Safe Homes

www.flash.org

A decorative starburst icon with the word "New" inside.

The Federal Alliance for Safe Homes—FLASH, Inc. is a nonprofit organization dedicated to promoting disaster safety and property loss mitigation. The Web site features information on how to be prepared for various disasters.

Federal Consumer Information Center (FCIC)

www.pueblo.gsa.gov

Tel. (888) 878-3256; fax (719) 948-9724

The FCIC is a one-stop shopping center for federal consumer publications. The Consumer Information Catalog is the heart of the FCIC program, listing titles, descriptions and ordering information for the more than 200 free and low-cost publications available from FCIC. One of the most popular books published by the federal government is *The Consumer's Action Handbook*, which is an easy-to-read guide offering prepurchase information and ways to resolve marketplace problems. It also contains thousands of names, addresses, telephone numbers and electronic addresses of corporations, trade groups, state and local consumer-protection offices and federal agencies.

Federal Deposit Insurance Corporation (FDIC)

www.fdic.gov

550 17th St. N.W., Washington, D.C. 20429; tel. (877) 275-3342

Congress created the FDIC in 1933 to restore public confidence in the nation's banking system. The FDIC insures deposits at the nation's more than 10,000 banks and savings associations and it promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed.

The FDIC is the primary regulator for state-chartered mutual savings banks and state-chartered commercial banks that are not members of the Federal Reserve System, and it is responsible for enforcing compliance by these institutions with federal consumer protection laws. The FDIC assists consumers and promotes compliance with fair lending, Community Reinvestment Act and other consumer protection laws and regulations. It also works with lenders, organizations and the general public to revitalize and educate communities.

The FDIC's consumer outreach programs and publications address the concerns of depositors and other customers of banks and savings associations. A wide assortment of publications for consumers and community groups are available over the Internet (<http://www.fdic.gov/consumers/consumer/index.html>). For example, ***FDIC Consumer News***, a quarterly publication, provides practical guidance on how to become a smarter, safer user of financial services. Each issue offers helpful hints, quick tips and common-sense strategies to protect and stretch consumers' hard-earned dollars.

The FDIC maintains a consumer call center 877-275-3342 (877-ASK-FDIC), for inquiries. The FDIC's Web site also features a "Learning Bank" to educate and entertain children, teachers and parents. The bank contains links to other Web sites that have more information or lesson plans for teachers and parents on particular topics.

Federal Direct Consolidation Loans Information Center

www.loanconsolidation.ed.gov



The Higher Education Act (HEA) provides for a loan consolidation program under both the Federal Family Education Loan (FFEL) Programs and the Direct Loan Program. The section for borrowers includes forms and information about Direct Consolidation Loans that are available in English and Spanish. The Web site has links to additional resources.

Federal Reserve System

www.federalreserve.gov

20th and C Streets N.W., Washington, D.C. 20551; tel. (202) 452-3245; fax (202) 728-5886

The Federal Reserve System, founded by Congress in 1913, is the central bank of the United States. It was founded to provide the nation with a safer, more flexible and more stable monetary and financial system. The system's duties fall into four general areas: conducting the nation's monetary

policy; supervising and regulating banking institutions and protecting the credit rights of consumers; maintaining the stability of the financial system; and providing certain financial services to the U.S. government, the public, financial institutions and foreign official institutions. The FRS is the primary federal regulator for state-chartered banks that are members of the Federal Reserve System and bank holding companies.

The Federal Reserve Board provides a clearinghouse of consumer publications on banking, finance, protection, economics, interest rates and loans and credit. The clearinghouse contains publications that can be ordered, online brochures and teaching materials in different formats.

Federal Trade Commission (FTC)

www.ftc.gov

CRC-240, Washington, D.C. 20580; tel. (202) 326-2222 or (877) 382-4357

The FTC enforces a variety of federal antitrust and consumer protection laws. In addition to carrying out its statutory enforcement responsibilities, the FTC advances the policies underlying Congressional mandates through cost-effective nonenforcement activities, such as consumer education.

As part of its consumer education campaign, the FTC maintains an extensive clearinghouse of consumer fact sheets in English and Spanish and lists of Rules and Acts that protect consumers on a variety of topics, including credit, privacy and investments. The FTC's Bureau of Consumer Protection works to prevent fraud, deception and unfair business practices in the marketplace. To report a case of identity fraud, call (877) ID-THEFT (438-4338).

FIA Card Services

www.smartcredittips.com

1100 N. King St., Wilmington, DE 19884; tel. (800) 441-7048



FIA Card Services' "Money Matters" Web site teaches students about credit—what it is, how to establish it, how to maintain it and how to avoid fraud. A credit quiz, glossary of terms and list of additional resources are included.

Financial Industry Regulatory Authority (FINRA)

www.finra.org



FINRA is the largest nongovernmental regulator for all securities firms doing business in the United States. Created in July 2007 through the consolidation of NASD and the member regulation, enforcement and arbitration functions of the New York Stock Exchange, FINRA is dedicated to investor protection and market integrity through effective and efficient regulation and complementary compliance and technology-based services. The Web site's "Investor Information" section includes learning centers on 401(k)s, bonds and college savings.

The Financial Planning Association (FPA)



www.fpanet.org

4100 E. Mississippi Ave., Denver, CO 80246-3053; tel. (800) 322-4237; fax (303) 759-0749

The FPA connects those who need, support and deliver financial planning. FPA members demonstrate and support a professional commitment to education and a client-centered financial planning process. The Web site includes learning tools—articles, brochures, checklists and quizzes—on various personal finance topics.

Foundation for Teaching Economics (FTE)



www.fte.org

260 Russell Blvd., Suite B, Davis, CA 95616; tel. (530) 757-4630; fax (530) 757-4636; information@fte.org

The mission of the FTE is to introduce young individuals, selected for their leadership potential, to an economic way of thinking about national and international issues and to promote excellence in economic education by helping teachers of economics become more effective educators. FTE provides free workshops for high school economics teachers and the Web site offers resources, activities and lessons plans for teaching economics.

GE Money



www.gemoney.com/everdaymoney.html

Tel. (866) 419-4096

GE Money is the consumer and small business financial services unit of General Electric. GE Money is dedicated to providing everyday financial solutions—with speed, simplicity and ease. EverydayMoney.org is a partnership between GE Money and The Beehive to provide simple, clear and nonbiased information about money. Topics include managing credit, banking and cash, budgeting and money, home ownership, and identity theft. There are also interactive calculators.

Identity Theft Task Force



www.idtheft.gov

This Web site is a one-stop resource for government information about identity theft. The President’s Task Force on Identity Theft was established by Executive Order on May 10, 2006. The President’s charge was to craft a strategic plan aiming to make the federal government’s efforts more effective and efficient in the areas of identity theft awareness, prevention, detection and prosecution. The site contains links to reporting identity theft and summarizing victims’ rights.

Independent Community Bankers of America (ICBA)

A decorative badge with a scalloped border and a drop shadow, containing the word "New" in a serif font.

www.icba.org

1615 L St. N.W., Suite 900, Washington, D.C. 20036; tel. (800) 422-8439; fax (202) 659-3604; info@icba.org

ICBA represents the largest constituency of community banks of all sizes and charter types in the nation and is dedicated exclusively to representing the interests of community banks through advocacy, education and services for the benefit of the customers and the communities they serve. ICBA's Web site features links to online consumer education resources and consumer tips on credit and banking.

www.icba.whatsmyscore.org offers online tutorials, print and multimedia money guides, links, resources and tips on credit scoring for teens and young adults.

Insurance Education Institute (IEI)

www.theiei.org

3601 Vincennes Road, Indianapolis, IN 46268; tel. (317) 876-6040 or (800) 433-4811; fax (317) 879-8408

The IEI's mission is to educate young people about managing the risk they face in their everyday lives. The Web site includes articles on a variety of insurance topics and multimedia educational materials on risk and insurance.

Insurance Information Institute (III)

A decorative badge with a scalloped border and a drop shadow, containing the word "New" in a serif font.

www.iii.org/individuals

111 William St., New York, NY 10038; tel. (212) 346-5500

The mission of the III is to improve public understanding of insurance—what it does and how it works. For more than 40 years, the III has provided definitive insurance information. Today, the III is recognized by the media, government agencies, regulatory organization, universities and the public as a primary source of information, analysis and referrals concerning insurance. III's Web site for individuals contains consumer-oriented information, including answers to frequently asked questions, interactive tools and safety information. Topics covered include auto insurance, homeowners insurance, life insurance, annuities, health insurance, long-term care and business insurance. Multimedia and print materials are also available. The Web site features a glossary of terms, a directory of insurance companies and associations and an "Ask the Expert" section.

Insure.com

www.insure.com

8205 S. Cass Ave., Suite 102, Darien, IL 60561

A decorative badge with a scalloped border and a drop shadow, containing the word "New" in a serif font.

Originally founded in 1984 as Quotesmith Corporation, Insure.com owns and operates Insure.com, an online consumer insurance information service that caters to the needs of self-directed insurance shoppers. Insure.com provides a comprehensive array of comparative auto, life and health quotes,

including a vast library of originally authored insurance articles and decision-making tools that are not available from any other single source. Answers to frequently asked questions and insurance shopping tools are available.

Internal Revenue Service (IRS)

www.irs.gov

1111 Constitution Ave. N.W., Washington, D.C. 20224; tel. (800) 829-1040



The IRS is a bureau of the Department of the Treasury whose mission is to provide America's taxpayers top-quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all. The Web site's section for individuals includes forms, publications and resources on a wide range of tax topics.

International Forum for Investor Education (IFIE)

www.ifie.org

1735 K St. N.W., Washington, D.C. 20006; tel. (202) 974-2842



IFIE is a noncommercial, private-sector organization whose primary objective is to improve investor education on a worldwide basis so that consumers in all jurisdictions are able to make informed choices about financial products and investments. IFIE will achieve its objective by (1) acting as a clearinghouse for information about trends and developments in investor education, (2) serving as a forum that will allow providers of investor education from all parts of the globe to interact with and learn from one another, and (3) establishing global standards and best practices for investor education. The clearinghouse lists financial and investor education programs available around the world.

Investment Company Institute (ICI)

www.ici.org

1401 H St. N.W., Washington, D.C., 20005



The ICI is the national association of U.S. investment companies. Founded in 1940, its membership as of August 1, 2007 included 8,806 mutual funds, 667 closed-end funds, 449 exchange-traded funds and four sponsors of unit investment trusts. The Investment Company Institute Education Foundation (ICIEF), a nonprofit educational affiliate of the Institute, plans, sponsors and funds educational programs designed for underserved communities. One such program is Investing for Success, a partnership of the National Urban League, Hispanic College Fund, Inc. and ICIEF. Another is the Stock Market Game,TM a partnership with the Foundation for Investor Education to include mutual fund education in secondary-school curricula. The Investor Education Series includes downloadable fact sheets on mutual funds, closed-end funds, unit investment funds, exchange-traded funds and education savings.

Investor Protection Trust (IPT)

www.investorprotection.org

919 18th St. N.W., Suite 300, Washington, D.C. 20006-5517; iptinfo@investorprotection.org



The primary mission of the IPT is to provide independent, objective information needed by consumers to make informed investment decisions. The Web site features investor education and protection booklets.

Junior Achievement (JA)

www.ja.org

One Education Way, Colorado Springs, CO 80906; tel. (719) 540-8000; fax (719) 540-6299; newmedia@ja.org

JA seeks to empower young people and teach them essential lessons about building careers and valuing free enterprise. The ultimate mission is to ensure that every child in America has a fundamental understanding of the free enterprise system.

JA educates youth in grades kindergarten through 12 about the free enterprise system by providing practical, engaging and informative activities on business and economics. Its programs, which are divided into elementary, middle and high school levels, complement the class curricula and are easily integrated into lesson plans for each grade level. Each program contains a list of concepts, skills, games and links for each topic. www.jabizkids.com has easy-to-download learning materials, activities and discussion topics for each new JA's Biz Kid\$ episode, a 30-minute PBS television series that teaches children how to make and manage money.

KidzBANK

www.kidzbank.com

Tel. (972) 420-1148



KidzBANK is an educational program for schools, in partnership with their local financial institutions, for teaching the habit of saving and other financial life skills to their students. The KidzBANK program at school can accept deposits for young students, and financial institutions can act as the depositor of the school's KidzBANK account. Students that have success in the KidzBANK program are encouraged to continue saving through a personal banking relationship with the financial institution as they become part-time wage earners. As students move to a higher grade and continue to save in KidzBANK, they will have a chance to use the Windows software program that processes the KidzBANK accounts. This program provides numerous life skills learning opportunities, including an introduction to banking; an understanding of the value of interest; real-life computer application skills such as setting up accounts, printing and analyzing reports; computer security; and the ability to export data to build financial spreadsheets. Lesson plans can include a general overview of the financial industry and cross curriculum learning experiences that correlate to state and local standards in math, technology, social sciences and information literacy. The KidzBANK program kit includes PowerPoint presentations, a Windows

software program, student user manual, teacher manual, marketing brochures, guidelines for implementation, promotional materials, lesson plans and exercises for students.

LIFELines Services Network

www.lifelines.navy.mil



The LIFELines Services Network (LSN) focus' on the delivery of Quality of Life information and services to Active and Reserve Marines, Sailors and family members. The "Personal Finances" section deals with everything from financial basics and planning to financial problems. It includes links to relevant tools and information.

MasterCard

www.mastercard.com



MasterCard Worldwide is a driving force at the heart of commerce, enabling global transactions and bringing insight into the payments process to make commerce faster, more secure and more valuable to everyone involved. The "Personal Cards" section offers tips on budgeting, handling debt and financial management; and suggestions on guarding the privacy and security of personal account information and financial transactions.

MetLife

www.metlife.com



For 137 years, MetLife has been insuring the lives of the people. MetLife's "Life Advice" section provides the crib notes to life transitions, major purchases, disaster preparation and insurance basic. The Web site offers suggestions on how to best protect family, secure retirement or how to buy a home. Tools and calculators are included.

Michelle Singletary

www.michellesingletary.com



Michelle Singletary is a nationally syndicated columnist for The Washington Post. Her column, "The Color of Money" is an award-winning column. She has published two books, including *Spend Well, Live Rich* and *Your Money and Your Man: How You and Prince Charming Can Spend Well and Live Rich*. Singletary is also a regular personal finance contributor for National Public Radio's afternoon program "Day to Day." Her segments for NPR are now available via podcast. Her Web site features answers to frequently asked questions on credit, debt, children and money, love and money, retirement and disaster preparation. Quotes about money and links to additional resources are also included.

Military Assistance Program Central

www.defenselink.mil

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New" in a simple font.

The Military Assistance Program Central is an Internet desk guide providing information for family program professionals throughout the Department of Defense. “The Money Station” gives confidential checkups, 92 ways to spend less, financial calculators and a glossary. The Money Rx provides tips on improving financial health.

Mini Moguls

www.minimoguls.com

629 S. Fourth St., Suite 302, Louisville, KY 40202; tel. (502) 458-7733; fax (502) 459-9933

This Web site provides lessons in money management for kids in a range of topics: budgeting, use of credit, goal setting, interest, investing and entrepreneurship. Additionally, MiniMoguls hosts a “CampMoney” to teach 9- to 15-year-old students in a one-day or a weeklong setting about financial concepts.

Money Advise

www.moneyadvise.com

Bigall, Inc., 4029 N. Washington Blvd., Suite 2L, Sarasota, FL 34234; support@moneyadvise.com

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New" in a simple font.

MoneyAdvise.com provides budgeting help, tips and tools for personal and family use. The Web site features tips to help with debt management, online financial tools and suggestions on ways to save money.

The Money Camp

themoneycamp.com

135 Chapala St., Santa Barbara, CA 93101; tel. (800) 928-1932; fax (805) 957-0125

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New" in a simple font.

The Money Camp is a nonprofit organization that aims to empower people to create financial independence in their lives. The Web site includes links to financial education resources for adults, youth and teachers and an online bookstore where the Money Camp curricula can be purchased.

Money Management International (MMI)

www.moneymanagement.org

9009 W. South Loop, Seventh Floor, Houston, TX 77096-1719; tel. (866) 889-9347

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New" in a simple font.

MMI and its family of Consumer Credit Counseling Service (CCCS) agencies make up the largest nonprofit, full-service credit counseling agency in the United States. MMI provides professional financial guidance, credit counseling, community-wide educational programs, debt management assistance, bankruptcy counseling and education services and housing counseling assistance to consumers via phone, Internet and in-person sessions. MMI’s Web site offers financial tools, articles and questionnaires related to budgets, autos and homes. Educational lessons for teachers are also available.

MSN Money

moneycentral.msn.com/home.asp



MSN Money features tools and articles on a variety of money management topics.

MyFiCO

www.myfico.com



MyFiCO is the consumer division of Fair Isaac, the company that invented the FICO credit risk score that lenders use. Starting in the 1960s, Fair Isaac sparked a revolution by pioneering credit risk scoring for the financial services industry. MyFiCO® offers informative credit-information products that help people understand actions they can take to achieve and protect their overall financial health. The Web site features a learning section on credit education.

Mymoney.gov (Financial Literacy and Education Commission)

www.mymoney.gov

Tel. (888) MYMONEY



The Financial Literacy and Education Commission was established with the purpose of improving the financial literacy and education of persons in the United States. To reach the widest number of people possible, the Commission established a Web site and a toll-free telephone number to coordinate the presentation of educational materials from across the spectrum of federal agencies that deal with financial issues and markets.

MyMoney.gov is the U.S. government's Web site dedicated to teaching all Americans the basics about financial education. Topics include preparation to purchase a home, how to balance a checkbook and how to invest in a 401(k). The Web site contains information from over 20 federal government agencies.

Myvesta

www.Myvesta.org

6 Taft Court, Suite 301, Rockville, MD 20850; tel. (800) 680-3328; info@Myvesta.org

Myvesta, previously named Debt Counselors of America, was founded in 1994. The nonprofit organization gives people practical, emotional and introspective guidance to improve their financial situations. Its programs and services include debt management plan, counseling from debt experts, bankruptcy alternatives, creditor problem resolution, credit reports and savings tips. The Web site includes a money personality test, articles and publications, answers to frequently asked questions, tips, calculators and other information on credit, debt and money management.

National Association of Personal Financial Advisors (NAPFA)

www.napfa.org



NAPFA is the nation's leading organization of fee-only comprehensive financial planning professionals. Comprehensive financial planning means that NAPFA members can counsel you about almost any issue, including ones that you had not considered. NAPFA members are trained experts on retirement, saving for college, insurance, estates, taxes, selling your business and many more financial issues. Fee-only financial planning means that NAPFA members are compensated solely by their clients and do not accept commissions or compensation of any kind based on the products that they recommend. For help identifying the right questions to ask when interviewing a financial advisor, NAPFA offers a Financial Planning Checklist and Diagnostic tools. There is also a "Tips and Tools" area broken into categories like planning, investment, insurance and employment status.

National Community Reinvestment Coalition (NCRC)

www.ncrc.org

727 15th St. N.W., Suite 900, Washington, D.C. 20005; tel. (202) 628-8866; fax (202) 628-9800

NCRC was formed by national, regional and local organizations to develop and harness the collective energies of community reinvestment organizations from across the country so as to increase the flow of private capital into traditionally underserved communities. NCRC's mission is to increase fair and equal access to credit, capital and banking services/products because discrimination is illegal, unjust and detrimental to the economic growth and well-being of our society.

NCRC sponsors a variety of technical assistance workshops and trainings throughout the year to build the capacity of community-based organizations, neighborhood groups and other community reinvestment advocates. NCRC also sponsors an annual conference on community reinvestment. The Web site features links to member organizations and other related sites.

National Consumer Law Center (NCLC)

www.nclc.org

77 Summer St., 10th Floor, Boston, MA 02110; tel. (617) 542-8010; fax (617) 542-8028

NCLC is a nonprofit corporation founded at Boston College School of Law. NCLC acts as a consumer law resource center for legal answers, policy analysis, technical assistance and legal support, particularly on issues involving consumer fraud, debt collection, consumer finance law and sustainable home-ownership programs.

NCLC provides free consumer information in multiple languages on topics such as credit, scams, fraud, foreclosure prevention and reverse mortgages, and it sponsors conferences, trainings and other events on consumer issues. NCLC's "Surviving Debt" can be ordered from the Web site for a fee.

National Consumers League (NCL)

www.natlconsumersleague.org or www.nclnet.org

1701 K St. N.W., Suite 1200, Washington, D.C. 20006; tel. (202) 835-3323; fax (202) 835-0747; info@nclnet.org

The NCL uses research and education to advocate for consumers. NCL sponsors national conferences and legislative briefings that address consumer issues and develops training materials, low-cost brochures and publications on subjects such as consumer credit. NCL originally established the National Fraud Information Center, now its own Web site: www.fraud.org and toll-free hotline (800) 876-7060, which offers help and support to victims of telemarketing and Internet fraud.

National Council on Economic Education (NCEE)

www.ncee.org

1140 Avenue of the Americas, New York, NY 10036; tel. (800) 338-1192; info@ncee.net

NCEE is a nonprofit partnership of leaders in education, business and labor devoted to helping youth to function in a changing global economy. NCEE publishes and distributes books, teacher strategies and resources for teaching economic principles to grades kindergarten through 12.

Resources are available through their catalog, which is divided into categories, such as kindergarten through 12th-grade standards, multigrade program and resources, core materials, interdisciplinary materials, tests and other materials. NCEE offers many programs promoting economic literacy in the United States and across the globe. All of NCEE's programs fall into three core areas: EconomicsAmerica, EconomicsInternational and EconomicsExchange. Some notable curricula include "The Mint," which teaches students about the importance of saving and investing, making a budget, managing credit, making investments in human capital through completing online quizzes and simulations and "The Stock Market Game," which is a simulation of Wall Street trading to help students understand the stock market and other related economic concepts. NCEE also produces the "Financial Fitness for Life" program, which contains 17 action-oriented lessons on personal finance topics for students in kindergarten through grade 12.

National Credit Union Administration (NCUA)

www.ncua.gov

1775 Duke St., Alexandria, VA 22314; tel. (703) 518-6300

The NCUA is an independent federal agency that supervises and insures federal credit unions and insures state-chartered credit unions. It is entirely funded by credit unions and receives no tax dollars. A monthly newsletter, *NCUA News* (available by print, e-mail or online) covers news of credit unions around the country and spotlights topics of interest to credit union members. The Web site includes consumer brochures on identity theft, credit reporting, credit cards, mortgages, emergencies and checking accounts.

National Endowment for Financial Education (NEFE)

www.nefe.org

5299 DTC Blvd., Suite 1300, Greenwood Village, CO 80111; tel. (303) 741-6333;
fax (303) 220-0838

Established as the parent organization of the College for Financial Planning, NEFE provides financial planning education to the general public and creates personal financial education projects and programs with leading national organizations. NEFE's collaborative programs emphasize, develop and make available personal financial literacy products as a public service. NEFE has worked with a number of organizations to create financial literacy curricula and/or programs for youth, special situations and the general public. NEFE created the High School Financial Planning Program (HSFPP) to increase the financial literacy of teenagers, the Financial Literacy Resource Center (www.smartaboutmoney.org) to offer a variety of free money management materials in one location and a Teen Resource Bureau (TRB). NTRBonline is a personal finance Web site developed for young adults. It covers the basics of money management and helps teens learn more about buying a car, paying for college and more.

National Foundation for Consumer Credit (NFCC)

www.nfcc.org

801 Roeder Road, Suite 900, Silver Spring, MD 20910; tel. (301) 589-5600; fax (301) 495-5623

NFCC is a network of more than 100 nonprofit agencies that provide money management education, confidential budget, credit and debt counseling and debt repayment plans for both individuals and families. Many NFCC members are known as Consumer Credit Counseling Service® ("CCCS"). The NFCC is highly recognized within the industry and by creditors for its trademarked Counselor Certification Program. All NFCC member counselors must complete the NFCC's comprehensive, quality training program to guarantee their ability to provide quality education and assistance to consumers.

NFCC offers additional consumer advice at www.debtadvice.org including a budget calculator and local contact information for counseling, debt management planning or money management education. Brochures about budgeting, credit and solving debt problems are also available from the NFCC offices.



New York Banking Department

www.banking.state.ny.us

Superintendent of Banks, One State St., New York, NY 10004-1417; tel. (877) BANKNYS

The Department is the primary regulator for state-licensed and state-chartered financial entities, including domestic banks, foreign agencies, branches and representative offices, savings institutions and trust companies, credit unions and other financial institutions operating in New York including mortgage bankers and brokers, check cashers, money transmitters and licensed lenders, among others. The Department's legislative mandate is to insure the safe and sound conduct of these businesses, to conserve assets, to prevent unsound and destructive competition, to maintain public confidence in the banking system, and to protect the public interest and the interests of depositors, creditors and shareholders.

The Web site offers fact sheets, videos and brochures on a variety of financial topics, including bank accounts, loans, foreclosure, identity theft, scams and credit. The Department's Financial Empowerment Clearinghouse is a centralized catalog of financial education program resources that can be searched by geography, target audience or key word.

New York Stock Exchange (NYSE) Euronext

www.nyse.com

11 Wall St., New York, NY 10005; tel. (212) 656-3000



NYSE Euronext, the holding company created by the combination of NYSE Group, Inc. and Euronext N.V., was launched on April 4, 2007. NYSE Euronext (NYSE/New York and Euronext/Paris: NYX) operates the world's largest and most liquid exchange group and offers the most diverse array of financial products and services. The NYSE Informed Investor Series offers downloadable fact sheets for investors. Other publications are available for adults and youth. "Stock Market Savvy: Investing in Your Future" is a free investor education program for middle-school and high school students that includes reproducible and customizable activities.

NOLO

www.nolo.com

950 Parker St., Berkeley, CA 94710-2524; tel. (800) 728-3555; fax (800) 645-0895



NOLO is a legal companion that empowers consumers whenever the law touches their work, life or finances. NOLO is the nation's oldest and most respected provider of legal information for consumers and small businesses. The Web site offers free articles on topics like debt, credit repair, bankruptcy and retirement. Books and tools are available for fees.

North American Securities Administrators Association (NASAA)

www.nasaa.org

750 First St. N.E., Suite 1140, Washington, D.C. 20002; tel. (202) 737-0900; fax (202) 783-3571; info@nasaa.org



State securities regulation predates the creation of the federal Securities and Exchange Commission (SEC) by more than two decades. NASAA is the oldest international investor protection organization. Today, NASAA membership consists of 67 state, provincial and territorial securities administrators in the 50 states, the District of Columbia, the U.S. Virgin Islands, Puerto Rico, Canada and Mexico. NASAA's Web site offers a variety of financial education resources in its "Investor Education" section.

Office of the Comptroller of the Currency (OCC)

www.occ.treas.gov

250 E St. S.W., Washington, D.C. 20219; tel. (202) 874-5000

The OCC was established in 1863 as a bureau of the Department of the Treasury. The OCC charters, regulates and supervises national banks to ensure a safe, sound and competitive banking system that supports the citizens, communities and economy of the United States. The OCC is the primary federal regulator for all federally chartered commercial banks.

The OCC encourages national bank involvement in community and economic development activities as part of its goal of ensuring access to credit. To help accomplish this goal, the OCC provides policy guidance on community and economic development issues to national banks and training in community development for examiners; performs research on timely topics related to community and economic development; and manages the Community Development Corporation (CDC), community development projects and other public welfare investments program. The OCC also serves as an outreach resource for banks and their community development partners and provides technical assistance to organizers of community development financial institutions. The OCC Web site includes materials for consumer education and for professionals working in the fair housing and fair lending fields. A quarterly newsletter is available in print and online.

The Web site www.helpwithmybank.gov provides answers to national banking questions related to bank accounts, loans, credit cards, insurance, credit reports and identity theft.

Office of Thrift Supervision (OTS)

www.ots.treas.gov

1700 G St. N.W., Washington, D.C. 20552; (202) 906-6000

The OTS was established as a bureau of the U.S. Treasury in 1989. OTS's mission is to ensure the safety and soundness of thrift institutions and to support their role as home-mortgage lenders and providers of other community credit and financial services. OTS is the primary federal regulator for all federal- and many state-chartered thrift institutions or savings and loan associations. OTS's Web site offers research and policy write-ups on a variety of community lending topics.

One Economy Corporation

www.thebeehive.org

1220 19th St. N.W., Suite 610, Washington, D.C. 20036; tel. (202) 393-0051; fax (202) 393-7260

One Economy Corporation is a national nonprofit organization that aims to maximize the potential of technology to help low-income people raise their standard of living and build assets. To that end, One Economy has constructed a consumer Web site, www.thebeehive.org, to provide low-income individuals with a suite of Web-based products and services focusing on financial services, education, jobs, health care and home ownership. The "Money" section includes information on checking accounts, credit, saving and investing, budgeting, taxes, retirement and home ownership.

Pay Rent, Build Credit (PBRC)

pbrc.com

One Annapolis St., Suite 101, Annapolis, MD 21401; tel. (877) PBRC123



PBRC is America's alternative credit bureau, providing a helpful service to the over 50 million people with limited or no credit history. The Web site has links to financial education resources and includes basic information on credit, debt and consumer rights.

Public Broadcasting Service (PBS)

www.pbs.org

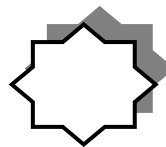
1320 Braddock Place, Alexandria, VA 22314

PBS is a nonprofit media enterprise owned and operated by the nation's 354 public television stations. A trusted community resource, PBS uses the power of noncommercial television, the Internet and other media to enrich the lives of all Americans through quality programs and education services.

"Affluenza" (www.pbs.org/kcts/affluenza), a one-hour program, exposes students from grades five through high school to the problem of overconsumption and its effects on society and the environment through revealing personal stories, expert commentary, humorous old film clips, dramatized vignettes and "anticommercial" breaks. Affluenza offers a viewers' and a teachers' guide, which includes a video clip, discussion questions, activities, background information and reproducible worksheets. Escape from Affluenza is the solution-oriented sequel to Affluenza. It profiles people and organizations that are reducing consumption and waste, choosing work that reflects their values and working to live in better balance with the environment. To order videos, contact Bullfrog Films, P.O. Box 149, Oley, PA 19547; tel. (800) 543-3764; bullfrog@igc.org; www.bullfrogfilms.com. "It's My Life. Money" (pbskids.org/itsmylife/money) features games, video, advice and online activities for children on money management.

Save for Americaabout.saveforamerica.org

P.O. Box 591, Okanogan, WA 98840; tel. (888) 520-1077



Save for America encourages kids to take an interest in building their future. The at-school program combines the only U.S. Department of Education approved school savings curriculum with weekly in-school online deposits into a real, no-fee savings account.

Securities Industry and Financial Markets Association (SIFMA)

www.sifma.org

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New" in a serif font.

SIFMA's mission is to champion policies and practices that benefit investors and issuers, expand and perfect global capital markets, and foster the development of new products and services. Fundamental to achieving this mission is earning, inspiring and upholding the public's trust in the industry and the markets. The Foundation for Investor Education (FIE), an educational, nonprofit affiliate of SIFMA, is dedicated to raising the level of investor education across the nation. Through its programs (The Stock Market Game Program, InvestWrite and pathtoinvesting.org), the Foundation is helping millions of Americans better prepare for their financial futures.

The Bond Market Foundation (TBMF) is a nonprofit partner organization of SIFMA and the bond markets. TBMF has a suite of Web sites to encourage, equip and empower Americans to begin saving and then investing for themselves and their families. There are Web sites and programs for people needing accessible basic information on personal finance, economic and consumer concepts in order to begin to save and then to invest—www.tomorrowmoney.org and its Spanish translation—www.ahorrando.org. There are others for people facing financial decision making related to unexpected life changes such as loss of a spouse or a job, sudden disability, etc.—www.unwantedchange.org and in Spanish—www.cambiosinesperados.org.

ShareBuilder

www.sharebuilder.com

Tel. (800) 747-2537

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New" in a serif font.

ShareBuilder is an online brokerage designed to make investing easy and affordable for everyone. The Web site's "Lean and Plan" section includes a library of educational articles and tools to help people become more informed investors.

Social Security Administration

www.ssa.gov

Office of Public Inquiries, Windsor Park Building, 6401 Security Blvd., Baltimore, MD 21235; tel. (800) 772-1213

Social Security was designed in 1935 as a community response to life's uncertainties such as unemployment, illness, disability, death and old age and provides economic security to those in need. The Social Security Administration's Web site has information on retirement, employment support, career opportunities and how to apply for benefits.

Suze Orman

www.suzeorman.com

A star-shaped badge with a scalloped border and a drop shadow, containing the word "New" in a serif font.

A two-time Emmy Award-winning television host, New York Times best-selling author, magazine and online columnist, writer/producer and motivational speaker, Suze Orman is a recognized expert on personal finance. Orman has written six consecutive New York Times bestsellers: *Women &*

Money: Owning the Power to Control Your Destiny, The Money Book for the Young, Fabulous & Broke, The Laws of Money, The Lessons of Life, The Road to Wealth, The Courage to Be Rich, and The 9 Steps to Financial Freedom, as well as the national bestsellers, Suze Orman's Financial Guidebook and You've Earned It, Don't Lose It. Her Web site has a resource center with advice on a variety of financial topics.

Take Charge America

www.takechargeamerica.org

A white starburst badge with a black outline and a drop shadow, containing the word "New" in a black serif font.

Take Charge America has spent the last 19 years as a nonprofit credit counseling and debt management service. Its Web site features a wide array of financial resources for consumers and educators. It also has a "Budget Doctor" to cure personal financial ailments.

TransUnion

www.transunion.com

A white starburst badge with a black outline and a drop shadow, containing the word "New" in a black serif font.

One of the three major credit reporting agencies, TransUnion is a global leader in credit and information management. For more than 30 years, the agency has worked with businesses and consumers to gather, analyze and deliver the critical information needed to build strong economies throughout the world. The Web site features a "Credit Learning Center" with information and resources on credit repair, credit scores and credit resolutions.

Treasury Direct

www.savingsbonds.gov

A white starburst badge with a black outline and a drop shadow, containing the word "New" in a black serif font.

TreasuryDirect is the first and only financial services Web site that lets consumers buy and redeem securities directly from the U.S. Department of the Treasury in paperless electronic form. The Web site offers product information and research across the entire line of Treasury Securities.

United for a Fair Economy

www.faireconomy.org

29 Winter St., Boston, MA 02108; tel. (617) 423-2148; fax (617) 423-0191; info@faireconomy.org

United for a Fair Economy provides popular education resources, works with grassroots organizations, conducts research and supports creative and legislative action to reduce economic inequality. United for a Fair Economy offers a variety of economics education workshops on the topics of globalization, economic and family security, corporate power and voter education, and it offers a training-for-trainers program on economic issues.

U.S. Citizens for Fair Credit Card Terms (CFCCT)

www.cardratings.com

A white starburst badge with a black outline and a drop shadow, containing the word "New" in a black serif font.

143 Crestview Drive, North Little Rock, AR 72116; tel. (501) 663-0314; fax (501) 374-8887

CFCCT is a grassroots consumer advocacy organization devoted to educating consumers about credit cards. The Web site offers credit card reports, credit information, credit calculators, articles and a discussion forum.

U.S. Department of Labor, Employee Benefits Security Administration

www.dol.gov/ebsa

200 Constitution Ave. N.W., Washington, D.C. 20210; tel. (800) 998-7542

The Pension and Welfare Benefits Administration protects the integrity of pensions, health plans and other employee benefits for more than 150 million people. Their mission is to assist workers in getting the information they need to protect their benefit rights, help plan officials understand the requirements of the relevant statutes in order to meet their legal responsibilities, develop policies and laws that encourage the growth of employment-based benefits, and deter and correct violations of the relevant statutes. Their Web site offers consumer information on topics such as retirement, pension benefits, health benefits and insurance.

U.S. Department of the Treasury

Public Affairs, 401 14th St. S.W., Washington, D.C. 20227; tel. (202) 874-6950

The mission of the Department of the Treasury is to promote the conditions for prosperity and stability in the United States and encourage prosperity and stability in the rest of the world. The Department of the Treasury is organized into two major components—the Departmental offices and the operating bureaus. The Departmental Offices are primarily responsible for the formulation of policy and management of the Department as a whole, while the operating bureaus carry out the specific operations assigned to the Department. The basic functions of the Department of the Treasury include managing Federal finances; collecting taxes, duties and monies paid to and due to the United States and paying all bills of the United States; producing postage stamps, currency and coinage; managing Government accounts and the public debt; supervising national banks and thrift institutions; advising on domestic and international financial, monetary, economic, trade and tax policy; enforcing Federal finance and tax laws; and investigating and prosecuting tax evaders, counterfeiters and forgers.

The Financial Management Services (FMS), a Treasury Department bureau, is the U.S. government's financial manager, central disburser and collections agent as well as its accountant and reporter of financial information. The FMS is in charge of disbursing federal payments including social security, veteran stipends and income tax refunds. FMS offers products and services through initiatives, such as the Electronic Benefits Transfer (EBT). Through its participation in the Financial Services Education Coalition, the Treasury Department published "Helping People in Your Community Understand Basic Financial Services," which is available electronically from its Web site at www.fms.treas.gov.

The Office of Financial Education promotes access to the financial education tools that can help all Americans make wiser choices in the area of personal financial management, with a special emphasis on savings, credit management, home ownership and retirement planning. The Web site

www.ustreas.gov/offices/domestic-finance/financial-institution/fin-education lists financial education curricula and programs.

U.S. Public Interest Research Group (PIRG)

uspig.org

218 D St. S.E., Washington, D.C. 20003; tel. (202) 546-9707

PIRG advocates against corporate power and consumer abuses all over the country by delivering persistent, result-oriented activism that protects the environment, encourages a fair marketplace for consumers and fosters responsive democratic government. Consumers can sign up to receive consumer resource fact sheets automatically via e-mail. PIRG also publishes reports on banking, credit bureaus, renter's guides and other consumer topics.

U.S. Securities and Exchange Commission

www.sec.gov

100 F St. N.E., Washington, D.C. 20549; tel. (202) 942-8088; help@sec.gov



The mission of the U.S. Securities and Exchange Commission is to protect investors, maintain fair, orderly and efficient markets, and facilitate capital formation. The "Investor Information" sections features calculators and publications on a wide variety of investment topics, including mutual funds, securities, annuities, bonds and brokerages.

Visa

www.visa.com

Visa is a private membership association jointly owned by more than 20,000 member financial institutions around the world. The organization is dedicated to serving those members, their cardholders and their merchant clients by facilitating payment anywhere, anytime and any way. Visa launched its financial literacy efforts in 1995 with its online curriculum, "Practical Money Skills for Life." Visa supplements this program with two other initiatives: MoneyChoices, online lessons for students and teens housed on www.visa.com; and Financial Football, a creative and interactive approach to financial literacy education in the classroom.

Wisconsin Department of Financial Institutions (DFI)

www.wdfi.org

345 W. Washington Ave., Madison, WI 53703; tel. (608) 261-9555



DFI is a state regulatory agency dedicated to protecting Wisconsin citizens through financial regulation and education. DFI is committed to ensuring the safety and soundness of Wisconsin financial institutions, protecting the investing public and enhancing the visibility and accessibility of the state's business record-keeping system. Its Office of Financial Education exists to promote financial education to all Wisconsin residents. The Web site includes links to a variety of financial education resources and tools on personal finance, credit, debt, investing and financing.

Women's Institute for Financial Education (WIFE)

www.wife.org
P.O. Box 910014, San Diego, CA 92191



WIFE.org is a nonprofit organization dedicated to providing financial education to women in their quest for financial independence. Its Web site features articles on investment and saving, retirement, budgeting and planning, taxes, and family matters. WIFE has an online bookstore and e-newsletter.

Young Americans Center for Financial Education

www.yacenter.org
3550 E. First Ave., Denver, CO 80206; tel. (303) 321-2265; fax (303) 320-6507



Young Americans Center for Financial Education is home to Young Americans Bank and an incredible array of award-winning nonprofit programs, all designed to teach young people 21 and under about finance, economics and business. Young Americans Bank, the world's only bank designed specifically for young people, operates alongside Young Americans Center's nonprofit programs. The Web site includes financial literacy and entrepreneur tips.

COOPERATIVE EXTENSION SERVICE

Cooperative State Research, Education and Extension Service (CSREES), United States Department of Agriculture (USDA)

www.csrees.usda.gov

1400 Independence Ave. S.W., Stop 2201, Washington, D.C. 20250; tel. (202) 720-7441; fax (202) 690-0289

CSREES links the research and education programs of the U.S. Department of Agriculture land-grant institutions across the country. Among CSREES' key objectives is improving the consumer skills of individuals and families. Through its nationwide network of community educators, CSREES brings educational programs to local consumers via workshops, home-study courses, broadcast and print media and other approaches.

Iowa State University (ISU) Extension

www.extension.iastate.edu

Extension Distribution Center, 119 Printing and Publications Building, Iowa State University, Ames, IA 50011-3171; tel. (515) 294-5247; fax (515) 294-2945; pubdist@iastate.edu

ISU Extension provides extended and continuing education to families in the community. It offers a variety of publications on consumer and financial management issues, including a series of fact sheets called "Money Mechanics." Minimal fees are charged for hard copies.

Kansas State University (KSU) Research and Extension

www.oznet.ksu.edu

24 Umberger Hall, Kansas State University, Manhattan, KS 66506-3402; tel. (785) 532-5830; fax (785) 532-7938; orderpub@lists.oznet.ksu.edu

KSU Extension helps to build strong, healthy communities, families and youth through integrated research, analysis and education. KSU Extension maintains a catalog of publications, which are mostly fact sheets and brief pamphlets on consumer and financial topics. Many of the publications can be downloaded from its Web site.

Kentucky Cooperative Extension Service

www.ca.uky.edu/fcs

Family and Consumer Science, 102 Erickson Hall, University of Kentucky, Lexington, KY 40546; tel. (859) 257-3887

The Kentucky Cooperative Extension Service helps people improve their lives through education focusing on their issues and needs. The Extension Service publishes a small number of publications on money, credit and debt management.

Montana State University Extension Service

www.montana.edu/extensionecon

Department of Agricultural Economics and Economics, P.O. Box 172800, Montana State University, Bozeman, MT 59717; tel. (406) 994-3511; fax (406) 994-4838; khayes@montana.edu

The Montana State University Extension Service is an educational resource dedicated to improving the quality of people's lives by providing research-based knowledge to strengthen the social, economic and environmental well-being of families and communities. It offers free publications on retirement planning, saving, investing, estate planning, record-keeping and financial management.

Purdue Extension

www.ces.purdue.edu/cfs

Agricultural Communication, Media Distribution Center, 231 University St., West Lafayette, IN 47907; tel. (888) 398-4636 (EXT-INFO); fax (765)496-1540; media.order@purdue.edu

Purdue University Cooperative Extension Service develops high-quality educational, informational and promotional materials that reflect the goals and objectives of Purdue University, Purdue Agriculture, Consumer and Family Sciences Extension, Veterinary Medicine Extension and Agricultural Communication. Consumer and Family Sciences Extension's publications include budgeting, consumer education, credit management, family resource management, financial risk management and savings and investment decisions.

Rutgers Cooperative Extension

njaes.rutgers.edu



Rutgers New Jersey Agricultural Experiment Station, Rutgers, The State University of New Jersey, 88 Lipman Drive, New Brunswick, NJ 08901-8525

Rutgers New Jersey Agricultural Experiment Station (NJAES) Cooperative Extension helps the diverse population of New Jersey adapt to a rapidly changing society and improve their lives and communities through an educational process that uses science-based knowledge. Rutgers Cooperative Extension offers a variety of financial management and investing publications. One of its major initiatives is the "Small Steps to Health and Wealth," which is a program designed to motivate consumers to implement behavior change strategies that simultaneously improve their health and personal finances. This initiative includes monthly messages, fact sheets, posters, online presentations and publications.

Texas Cooperative Extension

<http://texasextension.tamu.edu>

Room 112, Jack K. Williams Administration Building, 7101 TAMU, College Station, TX 77843; tel. (979) 845-7800; fax (979)845-9542; tce@tamu.edu

The Texas Agricultural Extension Service educates individuals in the areas of agriculture, environmental stewardship, youth and adult life skills, human capital, leadership and community economic development. It offers publications in family finances and consumer issues. The "WiSe

Up” project is designed for women in generations X and Y. The goal is to promote financial security through online education and to encourage savings habits for future retirement.

University of Illinois Extension

www.ag.uiuc.edu

Office of Extension and Outreach, 214 Mumford Hall, 1301 W. Gregory Dr., Urbana, IL 61801; tel. (217) 333-5900

University of Illinois Extension provides practical, research-based information and programs to help local individuals, families, farms, businesses and communities. Its *Publications Plus* catalog lists booklets, adult education materials, hands-on learning kits and other resources on a variety of topics, including community development and family finances. Some consumer-education materials are also available in Spanish. University of Illinois Extension’s Urban Programs Resource Network (www.urbanext.uiuc.edu) furnishes online money management materials, such as the “Thrifty Living Newsletter” and “Thrifty Living Fact Sheets.” The Web site features “Plan Well, Retire Well,” a how-to guide for saving for retirement.

University of Maryland Cooperative Extension

www.agnr.umd.edu

1202 Symons Hall, University of Maryland, College Park, MD 20742; tel. (301) 405-2907; fax (301) 405-2963; mraupp@umd.edu

The Maryland Cooperative Extension is a statewide, informal education system within the College of Agriculture and Natural Resources at the University of Maryland–College Park and the University of Maryland–Eastern Shore. It offers online and printed publications on a range of money management topics, including banking services, retirement planning, credit management, record keeping, insurance and general financial planning. A limited number of publications are available in Spanish.

University of Minnesota Extension

www.extension.umn.edu

405 Coffey Hall, 1420 Eckles Ave., University of Minnesota, St. Paul, MN 55108; tel. (800) 876-8636; fax (612) 625-6281; shopextension@umn.edu

University of Minnesota Extension Service provides practical solutions to real-life problems and publishes an extensive array of online publications on financial topics, ranging from saving and investing to dealing with financial problems.

University of New Hampshire Cooperative Extension

extension.unh.edu

55 College Road, Pettee Hall, Durham, NH 03824; tel. (603) 862-0092; fax (603) 862-3271; suzann.knight@unh.edu

The University of New Hampshire Cooperative Extension provides consumers with research-based education and information to enhance their ability to make informed decisions that strengthen their

families and communities. Their Web site offers information on family and personal finances to include credit, debt, saving and investing, and consumer protection.

University of Tennessee Agricultural Cooperative Extension

www.utextension.utk.edu

2621 Morgan Circle, 119 Morgan Hall, Knoxville, TN 37996; tel. (865) 974-7114; fax (865) 974-1068; extension@utk.edu

The University of Tennessee Agriculture Extension Service strengthens families, individuals and communities through education. It offers local training on home ownership and financial management as well as publications on financial planning and job seeking.

Utah State University (USU) Extension

www.extension.usu.edu

8960 Old Main Hill, Utah State University, Logan, UT 84322; tel. (435) 797-2251

USU Extension provides research-based education to local individuals and families and offers several financial fitness fact sheets on buying a used car, selecting a credit card and estate planning. Additionally, USU has produced PowerPay, an easy-to-use computer program and educational tool that allows financial advisors to quickly show consumers the impact of power payments on individualized consumer debt situations.

Virginia Cooperative Extension

www.ext.vt.edu

Virginia Polytechnic Institute and State University, 101 Hutcheson, VA 24061; tel. (540) 231-5299; fax (540) 231-4163

Virginia Cooperative Extension enables people to improve their lives through an educational process that uses scientific knowledge focused on issues and needs. It provides programs covering the broad areas of agriculture, families and 4-H. Virginia Cooperative Extension offers a number of publications on the financial management topics of credit, insurance and loss of income.

RECOMMENDED READING

Books

10 Minute Guide to Beating Debt

by Susan Abentrod

Alpha Books



Each easy-to-understand 10-minute lesson is full of strategies to help consumers spend less, save more and reduce credit card bills. This book is the complete guide to getting, using and managing debt wisely. 138 pages. \$14.95.

1001 Ways to Cut Expenses

by Jonathan Pond

Publishing Company, Inc.

This book provides 1,001 tips that can help anyone save money and includes a self-assessment test, instructions on which corners to cut and guidance on how to become more effective in saving. \$13.00.

50 Simple Steps You Can Take to Disaster-Proof Your Finances: How to Plan Ahead to Protect Yourself and Your Loved Ones and Survive Any Crisis

by Ilyce Glink

Three Rivers Press



This book offers step-by-step advice for the things individuals need to do to protect their families and money so they can survive any crisis before they become overwhelmed by it. 272 pages. \$19.00.

50 Simple Things You Can Do to Improve Your Personal Finances

by Ilyce Glink

Crown Publishing Group

This information-packed, easy-to-use book teaches people how to set financial goals, make wise investment and insurance choices and gain mastery overall on money related affairs. \$14.00.

7 Steps to a 720 Credit Score

by Philip X. Tirone and Jocelyn Baker

Mortgage Capital Advisors



This is a resource for people who have great credit, bad credit or no credit at all. It teaches everything one ever needed to know about credit. 153 pages. \$29.95.

America's Cheapest Family Gets You Right on the Money



by *Steve Economides and Annette Economides*
Three Rivers Press

This book offers plenty of helpful tips on shopping and menu planning, saving, reducing debt and cutting back on utilities. 288 pages. \$12.95.

Bill Busters: How to Pay All Your Bills and Still Achieve Your Dreams

by *James Barretto*
Better Life Press



This book reveals a proven, easy-to-use system to get the most out of current income. By spending just 15 minutes per week, readers will be able to (1) find the money needed to pay off last month's charge card bill, (2) sleep easy in the security of knowing that they can pay bills—even the unexpected ones—every month, (3) get out of the cycle of living paycheck to paycheck, and (4) finally save some money each and every month—no matter what. 58 pages. \$12.95.

The Complete Idiot's Guide to Managing Your Money, 4th Edition

by *Robert K. Heady et al.*
Alpha



This book gives readers the best advice culled from their many years of experience in consumer rights and money management. This easy-to-read, witty guide provides a plethora of personal finance tips for consumers, including how to get the best deal on a mortgage, pay off debt, bank online and avoid financial pitfalls. 368 pages. \$18.95.

The Complete Idiot's Guide to Personal Finance in Your 20s and 30s, 3rd Edition

by *Sarah Young Fisher and Susan Shelly*
Alpha



This book clearly explains everything people in their 20s and 30s need to know to get a handle on their pocketbook and their portfolio, from planning their personal finances to enhancing their current financial plan to getting better returns on their investments. 400 pages. \$18.95.

Cashflow Quadrant: Rich Dad's Guide to Financial Freedom

by *Robert Kiyosaki and Sharon Lechter*
Business Plan



This book is the follow-up guide to *Rich Dad, Poor Dad* for finding the financial fast track that best works for you. It reveals the strategies necessary for moving beyond just job security to greater financial security by generating wealth from four selective financial quadrants. 251 pages. \$17.95.

The Complete Tightwad Gazette

by Amy Dacyczyn
Villard



The wealth of information contained in over six years of “The Tightwad Gazette” has been compiled into this book and include thousands of ideas for saving money. 976 pages. \$22.95.

A Currency of Hope

by Debtors Anonymous (DA)
General Service Board of Trustees



The first publication by the DA 12 Step Fellowship, it describes the basics of the DA recovery program and includes 38 success stories of DA members. It offers experience, strength and hope to help other compulsive debtors and all those who want to stop incurring unsecured debt, such as credit cards, unsecured loans, personal loans, unpaid taxes and more. 200 pages. \$12.45.

Debt Free Living

by Larry Burkett
Moody Publishers



This book provides poignant and biblical teaching on debt. This resource teaches consumers about the origin of most financial troubles and helps them break the “debt cycle.” 492 pages. \$13.99.

Debt-Proof Living: The Complete Guide to Living Financially Free

by Mary Hunt
DPL Press



Getting out of debt is only part of the plan. The reader learns how to give, save and build wealth using a contingency plan and freedom account along with the author’s sound and proven principles. 320 pages. \$16.99.

The Everything Personal Finance Book

by Peter Sander
Adams Media Corporation



Packed with useful and timely information and sample charts, this handbook helps reads save, budget and invest their money to establish a secure future. 368 pages. \$14.95.

Get a Financial Life: Personal Finance in Your Twenties and Thirties

by Beth Kobliner

Fireside

Written to address the needs of young adults in their 20s and 30s, this book offers easy-to-understand explanations of such financial basics as mutual funds, credit cards, medical insurance, debt, housing and more. \$15.00.

Get Clark Smart: The Ultimate Guide to Getting Rich from America's Money-Saving Expert

by Clark Howard



This book advises the financially challenged on how to get great deals, stay out of debt, save money in unexpected places and create a financially sound future. It includes practical tips and online resources for purchasing cars and homes, prudently investing for retirement and saving money on travel, insurance, long-distance calling, funerals, small claims court and identity theft. 272 pages. \$15.95.

The Guru Guide to Money Management: The Best Advice from Top Financial Thinkers on Managing Your Money

by Joseph H. Boyett and Jimmie T. Boyett

Wiley



Based on renowned Fortune 500 consultants Joseph and Jimmie Boyett's extensive research, this book distills the wisdom of the world's best-known personal finance and money management writers and thinkers into straightforward, bite-sized lessons about everything from insurance to IRAs. \$24.95.

How to Get Out of Debt, Stay Out of Debt and Live Prosperously

by Jerrold Mundis

Bantam



Based on the proven principles and techniques of Debtors Anonymous, this book is for consumers who want to free themselves from the shackles of debt. 320 pages. \$12.00.

How to Invest \$50-\$5,000: The Small Investor's Step-by-Step Plan for Low-Risk, High-Value Investing

by Nancy Dunnan

Collins



This book covers the full range of personal investing—from selecting a bank to choosing specific investments to making sense of financial pages. Written in an easy-to-follow format with hints, bullet points and step-by-step instructions, it will guide even the most inexperienced investor

through the maze of stocks, bonds, treasuries, mutual funds and more—toward the best low-risk, high-value opportunities today. 224 pages. \$12.95.

How to Manage Your Money

by Larry Burkett

Moody Publishers



This book is an excellent tool to get readers on track toward a liberated financial life. It contains a step-by-step, in-depth study of Christian principles for money management. 162 pages. \$15.99.

How to Save Money Every Day

by Ellie Kay

Revell



Tried-and-true money savings techniques show how to painlessly save big bucks on everything from cars to canned corn in an easy-to-understand-and-apply book. 224 pages. \$5.99.

Investing 101

by Kathy Kristof

Bloomberg Press



This book on investing and personal finance is for the absolute beginner. 256 pages. \$15.95.

The Laws of Money

by Suze Orman

Free Press



This guidebook reveals five laws of money that apply to everyone. After answering a few questions, readers will be able to assess their financial situations, acquire a sure sense of what to do with their money or debt and take action to get out—and stay out—of financial trouble. Profound and practical, this book will jolt anyone out of financial confusion or paralysis and forever alter his or her relationship with money. 352 pages. \$14.95.

Life or Debt: A One-Week Plan for a Lifetime of Financial Freedom

by Stacy Johnson

Ballantine Books



This focused, practical and inspiring book shares the secrets of an amazing program that will win consumers financial freedom from debt in just seven days. 208 pages. \$14.95.

Making the Most of Your Money

Jane Bryant Quinn

Simon & Schuster



This book prepares readers for the challenging fiscal atmosphere that the author foresees in the coming century. Written in an easily understood style, it starts out by helping individuals determine exactly where they stand on money matters and explaining basic money management techniques. Next, the book comprehensive discussions about insurance needs, home ownership, college funding, investment planning and retirement. A useful series of appendices provides additional information on insurance, college, bonds, pensions and more. 1,072 pages. \$30.00.

The Millionaire Next Door

by *Thomas Stanley and William Danko*

Longstreet Press, Inc.

This book, based on 20 years of interviews, is on America's rich and how they achieved their wealth and status through hard work, living below their means and diligent savings. It provides highly useful insights for increasing one's net worth. 258 pages. \$15.00.

The Motley Fool Personal Finance Workbook: A Foolproof Guide to Organizing Your Cash and Building Wealth

by *David Gardner et al.*

Fireside



Hip, funny and immediately useful, this workbook is an indispensable hands-on guide for anyone looking to make the most of his or her money. With easy-to-follow, quick-witted exercises, readers will discover all the ways that money touches their lives—from saving and spending to insurance to retirement. 256 pages. \$15.00.

The Motley Fool You Have More Than You Think: The Foolish Guide to Personal Finance

by *David Gardner and Tom Gardner*

Fireside



This book provides guidance for anyone trying to balance lifestyle aspirations and financial realities. 319 pages. \$15.00.

Nine Steps to Financial Freedom

by *Suze Orman*

Crown Publications

In her nine-step program, Orman covers the ingredients to financial success—confronting beliefs and fears and teaching the nuts and bolts of savvy management. It not only provides the knowledge of how to handle money but also the power to break through the barriers that hold people back. It covers concrete and easy-to-follow tips on how to master such practical elements as investments, credit, insurance and retirement planning. 290 pages. \$14.95.

Overcoming Overspending: A Winning Plan for Spenders and Their Partners

by *Olivia Mellan*

Walker & Company



Written by a psychotherapist in the field of money conflict resolution, this book presents a psychological self-help book for couples in which one or both partners suffers from an addiction to spending. Case studies show what causes overspending and how couples can work to overcome it. 160 pages. \$14.95.

Personal Finance for Dummies

by *Eric Tyson*

IDG Books Worldwide

www.dummies.com

This fun, user-friendly guide to money-management success provides sound advice, expert tips and recommendations to get finances in order. It includes information on assessing the current situation, getting out of debt, decreasing spending, pinpointing investment priorities, planning for retirement, making decisions when faced with life changes and improving insurance coverage. Also available in the *Dummies* series are books on investing, mortgages and home buying. 432 pages. \$14.95.

The Real Life Investing Guide: How to Take Whatever You Want, Save for Retirement, and Take the Vacation of Your Dreams While You're Still Young

by *Kenan Pollack and Eric Heighberger*

McGraw-Hill



Packed with important stuff you need to know and spiced with real-life stories of “entry-level” investors, cool facts and references to rock and pop songs, this hip, “tell-it-like-it-is” guide focuses on the basics of investing, stocks and bonds, mutual funds, short-term saving and long-term investing. Emphasizing that a person is never too young to think about investing, it includes definitions of important terms and concepts such as return, liquidity, risk, dividend, yield and the stock market indexes; information on how to research a company, purchase stock and select a mutual fund; and detailed explanations of 401(k) plans and IRAs. 168 pages. \$12.95.

Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money—That the Poor and Middle Class Do Not

by *Robert Kiyosaki and Sharon Lechter*

Warner Books

This book offers advice to be given to children to make their money work for them and explains that a parent’s method of money management is not always the best. The author gives suggestions for building wealth and argues that a good education and secure employment does not always guarantee financial success. A lesson plan is offered to help the reader and their children grow more prosperous. 224 pages. \$16.95.

The Richest Man in Babylon

by George S. Clason
Signet



In simple language, this book offers an understanding of and a solution to personal finance problems through the success secrets of the ancients. It discusses acquiring money, keeping money and earning more money to assure happiness and prosperity. 144 pages. \$6.99.

The Road to Wealth: A Comprehensive Guide to Your Money

by Suze Orman
Riverhead Trade



This book presents an encyclopedic guide to the various components of one's overall financial life—from managing debt and owning a home to making investments and preparing to pass it all along. It is a ready bookshelf reference for planning and sorting out common finance concerns, such as how to calculate the mortgage payment you can best afford, determine what Medicare will pay toward nursing care, decide between retirement plan options and similar matters of personal importance. 608 pages. \$18.00.

Slash Your Debt

by Gerri Detweiler, Marc Eisenson and Nancy Castleman
Financial Literacy Center



This quick read provides many success strategies and shows the benefits and incentives to stop charging, start consolidating, regularly pay off bills and monitor spending habits. 100 pages. \$16.95.

Spend Well, Live Rich: How to Get What You Want With the Money You Have

by Michelle Singletary
Ballantine Books



With humor and down-home financial wisdom, this book offers practical and realistic advice that will help you live well with the money you have. Seven money mantras from the syndicated columnist for *The Washington Post's* grandmother (Big Mama) serve as the inspiration for the book. 288 pages. \$13.95.

Surviving Debt: A Guide for Consumers in Financial Stress

by Jonathon Sheldon, Gary Klein and the National Consumer Law Center

www.nclc.org

77 Summer St., 10th Floor; Boston, MA 02110; tel. (617) 542-9595; fax (617) 542-8028

This book is designed to help families make the best choices possible despite difficult financial circumstances and be aware of their rights as consumers. It offers tips on prioritizing debts, refinancing and credit rights, as well as strategies regarding debt collection, home foreclosure, eviction and bankruptcy. 370 pages. \$17.00.

Suze Orman's Financial Guidebook: Put the 9 Steps to Work

by *Suze Orman*

Three Rivers Press

This book is a companion to Suze Orman's previous book *Nine Steps to Financial Freedom* and provides tools to put the nine steps to work. Includes self-tests and worksheets as well as specific advice and encouragement. 144 pages. \$12.95.

The Truth About Credit

by *K.E. Varner*

Career Press



This book explains how to establish credit, maintain and manage it and fix it when it's broken. Current, cohesive and thorough, it begins with the basics—defining credit, explaining its value to consumers and businesses and introducing the key parties that keep the process successfully operating—and then covers more complex topics, including credit laws, credit scoring, credit repair and identity theft. Also included are short quizzes after each chapter, a comprehensive glossary and a wide variety of sample letters. 285 pages. \$15.99.

The Ultimate Credit Handbook

by *Gerri Detweiler*

Plume



This book offers valuable insight on the inner workings of credit bureaus and on legal aspects of credit cards. Both realistic and responsible, it suggests guidelines to prevent consumers from overextending themselves and covers resources for those who get in trouble. Pros, cons and requirements are presented for most kinds of consumer credit, from gold cards to finance companies. 368 pages. \$15.00.

The Wall Street Journal Complete Money and Investing Guidebook

by *Dave Kansas*

Three Rivers Press



Up-to-date and expertly written, this guidebook provides investors with a simple—but not simplistic—grounding in the world of finance. It breaks down the basics of how money and investing work. It is full of helpful charts, graphs and illustrations and is an essential source for novice and experienced investors alike. 224 pages. \$14.95.

The Wall Street Journal Complete Personal Finance Book

by Jeff P. Opdyke
Three Rivers Press



This book is a quintessential primer on understanding and managing money. It helps readers understand the nuts and bolts of managing: banking, investing, borrowing, insurance, credit cards, taxes and more; establish realistic budgets and savings plans; develop a personalized investment strategy; make the right financial decisions about real estate; and plan for retirement intelligently. 256 pages. \$14.95.

The Wall Street Journal Personal Finance Workbook

by Jeff P. Opdyke
Three Rivers Press



The companion workbook to *The Wall Street Journal Complete Personal Finance Guidebook*, this is a hands-on, interactive guide to managing money and building a financial future. Many of the worksheets in this book are available online and can be saved, printed and recalculated at any time at wsj.com/booktools. 192 pages. \$13.95.

The Wealthy Barber, Updated 3rd Edition

by David Chilton
Prima Communications, Inc.

This humorous book simplifies personal finance to help people achieve financial independence by taking control of their finances on nothing more than an average income. 211 pages. \$14.00.

Women and Money

by Suze Orman
Spiegel & Grau



This book addresses the complicated (and often dysfunctional) relationship women have with personal finance. Designed to educate and inspire, it offers a "Save Yourself Plan," a five-month program that "delivers genuine long-term financial security." 272 pages. \$24.95.

Your Money Counts

by Howard Dayton
Tyndale House Publishers



This book offers a biblical guide to earning, spending, saving, investing, giving and getting out of debt. 175 pages. \$12.99.

Your Money or Your Life

by Joe Doninguez and Vicki Robin

Penguin USA

This step-by-step guide is great for those seeking financial independence. The book covers monitoring spending, managing expenses and building savings. 348 pages. \$15.00.

Periodicals

Barron's Weekly

www.barrons.com

Tel. (800) 544-0422; fax (800) 975-8618

This magazine contains news reports and analyses on the financial markets in the United States and helps consumers make investment decisions. \$129 for a one-year subscription.

Business Week

www.businessweek.com

P.O. Box 53235, Boulder, CO 80322; tel. (800) 635-1200; fax (641) 842-6101

This publication features articles related to finance and business. \$45.97 for a one-year subscription to the magazine and *Business Week* online.

The Cheapskate Monthly

www.cheapskatemonthly.com

P.O. Box 2135, Paramount, CA 90723; tel. (800) 550-3502; fax (562) 630-3433

This 12-page monthly newsletter is published with a goal to help people live within their means and find practical and realistic solutions for their financial problems. It is filled with humor, tips and great information on stretching dollars and staying out of debt. \$24 for a one-year subscription.

Consumer Reports

www.consumerreports.com

Subscription Department, P.O. Box 53029, Boulder, CO 80321; tel. (800) 208-9696; fax (614) 842-6101

This monthly publication helps consumers get the best deals on big purchases, such as buying new and used cars. \$26 for a one-year subscription (13 issues).

Dollars and Sense (D&S) Magazine

www.dollarsandsense.org

The Economic Affairs Bureau, Inc., 29 Winter St., Boston, MA 02108; tel. (617) 447-2177; fax (617) 447-2179; dollars@dollarsandsense.org

This bimonthly magazine publishes a broad range of critical articles with an economic theme, including the economy, housing, union reform, government regulation, unemployment, the environment, urban conflict and activism in an accessible format. \$18.95 for a one-year subscription.

The Economist Magazine

www.economist.com

The Economist Subscription Services, P.O. Box 58524, Boulder, CO 80322-8524; tel. (800) 456-6086; fax (641) 842-6101; economist@neodata.com

This magazine contains news, opinions, ideas and analyses of the U.S. and international economies. \$98.00 for a one-year subscription.

Forbes Magazine

www.forbes.com

P.O. Box 5471, Harlan, IA 51593; tel. (800) 888-9896; fax (515) 246-1020

This magazine is dedicated to business and financial news. \$29.99 for 13 issues.

Kiplinger's Personal Finance Magazine

www.kiplinger.com

1729 H St. N.W., Washington, D.C. 20006; tel. (202) 887-6645

This magazine provides personal finance and business forecasting guidance to consumers in the form of practical, down-to-earth investment and wealth accumulation tips. It provides information and guidance to help manage personal finance in mutual funds, savings, home ownership, car buying, paying for college, retirement planning and insurance. \$12.00 for a one-year subscription.

Money Magazine

www.money.com

Money, P.O. Box 60001, Tampa, FL 33660-0001; tel. (800) 633-9970

This publication covers a range of financial topics and its Web site features an interactive financial management course. \$9.95 for a one-year subscription (13 issues).

The Motley Fool

www.fool.com

2000 Duke St., Fourth Floor, Alexandria, VA 22314; fax: (703) 254-1999

This online finance and investing publication is written in accessible vocabulary. E-mail subscriptions are free.

Smart Money Magazine

www.smartmoney.com

P.O. Box 7538, Red Oak, IA 51591; tel. (800) 444-4204; smycustserv@cdfsfulfillment.com

This magazine is dedicated to investing tips and information. \$12.00 for a one-year subscription.

The Wall Street Journal

www.wsj.com

Tel. (800) 975-8609

This daily newspaper is a source for business news and information in the world today. \$99.00 for a one-year subscription.

“The Color of Money” in The Washington Post

by *Michelle Singletary*

www.washingtonpost.com

1150 15th St. N.W., Washington, D.C. 20071; tel. (800) 446-4418; singletarym@washpost.com

This weekly column featured in the Sunday-edition *Post* discusses a variety of issues related to personal finance. \$44.95 for a one-year subscription (52 issues).

Young Money

www.youngmoney.com

2010 Park Center Drive, Suite 310, Orlando, FL 32835; tel. (407) 532-5745; fax (407) 532-5750; tromer@youngmoney.com



This bimonthly money, business and lifestyle magazine written primarily by student journalists specifically focuses on money management, entrepreneurship, careers, investing, technology, travel, entertainment and automotive topics and aims to change the way young adults earn, manage, invest and spend money. \$15.95 for a one-year subscription.

ASSET-SPECIFIC CURRICULA

Home Ownership Education Curricula

Realizing the American Dream, 3rd Edition

NeighborWorks® America

www.nw.org

NeighborWorks® America, 1325 G St. N.W., Suite 800, Washington, D.C. 20005-3100; tel. (800) 438-5547; fax (202) 376-2268

Realizing the American Dream Trainer's Manual, 3rd Edition, and its complementing *Manual for Homebuyers* are the definitive resource for homebuyer training and education. The manuals cover the entire home ownership process and are sequentially organized in six modules that are presented in a user-friendly format that demystifies the complexities of home buying by simplifying instruction and learning. The trainer's manual includes valuable teaching tools, participatory activities, worksheets and visual aids; \$20. The manual for homebuyers contains detailed information, worksheets, self-tests, sample documents and glossary; \$15. Both manuals are available in Spanish and English.

FasTrak to Homeownership

Chattanooga Neighborhood Enterprise

www.cneinc.org

1301 Market St., Suite 100, Chattanooga, TN 37402; tel. (423) 756-6201; fax (423) 756-3851

This workbook, which is geared toward participants who are near ready for home ownership, with few or no barriers, seeks to empower participants with the practical information and skills needed to accomplish home ownership. At the end of each of its seven chapters are related handouts. The workbook also features a glossary of terms. Available in Spanish and English; 97 pages. Charge is the cost of printing and shipping.

Keeping the American Dream

NeighborWorks® America

www.nw.org

NeighborWorks® America, 1325 G St. N.W., Suite 800, Washington, D.C. 20005-3100; tel. (800) 438-5547; fax (202) 376-2268



This manual focuses on critical information consumers need to maintain their status as a homeowner. Important budgeting considerations as well as home maintenance and improvements are the focal points of this reference guide. \$15.

The Keys to Homeownership, 2nd Edition

National Foundation for Credit Counseling

www.nfcc.org

801 Roeder Road, Suite 900, Silver Spring, MD 20910; tel. (301) 589-5600; fax (732) 578-4652

This workbook provides general information designed to assist potential homebuyers in obtaining affordable housing. It provides the consumer with guidance on purchasing a home, obtaining a mortgage, budgeting to meet monthly costs and maintaining a home. Worksheets are included. The guide is available in English and Spanish. 91 pages; \$20.95.

Keys to My Home

www.keystomyhome.org



This new online curriculum developed by the NeighborWorks® Center for Home Ownership Education and Counseling (NCHEC), in partnership with E*Trade Financial, is based on the consumer manual *Realizing the American Dream*. It is a Web-based package of calculators, learning modules and comparison tools. Geared toward home ownership counselors and their clients, this free tool is easy to use and clearly designed.

OTHER ASSET-SPECIFIC RESOURCES

Home Ownership Education Resources

Fannie Mae Foundation

www.fanniemaefoundation.org

Although the Fannie Mae Foundation has ceased its day-to-day operations, Fannie Mae, the Foundation's sole funder, has consolidated its philanthropic initiatives into the Office of Community and Charitable Giving. Its Web site has links to education tools, training manuals, and housing-related periodicals, reports and census notes it previously published.

Fannie Mae

www.fanniemaefoundation.org

3900 Wisconsin Ave. N.W., Washington, D.C. 20016-2899; tel. (800) 732-6643 or (202) 752-7000

Fannie Mae works with mortgage lenders and others to help make the American Dream of home ownership a reality. Fannie Mae's Web sites include homepath.com, a resource that helps users find the Fannie Mae mortgage and lender that's right for them. Fannie Mae has developed a large array of innovative mortgage products, available through a nationwide network of Fannie Mae-approved lenders. Fannie Mae doesn't lend money directly to borrowers. Homepath.com also offers a number of tools, such as calculators, a glossary of terms, a list of organizations that provide counseling and a list of mortgage lenders.

Freddie Mac

www.freddiemac.com

8200 Jones Branch Drive, McLean, VA 22102; tel. (800) 373-3343 or (703) 903-2000

Freddie Mac is a shareholder-owned corporation dedicated to making the American dream of decent, accessible housing a reality. The Buying and Owning a Home section on the Web site includes an online guide to the home buying process in English and Spanish, financial calculators and tools, and a list of properties for sale.

Homeownership Preservation Foundation

www.995.hope

8400 Normandale Lake Blvd., Suite 250, Minneapolis, MN 55437; tel. (952) 857-8910



Through its 888-995-HOPE hotline, the Homeownership Preservation Foundation has a single mission: to help homeowners avoid foreclosure. It is an independent nonprofit that provides HUD-approved counselors dedicated to helping homeowners.

Mortgage Bankers Association of America (MBA)

www.mbaa.org

1919 Pennsylvania Ave. N.W., Washington, D.C. 20006; tel. (202) 557-2700

The MBA is the national association representing the real estate finance industry. It serves its members by representing their legislative and regulatory interests before the U.S. Congress and federal agencies, meeting their educational needs through programs and a range of periodicals and publications, and supporting their business interests with a variety of research initiatives and other products and services. The MBA is unique in that it is the only association devoted exclusively to real estate finance and joins together the many different participants in the real estate finance industry.

NeighborWorks[®] America

www.nw.org

1325 G St. N.W., Suite 800, Washington, D.C. 20005; tel. (202) 220-2300; fax (203) 376-2600

NeighborWorks[®] America is a national nonprofit organization created by Congress to provide financial support, technical assistance and training for community-based revitalization efforts. The NeighborWorks[®] Web site hosts information on trainings, policy, publications and data. The NeighborWorks network represents the neighborhood revitalization and educational services offered by NeighborWorks[®] America, Neighborhood Housing Services of America and a national network of public and private partnerships, the NeighborWorks[®] network.

NeighborWorks[®] Center for Home Ownership Education and Counseling promotes long-term home ownership for low-income families by promoting training standards and quality service delivery. Its efforts center on providing continuing education and certification for home ownership practitioners, along with delivering professional tools and resources. Resources include articles, publications and symposia proceedings related to home ownership education and counseling. One of the newest additions to its growing range of valuable practitioner resources are the Consumer Home Buying Guides, a set of four consumer-focused guides to various stages of the home buying process. Developed by Fannie Mae Foundation, these guides deliver practical, specific and concise information in a user-friendly format. From the NCHCEC section of the Web site, practitioners can find out how their organizations can support and adopt the National Industry Standards for Homeownership Education and Counseling.

U.S. Department of Housing and Urban Development (HUD)

www.hud.gov

451 Seventh St. S.W., Washington, D.C. 20410; tel. (202) 708-1112 or (800) 569-4287

HUD is the federal agency responsible for national policy and programs that address America's housing needs, improve and develop the nation's communities and enforce fair housing laws. HUD's mission is to increase home ownership, support community development and increase access to affordable housing free from discrimination. As such, HUD plays a major role in supporting home ownership by underwriting home ownership for lower- and moderate-income

families through its mortgage insurance program. HUD also provides funding and information for housing counseling agencies including how to become a HUD-certified housing counseling agency, housing counseling trainings and consumer information and resources. HUD's Web site serves as a resource for HUD-approved housing counseling agencies and other local agencies, which assist homeowners. HUD USER, HUD's policy development and research information service (www.huduser.org), is the primary source for federal reports and information on housing policy and programs, economic development, urban planning and other housing-related topics. It also creates and distributes a wide variety of useful information products and services for home ownership educators and counselors.

In the Consumer Information section of its Web site, HUD has consumer tip sheets to avoid fraud, information on homebuyers' and borrowers' rights, and many resources for potential homebuyers, including information on shopping for a mortgage, working with a real estate professional and calculating an affordable mortgage. In this section, consumers can search for HUD-approved housing counseling agencies in their area.

Microenterprise Development Resources

ACCION USA

www.accionusa.org

56 Roland St., Suite 300, Boston, MA 02129; tel. (866) 245-0783; fax (617) 625-7020;

info@accionusa.org



ACCION USA is a private nonprofit organization that offers small business loans of up to \$25,000 and financial literacy education to small business owners in the United States. Its online Small Business Resource Center offers training, advice, expertise and other small-business resources.

The Aspen Institute

www.aspeninstitute.org

One Dupont Circle N.W., Suite 700, Washington, D.C. 20036; tel. (202) 736-5800;

fax (202) 467-0790

The Aspen Institute is an international nonprofit educational institution dedicated to enhancing the quality of leadership through informed dialogue. Its Economic Opportunities Program publishes a number of materials on microenterprise, including a directory of programs, evaluations of programs, innovative strategies and program models.

The Association for Enterprise Opportunity (AEO)

www.microenterpriseworks.org

1601 N. Kent St., Suite 1101, Arlington, VA 22209; tel. (703) 841-7760; fax (703) 841-7748;

aeo@assoceo.org

AEO is a membership organization whose affiliates are either directly involved in enterprise opportunity projects or engaged in such supportive activities as public policy, training and technical assistance.

California Association for Microenterprise Opportunity (CAMEO)

www.microbiz.org

275 Fifth St., Fourth Floor, San Francisco, CA 94103; tel. (415) 348-6214; fax (415) 541-8588;

cameo@microbiz.org

CAMEO is a statewide association of organizations, agencies and individuals dedicated to furthering microenterprise development in California. CAMEO builds the capacity of practitioner organizations to better meet customer needs. The Web site contains Web seminars for practitioners on topics ranging from assessment tools to advocacy. Additionally, CAMEO produces a newsletter entitled "Enterprising Times."

Education Training and Enterprise Center (EDTEC INC)

www.edtecinc.com

13 Market St., Camden, NJ 08102; tel. (800) 963-9361; fax (856) 963-8110; edtec@edtecinc.com

EDTEC is a management consulting and training firm. EDTEC's Education Division develops and produces curriculum materials that promote enterprise, job training and economic development. EDTEC publishes the *New Youth Entrepreneur*, a comprehensive youth entrepreneurship curriculum; *Making Money the Old Fashioned Way*, a history of entrepreneurship in the African American community; and an array of materials focused on economic development issues including financial literacy, microloan development and nonprofit board training.

FIELD

www.field.org

One Dupont Circle, N.W., Suite 700, Washington, D.C. 20036; tel. (202) 736-1071; fax (202) 467-0790; fieldus@aspeninst.org

FIELD's mission is to identify, develop and disseminate best practices and to educate funders, policymakers and others about microenterprise as an antipoverty strategy. FIELD is part of the Aspen Institute and creates many helpful resources for microenterprise agencies. "State of the Field" is a major new publication from FIELD that examines the state of the microenterprise industry in the United States. FIELD also produces a series of best practice manuals and houses MicroTest. MicroTest is a management tool that empowers microenterprise practitioners to gauge and improve the performance of their program and the outcomes of their clients.

Institute for Social and Economic Development (ISED)

www.ised.org

1900 L St. N.W., Suite 705, Washington, D.C. 20036; tel. (202) 223-3288; ised@ised.us

The mission of ISED is to strengthen the social and economic well-being of individuals and communities. ISED Solutions is a consulting and evaluation organization headquartered in Washington, D.C. that specializes in refugee and immigrant services, economic and asset development, organizational capacity building, performance measurement, program evaluation and public policy analysis. Picture This! is a picture-based financial literacy curriculum developed for immigrants and refugees with limited English and literacy skills. It emphasizes experiential learning through visual aids, pictorial stories and hands-on activities such as writing checks and balancing budgets. The curriculum encourages trainers to involve the entire family in the lessons and is useful for anyone with limited literacy.

National Business Education Association (NBEA)

www.nbea.org

1914 Association Drive, Reston, VA 20191-1596; tel. (703) 860-8300; fax (703) 620-4483;

nbea@nbea.org

NBEA is the nation's largest professional organization devoted exclusively to serving individuals and groups engaged in the instruction, administration, research and dissemination of information for and about business.

NBEA offers a number of publications related to business education, such as standards, teaching strategies and methods, reference guides and a quarterly newsletter. NBEA developed "Entrepreneurship Teaching Strategies," which covers nine basic concepts and provides 26 easy-to-follow lesson plans for business educators.



National Business Incubation Association (NBIA)

www.nbia.org

20 E. Circle Drive, #37198, Athens, OH 45701-3571; tel. (740) 593-4331; fax (740) 593-1996

NBIA is the world's leading organization advancing business incubation and entrepreneurship. It provides thousands of professionals with the information, education, advocacy and networking resources to bring excellence to the process of assisting early-stage companies worldwide. NBIA offers a number of publications related to business incubation.

National Foundation for Teaching Entrepreneurship (NFTE)

www.nfte.com

120 Wall St., 29th Floor, New York, NY 10005; tel. (212) 232-3333 or (800) 367-6383; fax (212) 232-2244

NFTE provides entrepreneurship education programs to young people from low-income communities. NFTE's programs teach entrepreneurship using experiential curriculum. There are versions for middle school, high school and young adult students, with corresponding reading levels and complexity. The curriculum entitled "How to Start and Operate a Small Business" is in its 10th edition and includes case studies and sample business plans and teacher and student guides. In an NFTE program students learn business concepts and practice skills including negotiation and pricing, and they work on completion of business plans for their own individual businesses.

NxLevelL

www.nxlevel.org

63 E. 11400 South, #322, Sandy, UT 84070; tel. (800) 873-9378 or (801) 446-6162; fax (800) 860-0522

The NxLevelL Entrepreneurial Training Programs are hands-on business development courses designed to help entrepreneurs advance their skills in starting, growing and managing their business. The NxLevelL Training Network is a group of organizations engaged in entrepreneurial training,

including small business development centers, chambers of commerce, business incubators, councils and associations of government, private industry councils, planning districts, community development corporations, United States Department of Agriculture agencies, native American groups, Small Business Association-funded training organizations, community development financial institutions, loan funds and others. The purpose of the network is to develop training curricula and share best practices among network partners, including effective operational, funding and management strategies.

Service Corporation of Retired Executives (SCORE)

www.score.org

SCORE Association, 409 Third St. S.W., Sixth Floor, Washington, D.C. 20024; tel. (800) 634-0245; fax (202) 205-7636; contact.score@sba.gov

SCORE's tag line is "Counselor to America's small business." It is a national nonprofit association with volunteer members and chapters throughout the United States dedicated to entrepreneur education and the formation, growth and success of small business nationwide. Working and retired executives and business owners donate their time and expertise as volunteer business counselors and provide confidential counseling and mentoring free of charge. SCORE offers several workbooks and brochures on small business topics and a business resource index, which provides links to business information and tools.

The U.S. Chamber of Commerce

www.uschamber.com

1615 H St. N.W., Washington, D.C. 20062-2000; tel. (202) 659-6000



The U.S. Chamber of Commerce is the world's largest business federation representing more than 3 million businesses of all sizes, sectors and regions. It includes hundreds of associations, thousands of local chambers and more than 100 American chambers of commerce in 91 countries. Its Small Business Resources section assists entrepreneurs in building, managing and expanding their companies by providing comprehensive information, business tools and tips on the subjects and issues affecting small businesses.

U.S. Small Business Association (SBA)

www.sba.gov

6302 Fairview Road, Suite 300, Charlotte, NC 28210; (800) 827-5722; answerdesk@sba.gov

The SBA is dedicated to providing customer-oriented, full-service programs and accurate, timely information to the entrepreneurial community. The SBA helps Americans start, build and grow businesses. The SBA has an extensive network of field offices and partnerships with public and private organizations throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam.

The Wall Street Journal Entrepreneur

online.wsj.com/small-business



Entrepreneur is a comprehensive online resource for small businesses. The Web site features articles, podcasts, e-mail newsletters and toolkits for entrepreneurs.

Job Training and Education Resources

Council for Adult and Experiential Learning (CAEL)

www.cael.org

55 E. Monroe St., Suite 1930, Chicago, IL 60603; tel. (312) 499-2600; fax (312) 499-2601

CAEL focuses on adult learning and workforce development and has local and regional networks of education and training providers representing a broad range of disciplines. CAEL offers consultative services, conducts research and publishes books and papers related to adult learning, public policy and workforce development. Publications include the CAEL Forum and News, which is published three times a year and provides updates concerning adult education, workforce development and public policy. CAEL acts as an intermediary of information, resources and technical assistance related to lifelong learning goals.

ERIC (Education Resource Information Center)

www.eric.ed.gov

ERIC Project, Computer Sciences Corporation, 655 15th St. N.W., Suite 500, Washington, D.C. 20005; tel. (800) 538-3742

ERIC is an Internet-based digital library of education research and information sponsored by the Institute of Education Sciences of the U.S. Department of Education. ERIC provides access to bibliographic records of journal and nonjournal literature indexed from 1966 to the present.

The ERIC system is a searchable database consisting of a multitude of clearinghouses, each serving a specialized field of education, and support services. ERIC components offer products and services including ERIC digests, major publications, journals, full text materials in PDF format, bibliographies, referrals and computer searches.

NeighborWorks America
1325 G St. N.W., Suite 800
Washington, D.C. 20005
(202) 220-2300
www.nw.org

