

UNITED STATES GOVERNMENT DEPARTMENTS, AGENCIES, AND QUASI-GOVERNMENTAL AGENCIES
BOARD OF GOVERNORS OF THE FEDERAL RESERVE BOARD
Consumer Information
http://www.federalreserve.gov/consumerinfo/
CONSUMER FINANCIAL PROTECTION BOARD
Information for Servicemembers
http://www.consumerfinance.gov/servicemembers/
Financial Education Blog
http://www.consumerfinance.gov/blog/category/financial-education/
Know Before You Owe
http://www.consumerfinance.gov/knowbeforeyouowe/
FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)
Money Smart – A Financial Education Program
https://www.fdic.gov/consumers/consumer/moneysmart/
FEDERAL RESERVE
Federal Reserve Education
http://www.federalreserveeducation.org/
FEDERAL RESERVE BANK OF BOSTON
The Informed Home Buyer
http://www.theinformedhomebuyer.org/
FEDERAL RESERVE BANK OF CLEVELAND
Learning Center and Money Museum
https://www.clevelandfed.org/en/Learning%20Center%20and%20Money%20Museum.aspx
FEDERAL RESERVE BANK OF DALLAS
Personal Finance Education
http://www.dallasfed.org/educate/pfe.cfm
FEDERAL RESERVE BANK OF NEW YORK
Outreach and Education
http://newyorkfed.org/outreach-and-education/
FEDERAL RESERVE BANK OF PHILADELPHIA
Resources for Individuals and Consumers
http://www.philadelphiafed.org/education/individuals/
FEDERAL RESERVE BANK OF RICHMOND
Education
http://www.richmondfed.org/EDUCATION/index.cfm
FEDERAL RESERVE BANK OF SAINT LOUIS
Economics and Personal Finance Education Resources
https://www.stlouisfed.org/education
FEDERAL RESERVE BANK OF SAN FRANCISCO
Education Highlights
http://www.frbsf.org/education/
FEDERAL TRADE COMMISSION
Money Matters
http://www.ftc.gov/bcp/edu/microsites/moneymatters/index.html
Consumer Information: Privacy, Money and Credit, Homes and Mortgages, Video and Media
http://www.consumer.ftc.gov/

FINANCIAL LITERACY AND EDUCATION COMMISSION
MyMoney.gov
http://www.mymoney.gov/
US DEPARTMENT OF AGRICULTURE
National Institute of Food and Agriculture
Investing For Your Future: A Resource for Financial Security Later In Life
http://nifa.usda.gov/resource/investing-your-future-resource-financial-security-later-life
US COMMODITIES FUTURES TRADING COMMISSION
http://www.cftc.gov/consumerprotection/educationcenter/index.htm
US DEPARTMENT OF DEFENSE
Military OneSource: Money Management
http://www.militaryonesource.mil/pfm
US DEPARTMENT OF EDUCATION
Financial Awareness Counseling
https://studentloans.gov/myDirectLoan/financialAwarenessCounseling.action?execution=e2s1
Flyers on Identity Theft, and Student Loans
http://studentaid.ed.gov/resources
US GENERAL SERVICES ADMINISTRATION
Office of Citizen Services and Innovative Technologies
Kids.gov – Money
http://kids.usa.gov/teens-home/money/index.shtml (6-8)
http://kids.usa.gov/grown-ups/money/index.shtml (Teachers and Parents)
US DEPARTMENT OF LABOR
Financial Literacy for Youth with Disabilities
http://www.dol.gov/odep/research/FinancialEducationYouthDisabilitiesLiteratureReview.pdf
Women Division
Wise Up: Financial Planning for Generation X & Y Women
http://wiseupwomen.tamu.edu/
Employee Benefits Security Administration
Health Benefits Education Campaign
http://www.dol.gov/ebsa/hbec.html#.UOkaKHeC_h4
Saving Matters: Retirement Savings Education Campaign
http://savingmatters.dol.gov/
UNITED STATES MINT
Financial Literacy
http://www.usmint.gov/kids/teachers/financialliteracy/
SECURITIES AND EXCHANGE COMMISSION
Office of Investor Education and Advocacy
Just for Teachers
http://www.sec.gov/investor/teachers.shtml
US SOCIAL SECURITY ADMINISTRATION
Benefit Calculators
http://www.ssa.gov/planners/benefitcalculators.htm
Identity Theft
http://oig.ssa.gov/report-fraud-waste-or-abuse/what-cant-oig-investigate/identity-theft
US DEPARTMENT OF THE TREASURY
Ready. Save. Grow.
http://www.treasurydirect.gov/readysavegrow/

### US DEPARTMENT OF THE TREASURY

Comptroller of the Currency Help With My Bank <u>http://helpwithmybank.gov/</u>

*Financial Literacy Resources Directory* <u>http://www.occ.gov/topics/community-affairs/resource-directories/financial-literacy/index-financial-literacy.html</u>

Bureau of the Public Debt Money Math: Lessons for Life http://www.treasurydirect.gov/indiv/tools/tools\_moneymath.htm

#### PRESIDENT'S ADVISORY COUNCIL ON FINANCIAL CAPABILITY

Money As You Grow

Five different modules aimed at elementary through secondary <a href="http://moneyasyougrow.org/#">http://moneyasyougrow.org/#</a>



STATE GOVERNMENT RESOURCES	
ALABAMA	
State Treasurer (and NAST Foundation)	
Tomorrow's Money	
http://alabama.tomorrowsmoney.org/	
ALASKA	
Governor's Council on Disability and Special Education	
Financial Literacy	
http://dhss.alaska.gov/gcdse/Pages/partners/assets/fl.as	<u>px</u>
ARIZONA	
Office of the State Treasurer	
Financial Literacy	
http://www.aztreasury.gov/financial-literacy/	
CALIFORNIA	
Department of Education	Department of Financial Institutions
Grade K-12 Financial Literacy Resources	California Financial Literacy Month Portal
http://www.cde.ca.gov/eo/in/fl/finlitk12.asp	http://www.caflm.ca.gov/
COLORADO	
Department of Education	Department of Higher Education
Personal Financial Literacy	College in Colorado
http://www.cde.state.co.us/cofinancialliteracy	http://www.cicmoney101.org/
DELAWARE	
Office of the State Bank Commissioner	
Consumer Education	
http://banking.delaware.gov/services/conedu/toc.shtml	
FLORIDA	
Chief Financial Officer	
Your Money Matter\$	
http://www.myfloridacfo.com/ymm/	
GEORGIA	
Department of Banking and Finance	
Index of Financial Topics	
http://dbf.georgia.gov/index-financial-topics-list	
HAWAI'I	
Department of Commerce and Consumer Affairs	
Consumer Outreach	
http://cca.hawaii.gov/consumer-outreach/	
IDAHO	
Department of Finance	
Financial Literacy	
http://finance.idaho.gov/Education/FinancialLiteracy.asp	<u>×</u>
ILLINOIS	
Department of Financial and Professional Regulation	
Financial Literacy 101	
http://www.idfpr.com/finlit101/default.asp	

INDIANA	
Secretary of State, Securities Division	Department of Education <i>Financial Literacy Education</i> (curriculum standards)
Personal Finance 101	http://www.doe.in.gov/achievement/career-
http://www.in.gov/sos/securities/3285.htm	education/financial-literacy-education
	Financial Literacy http://www.doe.in.gov/standards/financial-literacy
IOWA	
State Treasurer	Iowa Financial Literacy Summit 2015
	https://www.educateiowa.gov/event/iowa-financial-
Financial Literacy	literacy-summit
http://www.treasurer.state.ia.us/for_citizens/financial_	
literacy/	Department of Education
	Financial Literacy Work Team
	https://www.educateiowa.gov/financial-literacy-work- team
KANSAS	<u>team</u>
State Treasurer	
Financial Education and Resources	
http://www.kansascash.com/prodweb/personal_finance	/meetthedirector.php
KENTUCKY	
Department of Education	
Financial Literacy and Personal Finance	
http://education.ky.gov/curriculum/docs/tt/Pages/Finan	cial-Literacy-and-Personal-Finance.aspx
LOUISIANA	
Office of Student Financial Assistance (partnered with Jun	npStart Coalition)
Financial Literacy and You	
http://www.osfa.la.gov/FLY/FLYhome.htm	
MAINE	
Department of Education	
Financial Literacy Resources: Maine Based Resources	
http://www.maine.gov/doe/socialstudies/resources/fina	ncialliteracy.html
Office of the State Treesurer	
Office of the State Treasurer TeachME Financial Literacy	
http://maine.gov/treasurer/teachmefinlit/index.html	
MARYLAND	
State Treasurer	Comptroller of Maryland
Resources for Financial Planning and Education	Financial Literacy for Students
http://www.treasurer.state.md.us/financial-	http://comptroller.marylandtaxes.com/Public Services/
literacy.aspx	Agency Information/Office of the Comptroller/Comptr
	oller Initiatives/Financial Literacy.shtml
MICHIGAN	
Michigan Student Aid	Department of Education
Basic Financial Literacy/Financial Resources Database	<b>News You Can</b> Use – Teaching Financial Literacy K-12
http://www.michigan.gov/mistudentaid/0,4636,7-128-	http://www.michigan.gov/documents/mde/FinanciaLite
<u>60970_61101,00.html</u>	racy_222482_7.pdf
MISSOURI	
Department of Elementary and Secondary Education	
Family Consumer Sciences and Human Services – Curricul	um
http://dese.mo.gov/college-career-readiness/career-ed-p	programs/family-consumer-sciences-human-svcs-
<u>ed/curriculum</u>	

MINNESOTA	
Department of Commerce	Department of Health
Financial Literacy Tips	PREP – Financial Literacy
http://mn.gov/commerce/consumers/financial-	http://www.health.state.mn.us/divs/cfh/program/prep/
literacy/Financial-Literacy-Tips.jsp	<u>Financial.cfm</u>
Financial Tools for Military Families	Department of Human Rights
http://mn.gov/commerce/consumers/financial-	Financial Literacy and Predatory Lending
<u>literacy/military-families/</u>	On the Margins: People and Communities Locked Out of
	the American Dream (Video)
	http://mn.gov/mdhr/education/video_onthemargins.ht
MONTANA	<u>ml</u>
Office of the Commissioner of Higher Education Montana University System, Student Financial Services	
Get Money Smarts	
http://www.getmoneysmarts.org/	
NEW HAMPSHIRE	
Consumer Education Partnership (Multiple Department/A	gency sponsorship)
http://www.nh.gov/consumer/	от , , , , , , , , , , , , , , , , , , ,
NEVADA	
Department of Education	Secretary of State
Financial Literacy	Securities Division Publications
http://www.doe.nv.gov/Standards_Instructional_Suppo	http://nvsos.gov/index.aspx?page=198
rt/Nevada Academic Standards/Financial Literacy/	
NEW JERSEY	
Department of Banking and Finance	Department of Education
Personal Finance Topics	New Jersey Core Curriculum Content Standards – 21 <sup>st</sup>
http://www.state.nj.us/dobi/division_consumers/financ	Century Life and Careers
e/personalfinance_menu.htm	http://www.nj.gov/education/aps/cccs/career/resource
NEW YORK	<u>s.htm</u>
Attorney General – Consumer Frauds and Protection	Department of State – Division of Consumer Protection
Bureau	http://www.dos.ny.gov/consumerprotection/
http://www.ag.ny.gov/bureau/consumer-frauds-bureau	<u>mtp://www.dos.ny.gov/consumerprotection/</u>
	Office for People With Developmental Disabilities
Department of Financial Services	A Financial Education Guide for Existing & Potential
http://www.dfs.ny.gov/consumer/dfs_consumers.htm	Homeowners & Renters With Developmental Disabilities:
	Building A Solid Financial Foundation Through Education
	(2008)
	http://www.opwdd.ny.gov/opwdd regulations guidanc
	e/guidance documents/a financial education guide fo
	r existing and potential homeowners and renters wi
NORTH DAKOTA	r existing and potential homeowners and renters wi
State Treasurer	r existing and potential homeowners and renters wi
State Treasurer http://www.nd.gov/treasurer/financial-literacy/	r existing and potential homeowners and renters wi
State Treasurer <u>http://www.nd.gov/treasurer/financial-literacy/</u> OHIO	r existing and potential homeowners and renters wi th developmental disabilities
State Treasurer http://www.nd.gov/treasurer/financial-literacy/ OHIO State Treasurer	r existing and potential homeowners and renters wi th developmental disabilities
State Treasurer http://www.nd.gov/treasurer/financial-literacy/ OHIO State Treasurer <i>Financial Education</i>	r existing and potential homeowners and renters wi th developmental disabilities
State Treasurer http://www.nd.gov/treasurer/financial-literacy/ OHIO State Treasurer	r existing and potential homeowners and renters wi th developmental disabilities

GW Office of Student Financial Assistance – Financial Education Resources List. Note: Please note that links are effective March 2015.

005001	
OREGON	
State Treasury – Oregon 529 College Savings Network	
Financial Literacy	
http://www.oregon529network.com/treasury/Oregon529	<u>JNetwork/FinancialLiteracy/Pages/default.aspx</u>
PENNSYLVANIA	
Department of Banking	Department of Education
Your Money's Best Friend	Economic Education/Financial Literacy (includes
http://www.moneysbestfriend.com/	curriculum standards)
	http://www.education.state.pa.us/portal/server.pt/com
	munity/financial_education/14630
RHODE ISLAND	
Office of the Attorney General – Consumer Protection Un	it
http://www.riag.ri.gov/ConsumerProtection/About.php#	
SOUTH CAROLINA	
State Treasurer of South Carolina	
Financial Literacy & Resources	
http://www.treasurer.sc.gov/citizens/financial-literacy-re	sources/
SOUTH DAKOTA	
Office of the State Treasurer	
Financial Literacy	
http://sdtreasurer.gov/literacy/financialliteracy/	
TENNESSEE	
Department of the Treasury, Tennessee Financial	Department of Financial Institutions
Literacy Commission	Financial Literacy/Consumer Education
(includes clearinghouse of resources)	http://www.tennessee.gov/tdfi/crd/ConsumerEducation
Financial Literacy	<u>.shtml</u>
http://www.treasury.state.tn.us/FinLit/index.html	
TEXAS	
Office of the Attorney General	Existing Financial Literacy Curricula
Consumer Protection	http://www.occc.state.tx.us/pages/consumer/education
https://www.oag.state.tx.us/consumer/index.shtml	/curric.htm
Office of Consumer Credit Commissioner	Texas Education Agency
Guide to Financial Literacy and Education Resources	Personal Financial Literacy List of Approved Courses
http://www.occc.state.tx.us/pages/consumer/educatio	http://www.tea.state.tx.us/index2.aspx?id=2147489327
n/Financial Literacy Resources.html	
UTAH	
Department of Financial Institutions	State Department of Education & Utah Education
Consumer Tips	Network
http://dfi.utah.gov/ConsTips.htm	Finance in the Classroom (curriculum requirements &
	resources)
	http://financeintheclassroom.org/partners.shtml
VERMONT	
Office of the State Treasurer	
Financial Literacy In Vermont	
http://www.vermonttreasurer.gov/financial-literacy	
VIRGINIA	
Office of the Attorney General	Virginia Employment Commission
	Financial Literacy
Identity Theft	
http://www.oag.state.va.us/index.php/programs-	http://www.vec.virginia.gov/find-a-job/financial-literacy
	http://www.vec.virginia.gov/find-a-job/financial-literacy
http://www.oag.state.va.us/index.php/programs-	http://www.vec.virginia.gov/find-a-job/financial-literacy State Corporation Commission
http://www.oag.state.va.us/index.php/programs-	

GW Office of Student Financial Assistance – Financial Education Resources List. Note: Please note that links are effective March 2015.

### WEST VIRGINIA

Office of the Attorney General Consumer Protection

http://www.ago.wv.gov/consumerprotection/Pages/default.aspx

#### WISCONSIN

Office of Financial Literacy Your Money Matters – Financial Education https://www.wdfi.org/ymm

Department of Public Instruction Wisconsin's Model Academic Standards for Personal Financial Literacy http://standards.dpi.wi.gov/sites/default/files/imce/standards/pdf/pfl.pdf

### **OTHER**

DISTRICT OF COLUMBIA Department of Insurance, Securities and Banking Consumer Education and Resources http://disb.dc.gov/page/consumer-education-and-resources



Please direct any inquiries regarding this list to: David R Smedley Associate Director, Compliance and Policy Office of Student Financial Assistance Email: dsmedley@email.gwu.edu



# Office of Student Financial Assistance

## FINANCIAL EDUCATION RESOURCES

NON-US GOVERNMENT RESOURCES & RELATED RESO	URCES
AUSTRALIA	
Australian Government – Financial Literacy Foundation Financial literacy: Australians understanding money http://www.financialliteracy.gov.au/media/209293/au	Money Smart Teachers
tralians-understanding-money.pdf	
CANADA Bank of Canada/Banque du Canada	
Financial Education Resources	
http://www.bankofcanada.ca/about/educational-resources	urces/financial-education-resources/
Financial Company America America	
Financial Consumer Agency of Canada http://www.fcac-acfc.gc.ca/eng/Pages/home-accueil.a	sov.
nttp.//www.itac-acit.gc.ca/eng/rages/nome-accuen.a	<u>2hx</u>
Your Financial Toolkit	
http://www.fcac-acfc.gc.ca/Eng/resources/educationa	<u>lPrograms/ft-of/Pages/home-accueil.aspx</u>
Industry Canada - Office of the Superintendent of Bank	ruptcy
Dealing with Debt: A Consumer's Guide	
http://www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/br01861.	<u>html</u>
Industry Canada Office of Consumer Affairs	
Tools and Resources for Consumers	
http://www.consumerinformation.ca/eic/site/032.nsf/	/eng/home?OpenDocument
Canada Deposit Insurance Corporation YouTube Channel	
https://www.youtube.com/user/CDICchannel	
MANITOBA	
Financial Literacy Resource Website	
http://www.gov.mb.ca/finance/literacy/welcome.html	
NOVA SCOTIA	
Financial Planning and Protection Fact Sheets	
http://novascotia.ca/seniors/financial_planning_&_pro	otection.asp
Labour and Advanced Student Assistance	
Money Matters – Financial Literacy Glossary	
http://www.novascotia.ca/studentassistance/Financing	g/MoneyMatters.asp
ONTARIO	
Ministry of Education	
A Sound Investment: Financial Literacy in the Ontario C	
http://www.edu.gov.on.ca/eng/financial literacy eng.	pdf

ONTARIO
Ministry of Education
Financial Literacy in the Ontario Classroom
(includes curriculum requirements)
http://www.edu.gov.on.ca/eng/surveyliteracy.html
QUÉBEC
Autorité des marchés financiers
http://tesaffaires.com/index.php/en/
NEW ZEALAND
Commission on Financial Literacy and Retirement Income
Financial Literacy
http://www.cffc.org.nz/what-we-do/financial-capability/
UNITED KINGDOM
Bank of England
Resources
http://www.bankofengland.co.uk/education/Pages/resources/default.aspx
Financial Services Authority
The Money Advice Service
https://www.moneyadviceservice.org.uk/en
UNITED NATIONS
Capital Development Fund
Financial Literacy
http://www.uncdf.org/en/tags/financial-literacy
UNICEF
Child Social and Financial Education (December 2012)
http://www.unicef.org/cfs/files/CSFE_module_low_res_FINAL.pdf
EUROPEAN CENTRAL BANK
Educational
Games, Simulations, and Animations
https://www.ecb.europa.eu/ecb/educational/html/index.en.html
OECD
International Gateway for Financial Education
(Database of global financial literacy programmes and database of research and articles)
http://www.financial-education.org/home.html



STATE GRANT AGENCIES, STATE GUARANTY AGENCIES, AND FEDERAL STUDENT LOAN SERVICERS
AMERICAN STUDENT ASSISTANCE
\$ALT
https://www.saltmoney.org/
ASPIRE RESOURCES, INC.
Money and Credit Matters
http://www.aspireresourcesinc.com/borrowers/money-and-credit-matters/default.aspx
Identity Theft and Online Fraud
http://www.aspireresourcesinc.com/contact-us/identity-theft-online-fraud/id-theft-online-fraud.aspx
CORNERSTONE EDUCATION LOAN SERVICES
Financial Literacy (Links to Practical Money Skills for Life):
http://mycornerstone.practicalmoneyskills.com/personalfinance/
EDFINANCIAL SERVICES
Help Center
http://www.edfinancial.com/helpcenter
EDUCATIONAL CREDIT MANAGEMENT CORPORATION
Outreach and Financial Literacy
https://www.ecmc.org/publication/financialLiteracy.html
Tools
http://www.ecmc.org/topic/tools.html
Training
Training http://www.ecmc.org/details/ECMCtraining.html
FEDLOAN SERVICING (PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY)
http://www.myfedloan.org redirects to http://www.youcandealwithit.com/
GEORGIA STUDENT FINANCE COMMISSION
Debt Management
http://www.gsfc.org/main/publishing/pdf/2008/debt_management_brochure.pdf
GRANITE STATE MANAGEMENT AND RESOURCES
Financial Tips
http://www.gsmr.org/manage.asp
Calculators
http://www.gsmr.org/calculators.asp
IOWA STUDENT AID CORPORATION
I Have a Plan™ Iowa
https://secure.ihaveaplaniowa.gov/
KENTUCKY HIGHER EDUCATION ASSISTANCE AGENCY
Website
http://itsmoney.kheaa.com/
Publication
http://www.kheaa.com/pdf/pubs/itsmoneybaby.pdf
FINANCE AUTHORITY OF MAINE
Money Management Toolkit: Maine's Guide to Becoming Financially Savvy
http://www.famemaine.com/files/Content/Publications/Money_Management_Toolkit.pdf

GREAT LAKES HIGHER EDUCATION ASSISTANCE CORPORATION
Knowledge Center
https://www.mygreatlakes.org/educate/knowledge-center/home.html
MICHIGAN GUARANTY AGENCY
Basic Financial Literacy and Financial Resources Database:
http://www.michigan.gov/mistudentaid/0,4636,7-128-60970 61101,00.html
MOHELA
Financial Literacy
https://www.mohela.com/DL/resourceCenter/AdditionalResources.aspx
MONTANA GUARANTY STUDENT LOAN PROGRAM
Managing Your Money
http://mgslp.com/managing-your-loan/manage-your-money
Identity Theft
http://mgslp.com/managing-your-loan/avoid-id-theft
Redirect to Montana University System Get Money Smarts
http://www.getmoneysmarts.org/
NAVIENT
Financial Education
https://www.navient.com/schools/borrower-communications-and-education/financial-education/
NELNET
Financial Literacy
http://www.nelnetloanservicing.com/financial-literacy/
NEW HAMPSHIRE HIGHER EDUCATION ASSISTANCE FOUNDATION
Manage Your Money
http://www.nhheaf.org/index.asp?page=pay_managemoney_
NEW JERSEY HIGHER EDUCATION ASSISTANCE AGENCY
Financial Literacy
http://www.hesaa.org/Pages/FinancialLiteracy.aspx
NEW MEXICO STUDENT LOANS
Financial Tools
http://www.nmeaf.org/financial-tools.html
NEW YORK HIGHER EDUCATION SERVICES CORPORATION
Financial Literacy Programs:
http://www.hesc.ny.gov/partner-access/financial-aid-professionals/debt-management/financial-literacy-
programs.html
COLLEGE FOUNDATION OF NORTH CAROLINA
Financial Literacy (partners with Decision Partners)
http://www.cfnc.org/paying/financial_literacy.jsp
BND STUDENT LOAN SERVICES (NORTH DAKOTA)
Tips for Managing Debt:
http://mystudentloanonline.nd.gov/repay your loans/tips for managing debt/index.html
OKLAHOMA COLLEGE ASSISTANCE PROGRAM
Money Management (Oklahoma Money Matters)
http://www.ocap.org/Money/index.shtml
PENNSYLVANIA HIGHER EDUCATION ASSISTANCE AGENCY
You Can Deal With It™
http://www.youcandealwithit.com/
RHODE ISLAND STUDENT LOAN AUTHORITY
Financial Education for Students
http://www.risla.com/financial-education-for-students
SOUTH CAROLINA STUDENT LOAN CORPORATION Loan Calculators
https://www.scstudentloan.org/loancalculators.aspx

TENNESSEE STUDENT ASSISTANCE CORPORATION
Money Management Tools & Counseling for College Students sections
http://www.tn.gov/collegepays/stud_par/stu_par.htm
TEXAS GUARANTEED STUDENT ASSISTANCE CORPORATION
Student Financial Education Program
http://www.tgslc.org/financial-education/
Manage Your Money
http://www.aie.org/manage-your-money/
Calculators (student loan repayment oriented)
http://www.tgslc.org/calculators/index.cfm#borrowers
VERMONT STUDENT ASSISTANCE CORPORATION
Financial Fitness Tools:
http://services.vsac.org/wps/wcm/connect/vsac/vsac/loan+repayment/financial+fitness+tools
US DEPARTMENT OF EDUCATION
Financial Awareness Counseling (student loan repayment oriented):
https://studentloans.gov/myDirectLoan/financialAwarenessCounseling.action?execution=e1s1
USA FUNDS
Life Skills program
http://www.lifeskills.org (to sign onto the program)
Brochure
http://www.usafunds.org/USAFunds%20ResourceLibrary/USAFundsLifeSkillsBrochure.pdf



COMMUNITY-BASED AND/OR NON-PROFIT ORGANZATIIONS & PROFESSIONAL ASSOCIATIONS
ACCESS GROUP
Financial Education Guides
https://www.accessgroup.org/financial-education-guides
ACTUARIAL EQUIDATION
Consumer Financial Education
http://www.actuarialfoundation.org/programs/consumer_education.shtml
AMERICAN ASSOCIATION OF COLLEGES OF PHARMACY
Financial Literacy Guide for Student Pharmacists
http://www.aacp.org/resources/student/financialaid/Pages/FinancialLiteracy.aspx
AMERICAN BANKERS ASSOCIATION
Financial Literacy
http://www.aba.com/Compliance/Pages/compl_finliteracy.aspx
BOOST COLLABORATIVE
Financial Literacy
http://www.boostcollaborative.org/financial-literacy-resources
CHILD AND YOUTH FINANCE INTERNATIONAL
http://www.childfinanceinternational.org/
CONSUMER FEDERATION OF AMERICA
America Saves
http://www.americasaves.org/
AMERICAN FINANCIAL SERVICES ASSOCIATION FOUNDATION
Moneyskill®
http://www.moneyskill.org/
AMERICAN INSTITUTE OF CERTIFIED PROFESSIONAL ACCOUNTANTS
360 Degrees of Financial Literacy
http://www.360financialliteracy.org/
ASSOCIATION OF AMERICAN MEDICAL COLLEGES
Financial Information, Resources, Services, and Tools (FIRST)
https://www.aamc.org/services/first/
EMPLOYEE BENEFIT RESEARCH INSTITUTE
Choose to Save®
http://www.choosetosave.org/
FINANCIAL INDUSTRY REGULATORY AUTHORITY
Learning Materials (links to other resources)
http://www.finrafoundation.org/resources/education/learning/
<u>http://www.minarounducton.org/resources/education/redrining/</u>
Military Financial Readiness Program
http://www.finrafoundation.org/programs/military/index.htm
FIRST COMMAND EDUCATION ROUNDTABLE
Financial Calculators
http://www.firstcommand.com/calculators/
GEORGE WASHINGTON UNIVERSITY SCHOOL OF BUSINESS
Global Financial Literacy Excellence Center
http://www.gflec.org/ and http://business.gwu.edu/about-us/research/global-financial-literacy-excellence-
center-gflec/
IN CHARGE EDUCATIONAL FOUNDATION
Money 101
https://www.incharge.org/money-101
Terbert's a support of the set of

http://www.jumpstart.org/	
JUNIOR ACHIEVEMENT	
Student Center – Manage Your Money	
http://studentcenter.ja.org/Money/Pages/default.aspx MAPPING YOUR FUTURE	
Manage Your Money	
https://www.mappingyourfuture.org/Resources/	
NATIONAL ENDOWMENT FOR FINANCIAL EDUCATION	
Financial Workshop Kits	
http://www.financialworkshopkits.org/	
Smart About Money	
http://www.smartaboutmoney.org/	
CashCourse®	
http://info.cashcourse.org/	
Spendster	
http://www.spendster.org/	
High School Financial Planning Program	
http://www.hsfpp.org/	
My Retirement Paycheck	
http://www.myretirementpaycheck.org/	
NATIONAL FINANCIAL EDUCATORS COUNCIL	
Financial Education and Financial Literacy Resources	
http://www.financialeducatorscouncil.org/	
NATIONAL FOUNDATION FOR CREDIT COUNSELING	
Financial Education https://www.nfcc.org/financial-education/	
OPERATION HOPE Guidance and Resources	
https://www.operationhope.org/guidanceandresources	
https://www.operationnope.org/guidanceandresources	
Banking On Our Future	
https://www.operationhope.org/banking-on-our-future	
PRIVACY RIGHTS CLEARINGHOUSE	
https://www.privacyrights.org/	
SOCIETY FOR FINANCIAL AWARENESS	
Literacy	
http://www.sofausa.org/literacy/	
UNITED NATIONS FOUNDATION	
United Nations Association of the USA	
Economics of Globalization	
http://www.unausa.org/global-classrooms-model-un/for-educators/curriculum/economics-of-glo	bbalization
(includes a teacher's guide)	
US CONFERENCE OF MAYORS DollarWise: Mayors for Financial Literacy	
http://www.usmayors.org/dollarwise/	
USAA EDUCATION FOUNDATION	
Education Topics	
https://usaaef.org/education-topics#.VQxuto7F-So	

## USAA EDUCATION FOUNDATION

Publications – Personal Finance

https://usaaef.org/publications-media/publications/personal-finance#.VQxva47F-So

Financial Readiness Student Guide (publication)

https://usaaef.org/publications-media/publications/financial-readiness-guide#.VQxvtI7F-So

WOMEN'S INSTITUTE FOR FINANCIAL EDUCATION

http://www.wife.org/



MILITARY FAMILIES
AMERICAN INSTITUTE OIF CERTIFIED PROFESSIONAL ACCOUNTANTS
360 Degrees of Financial Literacy – Military and Reserves
http://www.360financialliteracy.org/Life-Stages/Military-and-Reserves
BETTER BUSINESS BUREAU
BBB Military Line
http://www.bbb.org/council/programs-services/bbb-military-line/
CONSUMER FEDERATION OF AMERICA
Predatory Lending Protections for Servicemembers
http://www.consumerfed.org/pdfs/MIL-Fact-Sheet-Final-Regs.pdf
CONSUMER FINANCIAL PROTECTION BUREAU
Information for Servicemembers
http://www.consumerfinance.gov/servicemembers/
Additional Descurses for Comiss merchans under their formilies
Additional Resources for Service members, veterans and their families
http://www.consumerfinance.gov/servicemembers/additionalresources/
On-demand Forums and Tools
http://www.consumerfinance.gov/servicemembers/on-demand-forums-and-tools/
FINANCIAL INDUSTRY REGULATORY AUTHORITY
Military Financial Readiness Program
http://www.finrafoundation.org/programs/military/index.htm
FORT JACKSON FINANCIAL READINESS PROGRAM
http://fortjacksonmwr.com/acs_fin/
IN CHARGE DEBT SOLUTIONS
Military Money
https://www.incharge.org/foundation/military-money
MILITARYHUB
http://www.militaryhub.com/
US DEPARTMENT OF DEFENSE
Military OneSource – Money Management
http://www.militaryonesource.mil/pfm
Servicemembers Civil Relief Act website
https://www.dmdc.osd.mil/appj/scra/scrahome.do
US DEPARTMENT OF JUSTICE Protecting the Rights of Servicemembers
http://www.justice.gov/crt/publications/servicemembers_booklet.pdf
http://www.jusuce.gov/cr/publications/servicementuers_booklet.put



# Office of Student Financial Assistance

## FINANCIAL EDUCATION RESOURCES

### **BOOKS – PRACTICAL GUIDANCE**

Berman, Karen + Joe Knight with John Case. *Financial Intelligence: A Manager's Guide to Knowing What The Numbers Really Mean*. Revised edition. Harvard Business School Press, 2013. ISBN: 978142214411-4.

Claxton, Nancy. *Using Deliberative Techniques to Teach Financial Literacy*. International Debate Education. Association, 2008. ISBN: 978-1932716351.

Davidoff, Howard. *The Everything Personal Finance in Your 20s and 30s Book: Eliminate Your debt, Manage Your Money, and Build for an Exciting Financial Future*. Adams Media, 2012. ISBN: 978-1440542565.

Donnelly, Mary Queen. *On Your Own: A Personal Budgeting Simulation*. South-Western Educational Publishers, 2009. ISBN: 978-0538448550.

Dworsky, Lawrence N. *Understanding the Mathematics of Personal Finance: An Introduction to Financial Literacy.* John Wiley and Sons, 2009. ISBN: 978-0470497807.

Economides, Steve and Annette *The Money Smart System: Teaching Financial Independence to Children of Every Age.* Thomas Nelson, 2012. ISBN: 978-1400202843.

Garrett, Sheryl. Personal Finance Workbook For Dummies, 2007. ISBN: 047009933X.

Gwartney, James, Richard L Stroup, Dwight R Lee, Tawni Hunt Ferrarini. *Common Sense Economics: What Everyone Should Know About Wealth and Prosperity.* St. Martin's Press, 2005. ISBN: 031233818X.

Kaminsky, Kenneth. *Financial Literacy: Introduction to the Mathematics of Interest, Annuities, and Insurance.* University Press of America, 2010. ISBN: 978-0761853091.

Knox, Susan. *Financial Basics: A Money Management Guide for Students*. The Ohio State University Press, 2004. ISBN: 0814251307.

Kobliner, Beth. *Get a Financial Life: Personal Finance in Your 20s and 30s.* Third edition. Fireside Books, 2009. ISBN: 0743264363

Lambert, Richard A. *Financial Literacy for Managers: Finance & Accounting for Better Decision Making* Wharton Digital Press, 2012. ISBN: 978-1613630181.

Lawless, Robert. *The Student's Guide to Financial Literacy*. Greenwood Press, 2010. ISBN: 0313377189. Lawrence, Judy. *The Budget Kit: The Common Cents Money Management Workbook*. Sixth edition. Kaplan Publishing, 2011. ISBN: 978-1-607-148609.

Lechter, Sharon. *Save Wisely, Spend Happily: Real Stories About Money & How to Thrive from Trusted Advisors.* AICPA, 2012. ISBN: 978-1937351311

Madura, Jeff. Personal Finance. Fourth edition. Pearson Prentice Hall, 2011. ISBN: 0136117007.

Pratt, Bill. *Extra Credit: The Seven Things Every College Student Needs to Know About Credit, Cash and Deb.* Bill Pratt, 2011. ISBN: 978-0981870212.

Pratt, Bill, Marc C. Weitzel and Len Rhodes. *Life Skills for Student Success: Achieving Financial Literacy.* Kendall-Hunt, 2011. ISBN: 978-0-7575-8911-9. Highly recommended. Includes a chapter on paying for college.

Rubin, Michael. *Beyond Paycheck to Paycheck: A Conversation About Income, Wealth, and Steps In Between.* Wachtel and Martin, 2010. ISBN: 0978792793.

Ryan, Joan. *Personal Finance Workbook*. Second edition. South-Western Educational Pub., 2011. ISBN: 978-0840058294. A separate workbook is also available. ISBN: 978-0840058652.

Tyson, Eric. Personal Finance for Dummies. Seventh edition, For Dummies, 2012. ISBN: 978-1118117859.

Ulrich, Carmen Wong. *Generation Debt: Take Control of Your Money – A How-To Guide* Business Plus, 2006. ISBN: 0446695432.

Whelan, Charles. *Naked Statistics: Stripping the Dread from The Data*. WW Norton and Company, 2013. ISBN: 9780393347777.

FINANCE, ECONOMICS & PUBLIC POLICY BOOKS, RESEARCH, OR REPORTS

Bernanke. Ben S. *The Federal Reserve and the Financial Crisis*. Princeton University Press, 2013. ISBN: 9780691158730.

Bernanke, Ben S. Conversation with the Chairman: A Teacher Town Hall Meeting, Federal Reserve Board, Washington, D.C. August 7, 2012. Speech (text and video included).

http://www.federalreserve.gov/newsevents/speech/bernanke20120807a.htm

Bernanke, Ben S. Statement by Chairman Bernanke on financial literacy. Text of Testimony April 12, 2011 hearing conducted by the Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia, Committee on Homeland Security and Governmental Affairs, U.S. Senate. http://www.federalreserve.gov/newsevents/testimony/bernanke20110420a.htm

Blinder, Alan S. *After the Music Stopped: The Financial Crisis, the Response, and the Work Ahead*. Penguin Press, 2013. ISBN: 978-1594205309.

Cassidy, John. *How Markets Fail: The Logic of Economic Calamities*. Farrar Straus and Giroux, 2009. ISBN: 978-0374173203

Chinn, Menzie D., and Jeffry A. Frieden. *Lost Decades: The Making of America's Debt Crisis and the Long Recovery* WW Norton and Company, 2011. ISBN: 978-0393076509

Cohan, William D. *Money and Power: How Goldman Sachs Came to Rule the World*. Doubleday, 2011. ISBN: 978-0385523844

Ferguson, Niall *The Ascent of Money: A Financial History of the World.* The Penguin Press, 2011. ISBN: 978-0143116172.

Frentzel, Elizabeth, Deepa Ganachari, Megan Bookhout, Marilyn Moon, Julia Galdo & Sandra Robinson. *Consumer Education Initiatives in Financial and Health Literacy* (December 2010) http://aspe.hhs.gov/hsp/10/ConsumerEducation/index.shtml

Durband, Dorothy B. and Sonya L Britt (eds.). *Student Financial Literacy: Campus-Based Program Development* Springer, 2012. ISBN: 978-1-4614-3504-4



# Office of Student Financial Assistance

## FINANCIAL EDUCATION RESOURCES

FINANCE NEWS & OTHER ONLINE RESOURCES	CREDIT PROTECTION AND IDENTITY THEFT
BANKRATE.COM	FREE ANNUAL CREDIT REPORT
http://www.bankrate.com	https://www.annualcreditreport.com/index.action
BLOOMBERG PERSONAL FINANCE	FICO SCORE
http://www.bloomberg.com/personal-finance/	http://www.myfico.com/
CNN MONEY	ID THEFT RESOURCE CENTER
http://money.cnn.com/	http://www.idtheftcenter.org/
THE NEW YORK TIMES – YOUR MONEY	FEDERAL BUREAU OF INVESTIGATION AND NATIONAL
http://www.nytimes.com/pages/your-money/	WHITE COLLAR CRIME CENTER
	INTERNET CRIME COMPLAINT CENTER
	http://www.ic3.gov/default.aspx
WALL STREET JOURNAL	NATIONAL CREDIT REPORTING AGENCIES
http://www.wsj.com/public/page/news-personal-	http://www.equifax.com/home/en_us
finance.html	http://www.experian.com/
	http://www.transunion.com/
YAHOO FINANCE	OPT OUT PRE SCREEN
http://finance.yahoo.com/	https://www.optoutprescreen.com/?rf=t

BUDGET CALCULATORS	SOFTWARE PROGRAMS	
AARP	ACEMONEY	
Money and Retirement Tools	http://www.mechcad.net/products/acemoney/persona	
http://www.aarp.org/money/money_tools/	I-finance-software-quicken-alternative.shtml	
BANKRATE.COM	GNUCASH	
http://www.bankrate.com/calculators.aspx	http://www.gnucash.org/	
CNN MONEY	MINT	
http://money.cnn.com/tools/?iid=H_PF_QL	https://www.mint.com/	
FINAID.ORG	MONEYDANCE	
Calculators	http://moneydance.com/	
http://www.finaid.org/calculators/		
MAPPING YOUR FUTURE	MVELOPES	
Calculators	http://www.mvelopes.com/	
https://www.mappingyourfuture.org/money/calculato		
<u>rs.cfm</u>		
US DEPARTMENT OF EDUCATION	QUICKEN	
Calculators and Interest Rates	http://www.quicken.com/	
http://www.direct.ed.gov/calc.html		
	YOU NEED A BUDGET	
	https://www.youneedabudget.com/	
Note: See the other listings as many government agencies, loan servicers, community-based and non-profit		
organizations, and professional associations offer worksheets and calculators online.		

VIDEO CONTENT
THE ASCENT OF MONEY (PBS)
http://www.pbs.org/wnet/ascentofmoney/
BANKRATE.COM
Archive of Financial Literacy Video Clips
(Debt Management and Identity Theft)
http://www.bankrate.com/finance/financial-literacy/archive-of-financial-literacy-video-clips.aspx
EMERGENCY NURSES ASSOCIATION
Financial Literacy Training (from August 2012)
Video of conference training program
http://www.youtube.com/watch?v=A-M4_Qpyo1k
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2015
Improving Millennials' Financial Literacy with Mobile Technology
http://practicalmoneyskills.com/summit2015/
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2014
Providing Financial Literacy to the Unbanked and Underbanked
http://practicalmoneyskills.com/summit2014/
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2013
Improving Women's Financial Literacy and Capabilities Globally
http://www.practicalmoneyskills.com/summit2013/
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2012
International Solutions to Improving Financial Literacy
http://www.practicalmoneyskills.com/summit2012/
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2011
The Role of Government in Financial Literacy
http://www.practicalmoneyskills.com/summit2011/
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2010
Advancing Financial Stability and Responsibility
http://www.practicalmoneyskills.com/summit2010/
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2009
Global Best Practices in Financial Education
http://www.practicalmoneyskills.com/summit2009/
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2008
Building the Financial IQ of Generation Y
http://www.practicalmoneyskills.com/summit2008/
FEDERAL RESERVE BANK OF CHICAGO AND VISA, INC.
Financial Literacy and Education Summit 2007 Policy; Best Practices
http://www.practicalmoneyskills.com/summit2007/
FRONTLINE (PBS)
The Secret History of the Credit Card
http://www.pbs.org/wgbh/pages/frontline/shows/credit/
FRONTLINE (PBS)
Inside the Meltdown (USA financial crisis of the 2000s)
http://www.pbs.org/wgbh/pages/frontline/meltdown/
Includes a teacher's guide.

FRONTLINE (PBS)
The Warning (USA financial crisis of the 2000s)
http://www.pbs.org/wgbh/pages/frontline/warning/
FRONTLINE (PBS)
Can You Afford to Retire?
http://www.pbs.org/wgbh/pages/frontline/retirement/
Includes a teacher's guide
FRONTLINE (PBS)
Ten Trillion and Counting (about government debt)
http://www.pbs.org/wgbh/pages/frontline/tentrillion/
Includes a teacher's guide.
FRONTLINE (PBS)
Inside the Madoff Affair (program about investing)
http://www.pbs.org/wgbh/pages/frontline/madoff/
Includes a teacher's guide
GEORGE WASHINGTON UNIV SCHOOL OF BUSINESS
FINANCIAL LITERACY SEMINAR SERIES
(includes papers, presentations & video).
http://business.gwu.edu/flss/.
IN THE MIX: FINANCIAL LITERACY ON THE MONEY (PBS)
http://www.pbs.org/inthemix/shows/show_money.html
Includes video clips, a transcript, calculators and resources.
NOVA: MIND OVER MONEY (PBS)
http://www.pbs.org/wgbh/nova/body/mind-over-money.html
Includes some related links
NEED TO KNOW (PBS)
Several episodes relevant – see search engine on web-page
http://video.pbs.org/program/need-to-know/
NEWSHOUREXTRA (PBS)
Economics
http://www.pbs.org/newshour/extra/teachers/economics/
THINKING MONEY: THE PSYCHOLOGY BEHIND OUR BEST AND WORST FINANCIAL DECISIONS (PBS)
http://video.mpt.tv/video/2365353075/
TO OUR CREDIT (PBS)
Program on microcredit and microenterprise development
http://www.pbs.org/toourcredit/home.htm
YOUR LIFE, YOUR MONEY (PBS)
http://www.pbs.org/your-life-your-money/index.php