



Financial Fitness Greater Austin

Free Online Financial Resources

Website and Sponsor Name	Description
General Financial Information Sites	
ACCION USA www.accionusa.org/home/small-business-loans/financial-education-resources.aspx	Helps individuals learn the fundamentals of running a successful small business and to improve their financial literacy in four key areas: credit, money management, taxes and insurance. Available in English and Spanish.
America Saves www.americasaves.org/resources/savings_tip.asp	Tips on saving, including ideas for saving on food, prescription drugs, banking, insurance, transportation, housing, home heating and cooling, clothing, communications, and entertainment. The website also includes newsletters, links to other resources, and a personal and home wealth calculator.
American Bankers Association www.aba.com/abaef/consumers.htm	Consumer Connection - Information about banking services, personal finances and more.
American Consumer Credit Counseling www.consumercredit.com/education-center.htm	Financial Fitness Center - Personal money management tools, including Webinars, podcasts, tips, calculators, worksheets, resource articles, and links.
American Financial Services Association Education Foundation www.afsaef.org	Money management tools, credit advice, credit management support, and a free online course, MoneySKILL®.
Bankrate.Com www.bankrate.com	Guidance, articles of interest, and calculators for all personal finance topics.
The Beehive www.thebeehive.org	The Beehive Money - Provides tools and information about financial services, education, jobs, healthcare, and family. It also includes free online tax preparation for families earning less than \$56,000 and information about EITC and contact information for free community-based tax offices and other free tax-related services. It also includes free online credit counseling, provides foreclosure prevention assistance, budget and credit counseling, and debtor education. Also, financial experts respond to questions and post responses.

<p>Choose to Save www.choosetosave.org</p>	<p>This national public education and outreach program is dedicated to raising awareness about the need to plan and save for long-term personal financial security. It delivers user-friendly, multimedia materials to help individuals plan and save for their financial future.</p>
<p>CNN Money www.money.cnn.com/magazines/moneymag/money101</p>	<p>A step by step guide to gaining control of your financial life. Lessons are divided by major life decisions, from making a budget to purchasing insurance.</p>
<p>Department of Agriculture Cooperative Extension www.extension.org/personal%20finance</p>	<p>Resources cover personal finance topics such as consumer credit, children and money, consumer education, estate planning, financial planning, health finance, home ownership, insurance, legal topics, lifestyle transitions, managing money in tough times, money emotions, retirement planning, saving and investing, and talking about money. Visitors can ask experts questions.</p>
<p>FDIC www.fdic.gov/consumers/consumer/moneysmart/</p>	<p>Money Smart – Online course divided into ten self-paced modules including: <i>Bank on It</i>, an introduction to bank services; <i>Borrowing Basics</i>, an introduction to credit; <i>Check it Out</i>, how to choose and keep a checking account; <i>Money Matters</i>, how to keep track of your money; <i>Pay Yourself First</i>, why you should save; <i>Keep it Safe</i>, your rights as a consumer; <i>To Your Credit</i>, how your credit history affects your financial future; <i>Charge it Right</i>, how to make credit card choices; <i>Loan to Own</i>, know what you’re borrowing before you buy; and <i>Your Own Home</i>, what home ownership is all about. Available in English, Spanish, Chinese, Korean, Vietnamese, Russian, Braille, and English MP3 version.</p>
<p>Federal Reserve Bank of Dallas www.dallasfed.org/ca/wealth/index.cfm</p>	<p>Building Wealth: A Beginner’s Guide to Securing Your Financial Future - An introduction for individuals and families seeking to develop a plan for building personal wealth. It contains five sections: learn the language, budget to save, save and invest, take control of debt, and protect your wealth.</p>
<p>Federal Reserve Board www.federalreserve.gov/consumers.htm www.federalreserve.gov/creditcardcalculator/</p>	<p>Timely consumer information on bank accounts and services, consumer credit, identity theft, leasing, mortgages, and personal finance.</p> <p>English and Spanish versions of a credit card repayment calculator estimates how long it will take to pay off their credit card bills if they only make minimum payments. Consumers can also estimate the monthly payments needed to pay off a balance in a specific number of years or the amount of time it will take to pay off their balance if they pay a specific amount each month.</p>

<p>The Financial Services Roundtable www.mymoneymanagement.net</p>	<p>My Money Management - Resources for almost every financial topic. Topics include money management, saving, investing, managing debt, homeownership, and identity theft. It also has a very detailed budget worksheet available for download. Available in English and Spanish.</p>
<p>HSBC www.yourmoneycounts.com/</p>	<p>Your Money Counts - Information on banking, money management, taxes and tax credits, credit, credit history, identity theft, investing, homeownership, retirement planning, purchasing a car, financial planning, insurance and small business ownership.</p>
<p>In Charge Debt Solutions www.incharge.org</p>	<p>Brief downloadable lessons for different money management, debt and credit issues. Also, it has a large inventory of financial calculations, as well as a financial stress test.</p>
<p>Mastercard www.mastercard.com/us/personal/en/learningcenter/</p>	<p>The Learning Center - Three free learning sections, each with links and tips. <i>Credit Wise</i> teaches the ins and outs of building and protecting your credit so that the financial future you're building today remains bright tomorrow. <i>Debt Know-How</i> teaches how to determine a healthy debt load. This section includes myths vs. facts, quizzes, helpful links, and interactive tools. In the <i>Staying Secure</i> section, find out how to avoid fraud and protect your assets and identity.</p>
<p>MetLife www.lifeadvice.com</p>	<p>Life Advice - Answers questions and gives advice for making most adult financial decisions.</p>
<p>Money Management International www.financialliteracymonth.com</p>	<p>Tools for Success - Tools for financial wellness include the following worksheets: Income, Net Worth, Debt Load, Financial Priorities, Financial Goals, and Record of Daily Expenditures. The site includes 30 steps that an individual can take to achieve financial wellness.</p>
<p>Ms.Money www.ms.money.com</p>	<p>Effective online seminars, calculators, quizzes, and other interactive features.</p>
<p>Practical Money Skills for Life www.practicalmoneyskills.com/english/index.php</p>	<p>Designed to help educators, parents and students practice better money management for life. Available in English, Spanish and Chinese.</p>

RAISE Texas www.raisetexas.org/idasearch/	Allows consumers to look up an asset building activity by selecting the program from a list (IDA, free tax assistance, homebuyer education, etc) and then typing in a zip code.
Smart About Money www.smartaboutmoney.org/	Smart About Money - Designed to help consumers get quick tips on budgeting, reducing debt, setting financial goals, and more; find information to help with all of life's financial challenges, whether starting a first job or getting ready to retire; and locate information on a range of financial topics contributed by many organizations throughout the U.S.
Texas Agrilife Extension http://fcs.tamu.edu/	Offers practical information for families: raising children, housing and environment, eating well, managing money, and staying healthy.
The Texas Society of CPA's www.valueyourmoney.org	Value Your Money - This free online resource includes activities and information for individuals and families of all ages and in various financial situations. Lessons change based on the time of year in order to make them more relevant.
U.S. Department of Labor Women's Bureau www.wiseupwomen.org	Wi\$eUp - Financial education program designed for Generation X and Y Women. The curriculum covers the following topics: Money for Life, Money Math, Money Basics, Credit in a Money World, Savings Basics, Insurance and Risk Management, Becoming an Investor, and Achieving Financial Security. The site also offers the opportunity to ask questions and the latest news, events and articles related to women and money. In addition to the website, Wi\$eUp offers regular free teleconferences on pertinent financial issues. A schedule can be found on the website.
U.S. Financial Literacy and Education Commission (FLEC) Department of Treasury www.mymoney.gov	My Money - Publications on saving, investing, protecting and getting the most out of your money. Also available are resources for budgeting and taxes, credit, financial planning, home ownership, paying for education, privacy, fraud and scams, responding to life events, retirement planning, savings and investing, and starting a small business.
U.S. General Services Administration www.USA.gov	This website has several free resources appropriate for all ages including information about financial crimes and scams, investing, money and taxes, and personal finance.

<p>Wells Fargo www.wellsfargo.com/about/csr/fin_ed/</p>	<p>Hands on Banking - Curriculum includes topics such as <i>Budgeting, Protecting your Credit, Rebuilding your Credit, Saving for the Future, and First Time Homebuyer Information</i>. Available in both English and Spanish.</p>
Banking	
<p>FDIC http://www.myfdicinsurance.gov/ Spanish version: www.fdicseguro.gov</p>	<p>This site is designed to help people calculate deposit insurance coverage on their deposits. Suze Orman helps answer basic questions and refers those with in-depth questions to someone who can help.</p>
<p>Woodforest National Bank www.woodforest.com/aboutus/news/default.aspx?id=361</p>	<p>Banking GPS - Information to help consumers better manage and understand their bank account(s). The course has three modules: <i>Take That to the Bank</i> – Introduction to basic banking services, the FDIC, types of bank accounts, and common banking terms and processes; <i>Checking Account Tune Up</i> – How to reconcile a checking account, tips on managing a checking account, ways to avoid an overdraft situation, and understanding how checks are processed; and <i>No Doubt with Debit Cards</i> – How debit card transactions work, the different types of debit card transactions, and how consumers can use debit cards responsibly.</p>
Credit	
<p>Annual Credit Report.Com www.annualcreditreport.com</p>	<p>This is the official site to receive a FREE copy of a credit report.</p>
<p>AWARE – Americans Well-Informed on Automobile Retailing Economics www.autofinancing101.org</p>	<p>This site helps potential buyers of new and used autos successfully navigate the auto financing process.</p>
<p>Center for Responsible Lending www.responsiblelending.org</p>	<p>This site includes a credit counselor locator service, foreclosure and legal aid assistance, a payday loan calculator, technical assistance, and research.</p>
<p>Discover Financial Services http://www.discoverfinancial.com/financialeducation/financialeducation.shtml</p>	<p>Guide to Using Credit Wisely - Downloadable guide helps consumers understand the basics of credit management. Topics include understanding credit and credit scores, how to establish and maintain good credit, understanding credit card terms and conditions, tips on how to avoid identity theft and other fraud and financial scams, what to do if you are a victim, tools for managing your credit, and a glossary of credit terms.</p>

<p>Freddie Mac www.freddiemac.com/creditsmart/</p>	<p>CreditSmart® – Handbook with 12 modules include: <i>Your Credit and Why It Is Important, Managing Your Money, Goal Setting, Banking Services, Establishing and Maintaining Credit, Understanding Credit Scoring, Thinking Like a Lender, Avoiding Financial Traps, Restoring Your Credit, Planning for Your Future, Becoming a Homeowner, and Preserving Homeownership.</i> Available in many languages.</p>
<p>National Foundation for Credit Counseling (NFCC) www.nfcc.org</p>	<p>Avoiding Foreclosure - Introduces consumers to some of the terms and scenarios they are likely to encounter in a foreclosure situation; familiarizes consumers with the process for avoiding foreclosure; and shows real-life examples and how others worked through their challenges.</p>
<p>Neighborworks America www.nw.org/network/comstrat/predatorylending/</p>	<p>Predatory Lending Program - Provides a guide to help consumers recognize and avoid some financial products that might pose threats to them, possibly resulting in the loss of their homes.</p>
<p>Identity Theft</p>	
<p>The Federal Trade Commission www.ftc.gov/bcp/edu/microsites/idtheft/</p>	<p>Detailed information to help deter, detect, and defend against identity theft. Consumers can learn how to avoid identity theft – and learn what to do if their identity is stolen. Businesses can learn how to help their customers deal with identity theft, as well as how to prevent problems in the first place.</p>
<p>Texas Attorney General’s Office www.texasfightsidtheft.gov</p>	<p>Fighting ID Theft - Walks a consumer through the steps needed if confronted with ID theft and gives pointers on how to prevent ID theft. The downloadable toolkit is an easy-to-understand step-by-step guide on what you need to do if your identity is stolen.</p>
<p>VICARS www.idvictim.org</p>	<p>Offers folks self help materials to recover from ID theft including sample form letters as well as information about their rights under the law.</p>
<p>Investor Education</p>	
<p>Alliance for Investor Education www.investoreducation.org</p>	<p>Provides a variety of resources for investors, including how to spot and avoid scams, identify the right investments, and find help when you need it.</p>
<p>Securities and Exchange Commission Office of Investor Education and Advocacy www.sec.gov/investor.shtml</p>	<p>Provides a variety of services to address the problems and questions investors face. Includes publications for downloading, investment calculators, education links, and they will answer individual questions. Their Investor Quiz can be downloaded and used as a classroom tool.</p>

<p>Texas State Securities Board www.TexasInvestorEd.org</p>	<p>Investor Education & Protection - Provides educational information from how to protect oneself from investment fraud, how to choose a broker or financial planner, personal money management guides, teacher and student resources which includes <i>Basics of Saving and Investing</i> - an investor education and protection guide.</p>
<p>Senior Financial Issues</p>	
<p>The University of Albany's Center for Excellence in Aging Services www.albany.edu/aging/fl/index.html</p>	<p>Provides seniors with a basic understanding of financial literacy, information on risk factors for financial exploitation, and an understanding of social work roles focused on senior financial literacy. The site includes a great resource guide for contacts for all things financial applicable to seniors.</p>