# THINKING MONEY: A FINANCIAL EXPEDITION

# **General Financial Literacy Topics**

<u>www.SaveAndInvest.org</u> This website is for military families who need basic financial management, controlling debt, saving for the future, and protecting assets.

<u>www.mymoney.gov</u> Five skills are emphasized: earn, borrow, save/invest, spend and protect. This site also provides children financial literacy using games and fun facts.

<u>www.360financialliteracy.org</u> Consumers can "Ask the Money Dr." and review FAQs. It addresses issues at each life stage from teens to retirees.

<u>www.nefe.org</u> The National Foundation for Financial Education provides a variety of personal finance earning resources suitable for youth and adults.

<u>http://commoncents.cvlsites.org/</u> Common Cents for Colorado is a website that will equip you with personal financial security.

## Banking, Credit, & Savings

<u>www.fdic.gov/consumers</u> This federal agency insures bank deposits and provides consumer information on banking, mortgages, and privacy. Resources include curriculum materials to teach *Money Smart*, a comprehensive financial education curriculum for low- and moderate-income adults.

www.annualcreditreport.com This is the only source for free credit reports authorized by federal law.

<u>www.americasaves.org</u> This website is managed by the nonprofit <u>Consumer Federation of America</u>, designed to motivate, encourage, and support low- to moderate-income households to save money, reduce debt, and build wealth.

## **Avoiding Financial Fraud**

www.SaveAndInvest.org/FraudCenter\_ This website helps consumers detect and avoid financial fraud.

### **Identity Theft**

<u>www.consumer.ftc.gov</u> The Federal Trade Commission is an authoritative source for information on identity theft, as well as other money and credit topics.

### <u>Taxes</u>

<u>www.irs.gov</u> The IRS site provides forms, publications, and online services to assist with federal income tax questions.

### Investing

<u>www.investor.gov</u> Features basic information on investing and investor protection. It provides a database, which consumers can use to research public companies.

<u>www.finra.org/Investors</u> This website provides comprehensive information and tools to help consumers make well-informed decision about investing.

# Healthcare Expenses

<u>www.Healthcare.gov</u> This is the federal healthcare marketplace. Individuals, families, and small businesses can learn about and purchase healthcare coverage from this site or be directed to a state's exchange if it has one.

### **Financial Literacy for Young Learners**

### www.moneyasyougrow.org

<u>www.moneyasyoulearn.org</u> Money as You Grow gives parents 20 age-appropriate lessons and activities to help kids learn about money. Money as You Learn is a companion website for teachers to integrate personal finance into the core curriculum.

<u>www.jumpstart.org</u> Jump\$tart is committed to advancing financial literacy among pre-school through collegeage youth. This site includes a clearinghouse of curriculum materials available to educators and parents.

### **College Financing**

<u>www.studentaid.ed.gov</u> This office of the U.S. Department of Education is the largest provider of grants, loans, and work-study funds for post-secondary education. There's also a section on loan repayment.

### **Retirement**

<u>www.ssa.gov</u> This site offers information about Social Security benefits, life expectancy, and retirement age calculators.

### Help for Consumers

<u>www.211.org</u> The three-digit 2-1-1 telephone number provides free, confidential information and referrals for human services, including food assistance, housing, employment, and healthcare.

<u>www.consumerfinance.gov</u> Consumers can "Ask the Consumer Financial Protection Bureau" questions, review an extensive database of FAQs on consumer financial products and services, submit complaints, and access information on current issues related to financial products.

<u>www.Publications.USA.gov</u> This clearinghouse of federal government publications includes a "Money" category covering topics such as credit, debt, insurance, saving, investing, loans, managing money, and avoiding fraud.