## **Financial Literacy**

Listed below you will find resources listed by topic (i.e. budgets, credit, banking) or by type of material you'd like (i.e. blogs, general information, online programs). If you need more assistance on a specific topic you do not see, feel free to reach out and one of the librarians will assist you.

#### **Financial Literacy Topics**

## **Budgets**

## How To Do a Budget with Personal Finance Columnist Michelle Singletary

Michelle Singletary, personal finance columnist, talks with the Washington Post about putting together and keeping a budget.

#### Making a budget (consumer.gov)

Resources put together by the Federal Trade Commission (FTC) on how to make a budget.

#### Credit

## **Credit Reports (FTC)**

Consumer information from the Federal Trade Commission (FTC) on how to get your free credit report, and watching out for scams.

#### Annual Credit Report

Guaranteed by Federal law to provide free annual credit reports. Equifax, Experian, and Transunion sponsor this website.

#### Credit & Debt (Florida Department of Financial Services)

Find out more information about credit and debt. Resource compiled by the Florida Department of Financial Services.

#### **Bank Accounts**

#### Banking (consumer.gov)

Information from the FTC about the basics of banking in the U.S.

## About Financial Institutions (Wells Fargo)

Information about banking institutions and what they each offer to consumers

#### **Financial Literacy Resources**

#### **Programs**

## Money Smart: A Financial Education Program (FDIC)

A program put together by the Federal Deposit Insurance Corporation. The resource has different tracks for adults and young adults. It is a computer-based program, but you can also order a CD-ROM if you don't have internet access.

## Hands on Banking (Wells Fargo)

Hands on Banking is another financial program provided by Wells Fargo. There are also articles and videos to help guide you through the topics.

## **Building Wealth (Federal Reserve Bank of Dallas)**

A free program available online or through a printed handout (English and Spanish handout). Provides financial basic understanding, and was written by the Federal Reserve Bank of Dallas.

## Smart About Money Course (National Endowment for Financial Education)

A free program put together by the National Endowment for Financial Education that has several modules including: spending and saving; credit and debt; insurance; investing; and employment.

#### Websites

## Making Cents: Financial Literacy Videos for Young Learners (PBS)

A series of videos for children (grades 2-10) with topics that range from early saving to student loans.

#### Financial Basics (consumer.gov)

Financial basics developed by the Federal Trade Commission (FTC).

## MyMoney.gov (Financial Literacy & Education Commission)

My Money is a website maintained by the Financial Literacy and Education Commission. There is information investing, spending, and protecting your money. There is also information and resources to plan for major financial events in your life (new child, college, retirement, etc.).

#### Consumer Financial Protection Bureau (CFPB)

The Consumer Financial Protection Bureau can provide you with information about different loans; different kinds of credit; major financial events; and frauds and scams.

#### 360 Degrees of Financial Literacy (American Institute of CPAs)

Put website together by the American Institute of CPAs. There quick 101 basics videos; mortgage and savings calculators; and different financial literacy topics. There is also a special COVID-19 tab available.

#### Your Money Matters (Florida Department of Financial Services)

A website put together by the Florida Department of Financial Services. Has great summaries that touch on lots of financial topics, i.e. saving, budgeting, health care.

#### **Blogs**

#### Dough Roller Blog

A blog that discusses a multitude of financial topics. They also have a weekly newsletter and podcast if you'd like to get financial information on a regular basis.

## The Simple Dollar

Personal finance blog with different advice for many life decisions.

## Apps

## Mint.com (Intuit)

A free budgeting software and app, that helps you look at and assess expenses on your card. Intuit discusses their <u>method</u> and <u>security</u> regarding the software on the website.

# Wally

Much like Mint, Wally is a free budgeting app that allows you to track expenses and set goals. There website talks more about how they do this, and security on the app.