

## 25 Personal Finance & Investing Resources

There are so many personal finance websites that it can be difficult to know where to begin your search for reliable information. The list below has been compiled with guidance from librarians and financial educators who are familiar with the everyday needs and questions of library users.

### General Financial Literacy Topics

#### [SaveAndInvest.org](http://SaveAndInvest.org)

This website provides unbiased tools and information to help consumers with basic financial management, controlling debt, saving for the future and protecting assets.

#### **Financial Literacy and Education Commission**

##### [www.mymoney.gov](http://www.mymoney.gov)

Financial information is organized around five skills: earn; borrow; save/invest; spend; protect. The site includes resources compiled by more than 20 federal agencies that offer financial education.

#### **American Institute of CPAs: 360 Degrees of Financial Literacy**

##### [www.360financialliteracy.org](http://www.360financialliteracy.org)

This resource provides basic information and tools on general personal finance topics. It addresses issues at each life stage from teens to retirees. Consumers can “Ask the Money Dr.” and review FAQs.

#### **Cooperative Extension Service: eXtension Personal Finance**

##### [www.extension.org/personal\\_finance](http://www.extension.org/personal_finance)

Personal finance services from the Cooperative Extension System include “Ask the Expert” questions answered by Extension educators.

#### **National Financial Capability Study**

##### [www.usfinancialcapability.org](http://www.usfinancialcapability.org)

This site provides state-by-state and national data about a variety of personal finance indicators related to saving, credit, medical debt, home equity, financial literacy and financial behaviors.

#### **National Endowment for Financial Education**

##### [www.nefe.org](http://www.nefe.org)

The National Foundation for Financial Education provides a variety of personal finance learning resources suitable for youth and adults.

## Banking

### **Federal Deposit Insurance Corporation**

[www.fdic.gov/consumers](http://www.fdic.gov/consumers)

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.

## Credit

### **Annual Credit Report Request**

[www.annualcreditreport.com](http://www.annualcreditreport.com)

This is the only source for free credit reports authorized by federal law. Instructions include how to request free reports once per year from Equifax, Experian and TransUnion.

## Saving

### **America Saves**

[www.americasaves.org](http://www.americasaves.org)

Managed by the Consumer Federation of America, the America Saves campaign helps low- and moderate-income households to establish a savings plan and stick to it. A companion campaign, [Military Saves](#), focuses on service members and veterans.

### **Choose to Save**

[www.choosetosave.org](http://www.choosetosave.org)

The Choose to Save campaign, a program of the Employee Benefit Research Institute and its American Savings Education Council, provides resources to help consumers achieve financial security and reach savings goals across the lifecycle.

## Avoiding Financial Fraud

[SaveAndInvest.org/FraudCenter](http://SaveAndInvest.org/FraudCenter)

This website helps consumers detect and avoid financial fraud. The site has a variety of research-based interactives to help investors understand and counter fraud tactics.

## Identity Theft

### **Federal Trade Commission**

[www.consumer.ftc.gov](http://www.consumer.ftc.gov)

The Federal Trade Commission is an authoritative source for information on identity theft, as well as other money and credit topics.

## Taxes

### **Internal Revenue Service**

[www.irs.gov](http://www.irs.gov)

The IRS site provides forms, publications and online services to assist with federal income tax questions.

## Investing

### **Securities and Exchange Commission**

[www.investor.gov](http://www.investor.gov)

The SEC site features basic information on investing and investor protection. It provides access to the EDGAR (Electronic Data Gathering, Analysis and Retrieval) database, which consumers can use to research public companies.

### **Financial Industry Regulatory Authority**

[www.finra.org/Investors](http://www.finra.org/Investors)

FINRA provides comprehensive information and tools to help consumers make well-informed decisions about investing. The site also provides market data, investor alerts and free publications on demand.

### **North American Securities Administrators Association**

[www.nasaa.org](http://www.nasaa.org)

This site includes information about how to contact state securities regulators, as well as general investor education resources.

## Healthcare Expenses

[Healthcare.gov](http://Healthcare.gov)

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

### **Jump\$tart Coalition for Personal Financial Literacy**

[www.jumpstart.org](http://www.jumpstart.org)

Jump\$tart is committed to advancing financial literacy among pre-school through college-age youth. This site includes a clearinghouse of curriculum materials available to educators and parents.

## College Financing

### **Student Aid**

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

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

### **Social Security Administration**

[www.ssa.gov](http://www.ssa.gov)

This site offers information about Social Security benefits, life expectancy and retirement age calculators.

## Help for Consumers

### **211 Information and Referral Search**

[www.211.org](http://www.211.org)

The three-digit 2-1-1 telephone number provides free, confidential information and referrals for human services, including food assistance, housing, employment and healthcare.

### **Consumer Financial Protection Bureau**

[www.consumerfinance.gov](http://www.consumerfinance.gov)

Consumers can “Ask CFPB” 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.

### **Federal Citizen Information Center**

[Publications.USA.gov](http://Publications.USA.gov) — Money

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.

For more staff training tools and library-led financial literacy project ideas, visit:  
[smartinvesting.ala.org](http://smartinvesting.ala.org).