

## Dollars and Sense: Money Management Resources

### Resource List

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#### Budgeting Resources

- [Mint.com](http://mint.com) – Budgeting/spending tracking site; provide them with your financial login info and they aggregate accounts so you can manage all of them in one place; free site.
  - Security video: <http://youtu.be/vhdtaD8jXts>
- [Budgettracker.com](http://budgettracker.com) – Budgeting/spending tracking site; enter in financial info instead of providing them with your login info; more like a traditional budgeting worksheet; basic features are free.
  - Overview video: [http://youtu.be/Jk354pu-j\\_k](http://youtu.be/Jk354pu-j_k)
- [Yodlee.com](http://yodlee.com) – similar to mint.com, it aggregates your financial accounts using your personal login info; not as “pretty” as mint.com, but still a good site; free site, no ads.
  - Demo video: <http://www.yodlee.com/yodlee-moneycenter-blog/yodlee-moneycenter-demo/>
- [Budgetpulse.com](http://budgetpulse.com) – similar to Budgettracker.com, you enter your financial info manually, or can import it from a variety of file types; create goals you share online and ask people to contribute; free site, no ads.
  - Demo video: [http://www.youtube.com/watch?v=94m5-H7kBJw&feature=share&list=UUrDhlmTC\\_wA4QatEp1GKnNw](http://www.youtube.com/watch?v=94m5-H7kBJw&feature=share&list=UUrDhlmTC_wA4QatEp1GKnNw)
- [Kiplinger budget worksheet](#) – simple, easy to understand budgeting worksheet.
- [Budgetworksheets.org](http://budgetworksheets.org) – simple budgeting worksheet; offers 3 choices for worksheets, and is also customizable.
- [Clearcheckbook.com](http://clearcheckbook.com) – budgeting program that mimics the act of balancing a checkbook; basic features are free.
- [Smartypig.com](http://smartypig.com) – “bucket budgeting”; free, online savings account with 1% interest rate; others can contribute via social media; upon redeeming your goal, get money on debit card, deposited in bank account, or as retailers gift card with up to 12% reward.
- [Buxfer.com](http://buxfer.com) – money management site; can form a group (family, roommates, couples, etc.) and track expenses together; see how much people owe; basic features are free.

#### Credit Resources

- [Annualcreditreport.com](http://annualcreditreport.com) – official, free website for credit reports; run by the “Big 3” credit companies: Experian, Equifax, and TransUnion.

- [MyFICO.com](http://MyFICO.com) – site for official FICO scores, most widely used credit score; run by Fair Isaac Corp.; free if you sign up for 10-day trial of Score Watch, after that \$14.95/month; one-time purchase of FICO score is \$19.95.
- [Bankrate.com](http://Bankrate.com) – allows you to search for a particular type of account then see the interest rates available locally, nationally, and online; free site, with ads.
- [NFCC.org](http://NFCC.org) – National Foundation for Credit Counseling; provides links to local nonprofit credit counseling agencies (CCCS) who are NFCC members; also provides financial education tools like worksheets, articles, and self-tests; services are free or reduced.
- [U.S. Dept. of Justice](http://U.S. Dept. of Justice) – provides a list of federally approved credit counseling agencies; approved to give counseling required before filing bankruptcy (may also provide non-bankruptcy services).
- To opt-out of all pre-approved credit offers from the three credit companies:
  - 1-888-5-OPTOUT (1-888-567-8688)

### **Financial Education Resources**

- [KY Dept. of Financial Institutions](http://KY Dept. of Financial Institutions) – state agency that regulates banks and credit unions; assistance with foreclosures, investing firm/financial advisor checks, elder education about avoiding scams and fraud; services under “Public” tab at top of the page.
- [Assistance.ky.gov](http://Assistance.ky.gov) – links for services to Kentucky residents including financial assistance, medical and childcare assistance, and job search help.
- [MyMoney.gov](http://MyMoney.gov) – federal site; teaches financial basics; topics are grouped by “Life Events” or under “Popular Topics”; worksheets and calculators under “Tools”.
- [TheBeehive.org](http://TheBeehive.org) – site to help people learn to use technology to improve their quality of life; “Money” link has tools and articles, and free online classes; also provides “Ask the Money Expert” Q&A service.
- [PracticalMoneySkills.com](http://PracticalMoneySkills.com) – run by Visa; provides articles on financial topics, worksheets, and calculators; Khan Academy video series on basic financial topics; “Practical Money Matters” articles and radiocasts also available.
- [Wife.org](http://Wife.org) – non-profit focused on helping women achieve financial independence; provides articles and calculators and a special section on divorce and widowhood; also provides links to money clubs and directions on how to start your own club.
- [360FinancialLiteracy.org](http://360FinancialLiteracy.org) – run by the American Institute of CPAs; financial education articles grouped by life stage or topic; provides “Ask the Money Doctor” Q&A service.

### **Programming Ideas**

- [KY Dept. of Financial Institutions](#) – provides “Request a Speaker” service on topics like budgeting, borrowing, and protecting the elderly against financial abuse; also train-the-trainer topics.
- [HandsOnBanking.org](#) – run by Wells Fargo; provides instructor resources for leading groups through their Hands On Banking program; free CD-ROM available.
- [PracticalMoneySkills.com](#) – provides teacher’s guides, student activities, and in some cases, presentations on various financial topics; free account needed to access.
- [Money Smart Week @ Your Library](#) – Federal Reserve Bank of Chicago; libraries register to participate in program, get access to educational resources and programming suggestions; ALA also has a partner site for this: <http://www.moneysmartweek.org/ala/>
- [Smart Investing @ Your Library](#) – ALA grant-funded program that provides basic financial and investor education; has previously-used suggestions, ideas, and tools.
- [Programming Librarian](#) – ALA blog; provides website suggestions and programming ideas for Financial Wellness Month (January).
- Miscellaneous programming suggestions:
  - Bring in a speaker from the community: banker, financial planner/advisor, investment advisor, CPA
  - Invite a speaker from a money/investment club, or start your own club!

## **Bibliography**

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