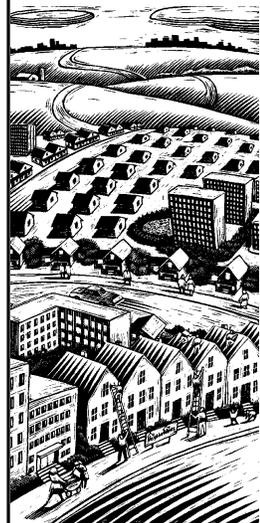
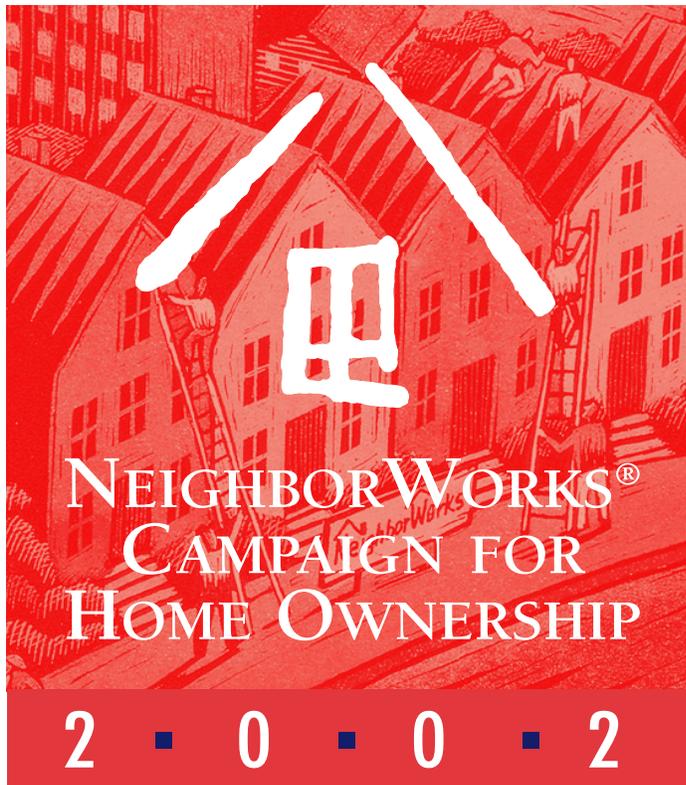




NeighborWorks® Campaign for Home Ownership 2002
Neighborhood Reinvestment Corporation

Annotated Bibliography for Financial Fitness Education



**NEIGHBORHOOD REINVESTMENT CORPORATION,
THE NEIGHBORWORKS® NETWORK AND
THE NEIGHBORWORKS® CAMPAIGN FOR HOME OWNERSHIP 2002**

Neighborhood Reinvestment Corporation was established by an act of Congress in 1978 (Public Law 95-557). A primary objective of the Corporation is to increase the capacity of local community-based organizations to revitalize their communities, particularly by expanding and improving housing opportunities.

These local organizations, known as NeighborWorks® organizations, are independent, resident-led, nonprofit partnerships that include business leaders and government officials. All together they make up the NeighborWorks® network.

The NeighborWorks® Campaign for Home Ownership 2002 is the largest national initiative of its kind: a joint effort by private industry and government working with community-based NeighborWorks® organizations to bring more families into home ownership. NeighborWorks® organizations participating in the campaign use the NeighborWorks® Full-Cycle LendingSM system. Under this system, prepurchase education, innovative loan products and early-intervention delinquency counseling are combined into a system that helps create successful homebuyers who take charge of their neighborhoods as well as their homes.

This publication, *Annotated Bibliography for Financial Fitness Education*, was written by Christi Baker-Sabino, Chrysalis Consulting, and edited by Doug Dylla, Laurie Strongin, Amy Christian and Jean Byars at Neighborhood Reinvestment Corporation. This publication may be reprinted with permission from the NeighborWorks® Campaign for Home Ownership 2002 at (607) 273-8374.

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MAJOR CURRICULA

All My Money: A Financial Management Curriculum for Persons Working with Limited Resource Audiences

University of Illinois at Urbana-Champaign Cooperative Extension Service
www.ag.uiuc.edu

Information Technology and Communication Services; University of Illinois; 1401 South Maryland Drive; Urbana, IL 61801; tel. (800) 345-6087; fax (217) 333-0005

This “training the trainer” program, which was adapted from Washington State’s “Money Management Advisors,” focuses on money management, and each of the eight lessons can be used alone or taught as part of the series. The lessons cover making spending choices; budgeting; planning spending; understanding credit; handling credit problems; building consumer skills; taking consumer action; and managing a checking account. It features hands-on and experiential learning. The lessons also provide the trainer with lesson plans and instructions for activities; background information to review prior to the lesson; and a checklist of things to do prior to teaching, teaching methods and materials needed. The curriculum includes an appendix that contains master pages for photocopying and a resource section, which has additional teaching materials for activities. 243 pages, plus master handouts and activities. \$75.

Basics of Saving and Investing: A Guide for Educators

National Institute for Consumer Education (NICE) and the National Association of Securities Dealers (NASD)

www.emich.edu/public/coe/nice

NICE; Eastern Michigan University; Business College; Room 559 Gary Owens Building; 300 W. Michigan Avenue; Ypsilanti, MI 48197; tel. (734) 487-2292; fax (734) 487-7153

Designed for educators of high school students, this teaching guide is an introduction to basic personal financial planning, saving and investing in an easy-to-use format. Each of its five units contains learning objectives, background information for teachers and students, suggested activities, overhead transparency masters, student handouts and worksheets, additional resources and a unit test. The appendix includes sources of additional information and a glossary of terms. Concepts addressed include financial choices and decisions, money management, and investor protection. 151 pages. Free to teachers, and can be downloaded from NICE’s Web site.

Dollar \$ense

Central Vermont Community Action Agency

36 Barre Montpelier Road; Barre, VT 05641; tel. (802) 479-1053; fax (802) 479-5353;
lmacris@cvac.org

This eight-step program includes a facilitator’s guide and participant workbooks. The workshop series covers goal setting, financial planning, savings tools and challenges, credit, taxes and investing, asset ownership and next steps. The facilitator’s guide contains goals for the series; chapter-by-

chapter instructions, material lists and objectives; and handouts. \$500 for facilitator's guide and five workbooks, or \$20 per workbook.

Economic Literacy Curriculum

Women's Institute for Housing and Economic Development

Tel. (617) 367-0520

This program consists of a "training for trainers" certification program, a trainer's guide and a curriculum for students. Its five sessions are designed to increase low-income women's control over economic events in their lives and understanding of their relation to the local economy. It provides a "reality check" of the income needed to maintain a decent standard of living and brainstorming explorations about one's skills and preferences to determine a long-term career path. Tools to assess personal budget needs, build awareness of financial concepts and plan for personal economic development are included in the highly participatory curriculum that builds on participants' life experiences and knowledge. The trainer's guide comes with activities, objectives, teaching notes and resource lists. It covers career planning; budgeting; welfare reform; money management; wealth and income inequality; community economic development; job training and career paths; job searches and interviewing; taxes; credit; and banking. Select materials are available in Spanish. 150 pages. \$300 for "training for trainers" certification, trainer's guide and curriculum.

Financial Choices

Mortgage Bankers Association of America

www.mbaa.org

1125 15th Street, NW; Washington, DC 20005; tel. (202) 861-6500

Geared toward high school students, this curriculum is an introduction to financial decisions and the financial system for high school students, with lessons to increase student confidence about achieving financial goals. The lessons contain success stories, a game of choices, a lender role play and an exercise on completing applications. Student materials are ready to copy and distribute for individual lessons, and the teacher guide contains unit and lesson plans. Lessons range from one to four class periods and can be used individually or in combination. 73 pages) Student manuals are \$10 for members / \$15 for nonmembers, and teacher's guides are \$20 for members / \$30 for nonmembers.

Financial Life Skills

Neighborhood Housing Services of New York City

121 West 27th Street, 4th Floor; New York, NY 10001; tel. (212) 519-2538

This three-module curriculum — Basic Finances; Understanding Credit and Related Issues; and Consumer Education and the Road to Home Ownership — seeks to empower adults to take charge of various aspects of their financial lives, from goal-setting to home ownership. It contains 15 simply written chapters with each one geared for a single three-hour session for a total of 45 hours of education. The instructor's guide lists goals, an overview and teaching strategies for each chapter, and the student workbooks are full of "your turn" boxes, which allow for participants to apply content to their own lives. 211 pages, plus instructor's manual. \$10 per module or \$25 for all three.

Financial Literacy Curriculum

Women's Opportunity Resources Center

www.worc-pa.com

1930 Chestnut Street, Suite 1600; Philadelphia, PA 19103; tel. (215) 564-5500

This seven-unit curriculum covers the importance of saving and money management, credit, banking products and options, taxes, loans and grant options, basic financial planning, retirement planning and insurance.

Financial Literacy Manual

National Community Reinvestment Coalition

www.ncrc.org

Suite 540, 733 15th Street, NW; Washington, DC 20005-2112; tel. (202) 628-8866; fax (202) 628-9800; nrcprogr@gte.net

This manual is designed to bring low- and moderate-income individuals into the economic mainstream and includes resource materials in English, Spanish and other languages. Its six modules, some with multiple parts, consist of money flow and asset creation; basic banking; electronic payment of government benefits; credit and debt management; home-ownership preparation; and small business and economic development. 300 pages. Sliding scale fees.

Guide to Understanding Personal Finance

The Wall Street Journal

www.Lightbulb.press.com

Lightbulb Press; 10 Rockefeller Plaza; New York, NY 10020; tel. (212) 218-7969

This guide includes information on how to make smart decisions and avoid common pitfalls — of banking, credit, home finances, financial planning, investing and taxes. 176 pages. \$14.95.

Helping People in Your Community Understand Basic Financial Services

Financial Services Education Coalition

www.fms.gov

Office of Public Education; U.S. Department of the Treasury; 1500 Pennsylvania Avenue, NW; Washington, DC 20220; tel. (202) 874-6540

This comprehensive guide for educators is designed to help people successfully choose and use basic financial services and understand Electronic Funds Transfer (EFT) 99, where most federal payments will be made by direct deposit. The guide includes information to help educators establish and deliver an effective education program. Also included in the binder are a series of consumer fact sheets about financial services and a glossary of terms. 100 pages. Free and can be downloaded from the Department of Treasury's Web site.

High School Financial Planning Program

National Endowment for Financial Education (NEFE) and the Cooperative Extension Service

www.nefe.org

NEFE High School Financial Planning Program; 5299 OTC Boulevard, Suite 1300; Englewood, CO 80111; tel. (303) 224-3510; eas@nefe.org

This hands-on program, which can be completed in as few as 10 classroom hours, is designed to provide fundamental financial concepts to young adults. The program's comprehensive materials consist of a workbook and portfolio for each student and an instructor's manual with outlines, prioritized objectives, transparency masters, learning activities, student assignments and exams. Its seven-unit course uses a building-block format, and each unit provides an overview, goal statement, and learning objectives. Topics include money concepts; earning income; protecting assets; establishing financial goals; wise use of credit; developing a spending plan; and saving money. 157 pages, plus personal finance portfolio. Free.

How Chuck Taylor Got What He Wanted (and how you can, too!)

Consumer Credit Counseling Services, Baton Rouge, LA

615 Chevelle Court; Baton Rouge, LA 70806; tel. (800) 850-2227 ext. 3

This 14-chapter textbook for high school students chronicles the adventures and misadventures of a fictional teenager, his family and his friends. Using Chuck's story as a narrative that begins and ends each chapter, the book is divided into three parts to explore money management fundamentals, or money and the marketplace; earning money and using credit; and insurance and income taxes. The instructor's guide provides an overview, learning objectives, key concepts, important terms and visual aids and activities for each chapter. 234 pages, plus teacher's guide. \$14.95.

Making Your Money Work

Purdue Cooperative Extension

www.agcom.purdue.com

Department of Consumer Sciences and Retailing; Purdue University; 1262 Matthews Hall; West Lafayette, IN 47907-1262; tel. (765) 494-8318 or (888) 398-4636; almaowen@purdue.edu.

This curriculum is one of two parts, with the latter being "Thinking Dollars, Thinking Sense," on money management. Its six sessions are designed to move participants from daily to yearly thinking and planning. The manual includes activities, expected outcomes, a participant workbook and a trainer's manual with supporting materials. 42 pages, plus trainer's manual. \$40 for trainer's manual; \$2.50 for participant workbook; and \$3 for budget cards.

Master Your Money

Bay Area IDA Collaborative

East Bay Asian Local Development Corporation; 310 8th Street, Suite 309; Oakland, CA 94607; tel. (510) 287-5353; fax (510) 763-4143; psalsedo@ebaldc.com

This curriculum covers 12 hours of education divided into nine sections. It focuses on money management, goal setting, money personalities, savings techniques, using credit wisely, understanding credit reports, record keeping and available resources. The curriculum is interactive, incorporating a variety of worksheets and exercises for participants. The resource section includes monthly calendars, a reading list and Web sites categorized by financial topics. 58 pages. \$25.

Money and Assets: A Guide to Financial Economic Empowerment

Women's Self Employment Project

20 North Clark Street, Suite 400; Chicago, IL 60602; tel. (312) 606-8255

This guide combines personal finance education with larger economic issues and seeks to help participants understand the financial and economic system. Each session is structured around key objectives and provides activities, exercises and discussion topics to reach these objectives. The guide's 10 sessions cover assets, budgets, credit, buying, family, home, investment and saving. 36 pages. \$35.

Money Management Advisors

Washington State University Cooperative Extension

612 Smith Tower; 506 Second Avenue; Seattle, WA 98104; tel. (206) 296-3900

This "training for trainers" curriculum provides basic money management information and alternative teaching resources for adaptation to local audiences. Its eight subjects include making spending choices; budgeting; planning spending; managing a checking account; understanding credit; handling credit problems; building consumer skills; and taking consumer action. Training support information consists of the counseling process; needs assessment tools; volunteer roles and responsibilities; and a final exam. The binder contains lesson outlines and teaching tips for each content area, background information sheets for trainers, worksheets for trainers to use with customers and hands-on activities. 174 pages. \$15.

The Money Series for Kids

American Bankers Association (ABA)

www.aba.com

Customer Service; 1120 Connecticut Avenue, N.W.; Washington, DC 20036; tel. (800) 338-0626; fax (202) 828-4535.

The ABA Education Foundation in collaboration with the Discovery Network developed a series of television programs about banking and personal money management aimed at youth of different age levels and diverse backgrounds. Developed in an entertaining, real-life documentary format, they incorporate concepts from a variety of disciplines. Program materials include detailed classroom

guides, tips on other classroom activities and a list of suggested readings for students. Two two-hour series for different age groups are available, and some of the topics included are what is a bank; managing money; and how to make money. \$39.95 each or \$59.95 for the complete series.

SUMMARY TABLE OF MAJOR CURRICULA

Curriculum	Organization	Audience	# of Modules or Classes	Trainer's Guide	Training Materials	Cost
<i>All My Money</i>	University of Illinois at Urbana-Champaign Cooperative Extension Service	Adults	Eight lessons	Yes	Yes	\$75
<i>Basics of Saving and Investing</i>	National Institute for Consumer Education and the National Association of Securities Dealers	High school students	Five units	Yes	Yes	Free
<i>Dollar Sense</i>	Central Vermont Community Action Agency	Adults	Eight units	Yes	Yes	\$500 for trainer's guide and \$20 for student's manual
<i>Economic Literacy Curriculum</i>	Women's Institute for Housing and Economic Development	Adult women	Five sessions	Yes	Yes	\$300 for "training for trainers" and manuals
<i>Financial Choices</i>	Mortgage Bankers Association	High school students	Four class periods	Yes	Yes	\$20-\$30 for trainer's guide and \$10-\$15 for student's manual
<i>Financial Life Skills</i>	Neighborhood Housing Services of New York City	Adults	15 chapters in three modules	Yes	Yes	\$10 per module or \$25 for all three

Curriculum	Organization	Audience	# of Modules or Classes	Trainer's Guide	Training Materials	Cost
<i>Financial Literacy Curriculum</i>	Women's Opportunity Resources Center	Adults	Seven units			
<i>Financial Literacy Manual</i>	National Community Reinvestment Coalition	Adults	Six modules			Sliding scale fees
<i>Guide to Understanding Personal Finance</i>	The Wall Street Journal	Adults	Six chapters	No	No	\$14.95
<i>Helping People in Your Community Understand Basic Financial Services</i>	Financial Services Education Coalition	Adults	Six sections	Yes	No	Free
<i>High School Financial Planning Program</i>	National Endowment for Financial Education and the Cooperative Extension Service	High school students	Seven units	Yes	Yes	Free
<i>How Chuck Taylor Got What He Wanted</i>	Consumer Credit Counseling Services, Baton Rouge, LA	High school students	14 chapters	Yes	Yes	\$14.95
<i>Making Your Money Work</i>	Purdue Cooperative Extension	Adults	Six sessions	Yes	Yes	\$40 for trainer's manual, \$2.50 for student's manual and \$3 for budget cards

Curriculum	Organization	Audience	# of Modules or Classes	Trainer's Guide	Training Materials	Cost
<i>Master Your Money</i>	Bay Area IDA Collaborative	Adults	Nine sections	No	Yes	\$25
<i>Money and Assets</i>	Women's Self-Employment Project	Adults	10 sessions	Yes	Yes	\$35
<i>Money Management Advisors</i>	Washington State University Cooperative Extension	Adults	Eight sections	Yes	Yes	\$15
<i>Money Series for Kids</i>	American Banker's Association	Youth	Two two-hour series	Yes	Yes	\$39.95 each or \$59.95 for the complete series

CURRICULUM SUPPLEMENTS

Curriculum Clearinghouses

Jump\$tart Coalition for Personal Financial Literacy

www.jumpstartcoalition.org

919 18th Street, N.W., Suite 300; Washington, DC 20006; tel. (888) 45-EDUCATE; fax (202) 223-0321

Jump\$tart seeks to improve the financial management skills of young adults by evaluating the financial literacy of young adults; developing, disseminating and encouraging the use of guidelines for grades kindergarten through 12; and promoting the teaching of personal finance. Jump\$tart maintains a database of curricula and other teaching materials, as well as one on national training programs for educators, whose contents may be searched by a variety of methods including grade level, media type and descriptor. The coalition also produces a quarterly newsletter for educators that contains personal finance education tools and concepts, sample lesson plans and upcoming events and activities.

National Center for Financial Education (NCFE)

www.ncfe.org

P.O. Box 34070; San Diego, CA 92163-4070; tel. (619) 232-8811

NCFE develops and makes available financial education curricula and other materials to schools and consumers nationwide. NCFE has over 150 resources that include programs and materials for parents, younger children, students and teachers listed in the Money-Book Store Catalog. NCFE also produces a quarterly newsletter.

National Institute for Consumer Education (NICE)

www.emich.edu/public/coe/nice

Eastern Michigan University; 559 Gary M. Owen Building; 300 W. Michigan Avenue; Ypsilanti, MI 48197; tel. (734) 487-2292; fax (734) 487-7153

NICE is a professional development center and clearinghouse for consumer, economic and personal finance education aimed at elementary and secondary school teachers and adult and community educators. Its services include conducting courses, workshops, seminars and conferences; publishing educational materials, teaching guides, newsletters and resource lists, maintaining a clearinghouse of videos, teaching guides, software, pamphlets and books; and providing consultant services to organizations, agencies, and corporations regarding educational programs and materials. The clearinghouse contains mini-lessons on a range of topics; resource lists for articles, books, Web sites and videos; publications in full text; and fact sheets.

Select Core Curriculum Topics

Basic Financial Planning

Developing Savings Goals

- North Carolina Cooperative Extension Service
- Purdue University Cooperative Extension Service

Goal Setting

- University of Connecticut
- University of Maryland Cooperative Extension
- University of Tennessee Agricultural Cooperative Extension

Consumer Scams

- Center for Ethics and Economic Policy
- Federal Trade Commission
- Iowa State University Extension
- Kansas State University Research & Extension
- National Institute for Consumer Education
- North Carolina Cooperative Extension Service
- Utah State University Extension
- National Fair Housing Alliance

Overview of Money and Marketplace

- Consumer Action
- Cornell Cooperative Extension

Cash Management

Tracking Expenses

- Montana State University Cooperative Extension Service
- Ohio State Cooperative Extension
- North Carolina Cooperative Extension Service

Communicating about Money

- Kentucky Cooperative Extension
- University of Illinois Extension
- Virginia Cooperative Extension
- Purdue University Cooperative Extension Service
- University of Maryland Cooperative Extension

Spending Plans

- Montana State University Extension Service
- Texas Agricultural Extension Service
- National Center for Financial Education
- University of Maryland Cooperative Extension

Planning Major Purchases

- Kansas State University Research & Extension
- University of Illinois Extension

Savings

Smart Shopping

- Cornell Cooperative Extension
- Kentucky Cooperative Extension

Reducing Expenses

- Consumer Information Center
- National Center for Financial Education
- Kentucky Cooperative Extension

Banks

Services, Products and Options

- Consumer Information Center
- University of Maryland Cooperative Extension
- Financial Management Services, Department of Treasury

How Banks Work

- Federal Reserve

Electronic Services

- Federal Reserve
- National Institute for Consumer Education
- Financial Management Services, Department of Treasury

Credit

Using and Managing Credit Effectively

- Cornell Cooperative Extension
- National Institute for Consumer Education
- Nebraska Cooperative Extension
- University of Minnesota Extension Service
- Kentucky Cooperative Extension
- North Carolina Cooperative Extension
- University of Maryland Cooperative Extension

Understanding Credit

- Purdue University Cooperative Extension Service
- University of Maryland Cooperative Extension
- University of Illinois Extension

Obtaining a Credit Report

- Purdue University Cooperative Extension Service

Credit Repair

- Consumer Information Center
- Federal Trade Commission

Reducing Debt

- Consumer Information Center
- Montana State University Extension Service
- Virginia Cooperative Extension
- Kentucky Cooperative Extension
- University of Maryland Cooperative Extension

Bankruptcy

- National Institute for Consumer Education
- University of Tennessee Agricultural Extension Service

Selecting Credit Cards

- Consumer Action
- Federal Reserve
- National Institute for Consumer Education
- Consumer Information Center
- Montana State University Extension Service
- University of Maryland Cooperative Extension

Loan Consolidation

- Purdue University Cooperative Extension Service

Life Events

- Consumer Information Center
- Montana State University Extension Service
- North Carolina Cooperative Extension
- Utah State University Extension
- Kansas State University Research & Extension
- Nebraska Cooperative Extension
- University of Minnesota Extension Service

Investing

Retirement Planning

- American Association of Retired People
- Consumer Information Center
- University of Maryland Cooperative Extension
- American Savings Education Council
- Montana State University Extension Service
- University of Minnesota Extension Service

Investment Strategies

- Consumer Information Center
- Montana State University Extension Service
- North Carolina Cooperative Extension
- Kansas State University Research & Extension
- National Institute for Consumer Education
- Nebraska Cooperative Extension

- Purdue University Cooperative Extension
- University of Maryland Cooperative Extension

Taxes

Understanding Taxes

- Iowa State University Extension

Preparing Forms

- Consumer Information Center
- Iowa State University Extension

Earned Income Tax Credit

- Nebraska Cooperative Extension

Insurance

Protecting Assets Against Losses

- Insurance Education Foundation
- Purdue University Cooperative Extension Service

Health Insurance

- Consumer Action
- Insurance Education Foundation
- Nebraska Cooperative Extension
- North Carolina Cooperative Extension
- University of Maryland Cooperative Extension

Car Insurance

- Insurance Education Foundation
- Kentucky Cooperative Extension
- University of Maryland Cooperative Extension

Renter's Insurance

- Insurance Education Foundation

Life Insurance

- Consumer Information Center
- Insurance Education Foundation
- Nebraska Cooperative Extension
- Purdue University Cooperative Extension Service
- University of Illinois Extension
- University of Maryland Cooperative Extension

Avoiding Insurance Fraud

- Utah State University Extension

Home Insurance

- Purdue University Cooperative Extension Service

Record Keeping

- National Institute for Consumer Education
- Montana State University Extension Service
- Nebraska Cooperative Extension
- Purdue University Cooperative Extension Service
- University of Illinois Extension
- University of Maryland Cooperative Extension
- University of Minnesota Extension Service

Consumer Rights and Responsibilities

List of Rights

- Consumer Action
- Consumer Information Center
- Iowa State University Extension
- Kansas State University Research & Extension
- North Carolina Cooperative Extension Service
- University of Illinois Extension

Handling Complaints

- Federal Reserve Bank of Chicago
- Iowa State University Extension
- National Consumer's League
- National Institute for Consumer Education

Women's Rights

- National Institute for Consumer Education

Other Topics

Children and Money

- University of Illinois Extension

START-UP GUIDES

A Financial Literacy Guide for Individual Development Accounts: A Guide for North Carolina Community Organizations

North Carolina Working Group on IDAs and Asset Building

c/o the Corporation for Enterprise Development; 123 West Main Street, 3rd Floor; Durham, NC 27701; tel. (919) 789-5913; fax (919) 688-6580

The purpose of this guide is to assist groups with designing a financial literacy program and finding a curriculum and implementing it. Its four sections contain information on the components of effective financial literacy curriculum with samples, including those for specific asset-training tracks, adult training methods and selecting trainers; issues to consider after implementation; and resources related to financial literacy and adult education.

Individual Development Account Program Design Handbook: A Step by Step Guide to Designing an IDA Program

Corporation for Enterprise Development

www.cfed.org

777 North Capitol Street, NE, Suite 410; Washington, DC 20002; tel. (202) 408-9788; fax (202) 408-9793

This handbook encapsulates the lessons learned from operating Individual Development Account (IDA) programs and includes references to organizations involved in the Downpayments on the American Dream Policy Demonstration (ADD), organized by the Corporation for Enterprise Development (Cfed) and evaluated by the Center for Social Development. The handbook was

developed as a reference tool for both community groups currently running IDA programs and those developing new initiatives and contains an extensive chapter on administering financial skills building courses.

Financial Fitness Education for Potential Homebuyers: A Start-Up Guide for NeighborWorks® Organizations

Neighborhood Reinvestment Corporation

www.nw.org

NeighborWorks® Campaign for Home Ownership 2002; 108 North Cayuga Street, Second Floor; Ithaca, NY 14850; tel. (607) 273-8374; fax (607) 273-1679; ssquier@nw.org

This guide is designed to help NeighborWorks® organizations analyze the local need and internal capacity for developing a financial fitness education program to increase consumers' money management skills and assist more potential homebuyers. It contains an overview, minimum standards and a core curriculum for financial fitness education. This guide also helps an organization think through all of the steps involved in developing a program — everything from planning to evaluation. It includes sample budgets, job descriptions and curricula.

ORGANIZATIONS AND WEB SITES

American Association of Retired Persons (AARP)

www.aarp.org

601 E Street, N.W.; Washington, DC 20049; tel. (800) 424-3410

AARP, a private, nonprofit membership organization for mature Americans, promotes social welfare and education through its extensive programs and activities. AARP maintains a network of regional and state offices, information centers and local chapters to support volunteers and provide assistance to members and the public on issues of concern to the association. AARP has four primary areas of expertise and proven success: information and education; community service; legislative, judicial and consumer advocacy; and member services.

AARP offers information on the latest consumer issues, focusing on how to avoid scams and how best to manage money. Its “Money and Work” section features tips and additional resources on a variety of consumer topics, including predatory lending and common fraud practices.

American Bankers Association (ABA)

www.aba.com

1120 Connecticut Avenue, NW; Washington, DC 20036; tel. (800) 338-0626; fax (202) 828-4535

ABA's mission is twofold: to provide high-quality banking education and training products and services, and to serve as the voice of the banking industry. ABA's service membership offers non-bank companies which provide goods and services to the financial services industry the marketing

opportunities, information resources, and professional development needed to stay competitive in the dynamic financial services market.

ABA has designed popular banking-related resource materials for consumers that are available through its on-line bookstore. Resources range from short booklets to videos to textbooks; focus on basic banking, managing checking accounts and global banking; and are aimed at youth and adult audiences. Some of the materials are available in Spanish. The Web site also features personal calculators for financial decision making, tip sheets on using ATMs and finding banks and links to other sites related to personal finance.

American Express

www.americanexpress.com

801 Pennsylvania Avenue NW, Suite 650; Washington, DC 20004

American Express is a global travel, financial and network services provider. The company provides charge and credit cards, Travelers Cheques and other stored value products, and offers financial planning, brokerage services, mutual funds, insurance and other investment products.

American Express provides consumer information on credit cards and travel safety, as well as tools designed for educators and students. Tools include quizzes on credit, insurance and bank accounts for college and high school students and on-line fact sheets on credit and money management.

American Savings Education Council (ASEC)

www.asec.org

Suite 600; 2121 K Street NW; Washington, DC 20037; tel. (202) 659-0670; fax (202) 775-6360

ASEC is a coalition of private- and public-sector institutions that undertakes initiatives to raise public awareness about what is needed to ensure long-term personal financial independence. ASEC's goal is to make saving and planning a vital concern of Americans and in the economic interests of employers.

ASEC disseminates best practices and examples of tools for saving education and maintains a clearinghouse of information, people and organizations associated with saving initiatives, particularly for retirement. ASEC is developing user-friendly educational materials that will assist individuals in setting their savings goals, provide basic steps to follow to achieve savings goals, answer frequently asked questions and direct individuals to other sources of information. Selected materials are available in hard copy as well as on-line.

Association for Financial Planning and Education (AFCPE)

www.afcpe.org

2121 Arlington Avenue, #5; Upper Arlington, OH 43221; tel. (614) 485-9650

AFCPE is a nonprofit, professional organization of researchers, academics, and financial counselors and planners with a common goal of improving the quality of life of families and individuals.

AFCPE provides the latest research and practical applications for personal finance to its members, and administers certification programs for financial and housing counselors. AFCPE hosts an annual conference and publishes a biannual journal on the latest research, education, and financial counseling ideas.

Bonehead Finance

ourworld.compuserve.com/homepages/bonehead_finance

This Web site is dedicated to providing practical wisdom about controlling financial destiny and contains lessons on saving, budgeting, investing, retirement planning and basics of mutual funds. The site also includes a glossary of key financial terms, links to categorized financial sites, a list of recommended readings and files for downloading.

Center for Ethics and Economic Policy (CEEP)

www.ceep.com

2512 9th Street, Suite #3; Berkeley, CA 94710; tel. (510) 549-9931

Originally founded as the Economics & Ethics Program at Berkeley's Graduate Theological Union, CEEP has provided popular education economics trainings and technical assistance to community groups, churches, labor unions, and other organizations all over the country. In conjunction with the Center for Religion and Civic Culture at the University of Southern California, CEEP developed templates for exercises related to economic training and an on-line resource guide to provide more information on the issues presented in the workshops.

Consumer Action (CA)

www.consumer-action.org

116 New Montgomery Street; San Francisco, CA 94105; tel. (800) 999-7981

Consumer Action, a nonprofit, membership-based organization, serves consumers nationwide by advancing consumer rights. CA refers consumers to complaint-handling agencies through its free hotline, publishes educational materials on credit banking, insurance, utilities and HMOs, in Chinese, English, Korean, Tagalog, Russian, Vietnamese and other languages and provides outreach and technical assistance to a national network of 4,500 community-based and government agencies.

CA's National Consumer Resource Center (NCRC) distributes its own and other free multilingual educational publications, which can be browsed and printed out on-line by community agencies to help them educate and inform their customers about current consumer issues. The NCRC currently features over 500 publications on a variety of topics: telecommunications, banking and other financial services, credit, childhood lead poisoning and fraud, as well as a quarterly newsletter. CA also offers translation services to organizations to create multilingual consumer publications and outreach programs.

Consumer Information Center (CIC)

www.pueblo.gsa.gov

Department WWW; Pueblo, CO 81009; tel. (888) 878-3256; fax (719) 948-9724

The CIC is a one-stop shopping center for federal consumer publications. The Consumer Information Catalog is the heart of the CIC program, listing titles, descriptions and ordering information for the more than 200 free and low-cost publications available from CIC. One of the most popular books published by the federal government is *The Consumer's Resource Handbook*, which is an easy-to-read guide offering prepurchase information and ways to resolve marketplace problems. It also contains thousands of names, addresses, telephone numbers and electronic addresses of corporations, trade groups, state and local consumer-protection offices and federal agencies.

Consumer World

www.consumerworld.org

Consumer World is a public service, noncommercial site that has gathered over 1,800 of the most useful consumer resources on the Internet and categorized them for easy access. Consumer World provides links to general consumer information; national, state and local consumer agencies; legal references; buying advice; and organizations offering publications on credit and money management.

Corporation for Enterprise Development (CfED)

www.cfed.org

777 North Capitol Street, NE, Suite 410: Washington, DC 20002; tel. (202) 408-9788

CfED's mission is to foster widely shared and sustainable economic well-being. CfED provides a range of services including policy design, analysis and advocacy, demonstration and project management, consulting, technical assistance, training, research, information, and publication services to public, private, nonprofit, and community organizations throughout the United States and internationally. CfED's work is organized in three main clusters: building economies, building enterprise and building assets.

CfED's IDA (Individual Development Account) Learning Network is an on-line connection to IDA practitioners and policymakers as well as a clearinghouse of IDA programs policy and research information. Resources available include a quarterly newsletter, IDA handbooks, introductory information on IDAs, news articles, access to the IDA listserver and listserver archives, the latest IDA research, updates of state and federal IDA activity and a searchable archive of IDA programs.

Debt Counselors of America

www.GetOutOfDebt.org

1680 East Gude Drive; Rockville, MD 20850; tel. (800) 680-3328

Debt Counselors of America is a nonprofit organization that helps consumers break free from problem debt by providing educational information, programs, services and support to the public. Debt Counselors of America features downloadable self-help publications on credit and debt

management. The Web site also includes a chat room, the Get Out of Debt radio show and articles from “Breaking Debt News.”

Department of Housing and Urban Development

www.hud.gov

451 Seventh Street, SW; Washington, DC 20410

The Department of Housing and Urban Development is the federal agency responsible for national policy and programs that address America’s housing needs, that improve and develop the nation’s communities, and enforce fair housing laws. HUD works to help the nation’s communities meet their development needs, spur economic growth in distressed neighborhoods, provide housing assistance for the poor, help rehabilitate and develop moderate and low-cost housing, and enforce the nation’s fair housing laws. HUD plays a major role in supporting home ownership by underwriting home ownership for lower- and moderate-income families through its mortgage insurance program.

In the Consumer Information section of its Web site, HUD has consumer tip sheets to avoid fraud, information on homebuyers’ and borrowers’ rights, and many resources for potential homebuyers, including information on shopping for a mortgage, working with a Realtor and calculating an affordable mortgage. Also, HUD USER is the primary source for federal reports and information on housing policy and programs, economic development, urban planning, and other housing-related topics.; it also creates and distributes a wide variety of useful information products and services.

Dollar Stretcher

www.stretcher.com

P.O. Box 23785; Ft. Lauderdale, FL 33307

The Dollar Stretcher features a weekly on-line newsletter, or a monthly print version, with articles and information about money-saving ideas and tips from readers around the world. The Web site also contains a library of subjects, including banking, budgets, cash management, credit cards, credit repair and saving.

Federal Deposit Insurance Corporation (FDIC)

www.fdic.gov

550 Seventeenth Street, NW; Washington, DC 20456; tel. (202) 393-8400

Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation’s banking system. The FDIC insures deposits at the nation’s more than 10,000 banks and savings associations and it promotes the safety and soundness of these institutions by identifying, monitoring and addressing risks to which they are exposed. The FDIC is the primary federal regulator for state-chartered mutual savings banks and state-chartered commercial banks that are not members of the Federal Reserve System.

The FDIC publishes information on consumer rights via its on-line quarterly newsletter, pamphlets and handbooks. Its list of publications includes the 1998–99 Consumer’s Resource Handbook (CRH), which provides advice and consumer tips on car repair, purchase, and leasing; shopping from home; avoiding consumer and investment fraud; home improvement and financing; and choosing and using credit cards wisely. The CRH also contains a Consumer Assistance Directory with thousands of names, addresses, telephone numbers, Web site and e-mail addresses for national consumer organizations, Better Business Bureaus, corporations, trade associations, state and local consumer protection offices, state agencies, military consumer offices and federal agencies. The FDIC maintains a consumer hotline number, (800) 934-FDIC, for inquiries. The FDIC’s Web site also features a “Learning Bank” to educate and entertain children, teachers and parents. The bank contains links to other Web sites that have more information or lesson plans for teachers and parents on particular topics.

Federal Reserve System

www.federalreserve.gov

20th and C Streets, NW; Washington, DC 20551; tel. (202) 452-3200; fax (202) 728-5886

The Federal Reserve System, founded by Congress in 1913, is the central bank of the United States. It was founded to provide the nation with a safer, more flexible and more stable monetary and financial system. The system’s duties fall into four general areas: conducting the nation’s monetary policy; supervising and regulating banking institutions and protecting the credit rights of consumers; maintaining the stability of the financial system; and providing certain financial services to the U.S. government, the public, financial institutions, and foreign official institutions. The FRS is the primary federal regulator for state-chartered banks that are members of the Federal Reserve System, and bank holding companies.

The Federal Reserve Board provides a clearinghouse of consumer publications on banking, finance, protection, home ownership and mortgages, interest rates, and loans and credit. The clearinghouse contains publications that can be ordered, on-line brochures and teaching materials in different formats.

Federal Trade Commission (FTC)

www.ftc.gov

Room 403; FTC; Washington, DC 20580; tel. (202) 326-3650

The FTC enforces a variety of federal antitrust and consumer protection laws. In addition to carrying out its statutory enforcement responsibilities, the FTC advances the policies underlying Congressional mandates through cost-effective nonenforcement activities, such as consumer education.

As part of its consumer education campaign, the FTC maintains an extensive clearinghouse of consumer facts sheets in English and Spanish and lists of Rules and Acts that protect consumers on a variety of topics, including credit, privacy and investments.

Financial Management Services (FMS), Department of the Treasury

www.fms.treas.gov

Public Affairs; 401 14th Street, SW; Washington, DC 20227; tel. (202) 874-6740

FMS, a Treasury Department bureau, is the U.S. government's financial manager, central disburser, and collections agent, as well as its accountant and reporter of financial information. FMS offers products and services through initiatives, such as the Electronic Benefits Transfer (EBT). Through its participation in the Financial Services Education Coalition, the Treasury Department published "Helping People in Your Community Understand Basic Financial Services," which is available electronically from its Web site.

Insurance Education Foundation

www.ins-ed-fdn.org

P.O. Box 68700; 3601 Vincennes Road; Indianapolis, IN 46268

The Insurance Education Foundation's mission is to improve public understanding of the role of insurance in society through the education of teachers and students. The Insurance Education Foundation provides access to insurance-related teaching materials aimed at high school students. The foundation lists descriptions of insurance-related education materials by type of insurance and supplies links for obtaining more information. The foundation has developed "Choice, Chance and Control," which is a package of classroom teaching materials. The kit includes a humorous, 20-minute video, a teacher's guide, lesson plans, and student activity sheets, all of which is free to educators. The foundation also publishes a semiannual newsletter to provide secondary educators with a greater knowledge of insurance, access to teaching materials and insurance career information for students.

Junior Achievement (JA)

www.ja.org

1129 20th Street, Suite 204; Washington, DC 20036; tel. (202) 296-1200; fax (202) 296-3837

JA seeks to empower young people and teach them essential lessons about building careers and valuing free enterprise. The ultimate mission is to ensure that every child in America has a fundamental understanding of the free enterprise system.

JA educates youth in grades kindergarten through 12 about the free enterprise system by providing practical, engaging, and informative activities on business and economics. Its programs, which are divided into elementary, middle and high school levels, complement the class curricula and are easily integrated into lesson plans for each grade level. Each program contains a list of concepts, skills, games and links for each topic.

National Community Reinvestment Coalition (NCRC)

www.ncrc.org

733 15th Street, NW, Suite 540; Washington, DC 20005; tel. (202) 628-8866

NCRC was formed by national, regional, and local organizations to develop and harness the collective energies of community reinvestment organizations from across the country so as to increase the flow of private capital into traditionally underserved communities.

NCRC sponsors a variety of technical assistance workshops and trainings throughout the year to build the capacity of community-based organizations, neighborhood groups and other community reinvestment advocates. NCRC also sponsors an annual conference on community reinvestment. The Web site features links to member organizations and other related sites.

National Consumer Law Center (NCLC)

www.nclc.org

18 Tremont Street, Suite 400; Boston, MA 02108; tel. (617) 523-8010; fax (617) 523-7398

NCLC is a nonprofit corporation founded at Boston College School of Law. NCLC acts as a consumer law resource center for legal answers, policy analysis, technical assistance and legal support, particularly on issues involving consumer fraud, debt collection, consumer finance law and sustainable home-ownership programs.

NCLC provides free consumer information on topics, such as credit, scams, fraud, foreclosure prevention and reverse mortgages, and sponsors conferences, trainings and other events on consumer issues. NCLC's "Surviving Debt" can be ordered from the Web site for a fee.

National Consumers League (NCL)

www.natlconsumerleague.org

1701 K Street, N.W., Suite 1200; Washington, DC 20006; tel. (202) 835-3323; fax (202) 835-0747

The NCL uses research and education to advocate for consumers. NCL sponsors national conferences and legislative briefings that address consumer issues and develops training materials, low-cost brochures and publications on subjects such as consumer credit. NCL also operates the National Fraud Information Center, a toll-free hotline at (800) 876-7060, which offers help and support to victims of telemarketing and Internet fraud.

National Council on Economic Education (NCEE)

www.nationalcouncil.org

1140 Avenue of the Americas; New York, NY 10036

NCEE is a nonprofit partnership of leaders in education, business and labor devoted to helping youth to function in a changing global economy. NCEE publishes and distributes books, teacher strategies and resources for teaching economic principles to grades kindergarten through 12.

Resources are available through the EconomicsAmerica catalog, which is divided into categories, such as kindergarten-through-twelfth grade standards; multigrade program and resources; core materials; interdisciplinary materials; tests; and other materials. NCEE's other programs include: "The Journal of Economic Education," which features articles on economics teaching techniques and programs; "The Mint," which teaches students about the importance of saving and investing, making a budget, managing credit, and making investments in human capital through completing on-line quizzes and simulations; and "The Stock Market Game," which is a simulation of Wall Street trading to help students understand the stock market and other related economic concepts.

National Credit Union Administration (NCUA)

www.ncua.gov

1775 Duke Street; Alexandria, VA 22314-3428; tel. (703) 518-6300

The National Credit Union Administration is an independent federal agency that supervises and insures federal credit unions and insures state-chartered credit unions. It is entirely funded by credit unions and receives no tax dollars. A monthly newsletter, *NCUA News* (available by print or on-line) covers news of credit unions around the country and spotlights topics of interest to credit union members.

National Endowment for Financial Education (NEFE)

www.nefe.org

5299 DTC Boulevard, Suite 1300; Englewood, CO 80111-3334; tel. (303) 224-3510; fax (303) 220-0838

Established as the parent organization of the College for Financial Planning, NEFE provides financial planning education to the general public and creates personal financial education projects and programs with leading national organizations. NEFE's collaborative programs emphasize, develop and make available personal financial literacy products as a public service. NEFE has worked with a number of organizations to create financial literacy curricula and/or programs for youth, special situations and the general public. NEFE also created the High School Financial Planning Program (HSFPP) to increase the financial literacy of teenagers.

National Foundation for Consumer Credit (NFCC)

www.nfcc.org

8611 Second Avenue, Suite 100; Silver Spring, MD 20910; tel. (301) 589-5600

NFCC is a network of 1,450 nonprofit agencies that provide money management education, confidential budget, credit, and debt counseling and debt repayment plans for both individuals and families. The Web site has a debt test for individuals and facts about bankruptcy. Brochures about budgeting, credit and solving debt problems are also available from the NFCC offices.

Office of the Comptroller of the Currency

www.occ.treas.gov

250 E Street, SW; Washington, DC 20219; tel. (202) 874-5000

The Office of the Comptroller of the Currency (OCC) was established in 1863 as a bureau of the Department of the Treasury. The OCC charters, regulates, and supervises national banks to ensure a safe, sound and competitive banking system that supports the citizens, communities and economy of the United States. The OCC is the primary federal regulator for all federally chartered commercial banks.

The Office of the Comptroller of the Currency (OCC) encourages national bank involvement in community and economic development activities as part of its goal of ensuring access to credit. To help accomplish this goal, the OCC provides policy guidance on community and economic development issues to national banks and training in community development for examiners; performs research on timely topics related to community and economic development; and manages the Community Development Corporation (CDC), community development projects, and other public welfare investments program. The OCC also serves as an outreach resource for banks and their community development partners, and provides technical assistance to organizers of community development financial institutions. The OCC Web site includes materials for consumer education and for professionals working in the fair housing and fair lending fields. A quarterly newsletter is available in print and on-line.

Office of Thrift Supervision

www.ots.treas.gov

1700 G Street, NW; Washington, DC 20552; (202) 906-6000

The Office of Thrift Supervision (OTS) was established as a bureau of the U.S. Treasury in 1989. OTS's mission is to ensure the safety and soundness of thrift institutions and to support their role as home-mortgage lenders and providers of other community credit and financial services. OTS is the primary federal regulator for all federal- and many state-chartered thrift institutions or savings and loan associations.

OTS's Web site offers research and policy write-ups on a variety of community lending topics. *Community Liaison* is a quarterly newsletter available in print or on-line; a recent issue covered the importance of reaching youth with financial education.

Public Interest Research Group (PIRG)

www.pirg.org

218 D Street, SE; Washington, DC 20003; tel. (202) 546-9707

PIRG advocates against corporate power and consumer abuses all over the country and in many ways. PIRG offers state consumer resources, such as the "Watchdog," which will e-mail fact sheets automatically. PIRG also publishes reports on banking, credit bureaus, renter's guides and other consumer topics.

Public Broadcasting Service (PBS) On-Line: Affluenza

www.pbs.org/kcts.affluenza

1320 Braddock Place; Alexandria, VA 22314; tel. (800) 543-3764

Affluenza, a one-hour program, exposes students from grades five through high school to the problem of overconsumption and its effects on society and the environment through revealing personal stories, expert commentary, humorous old film clips, dramatized vignettes and “anti-commercial” breaks. Affluenza offers a viewer’s and a teacher’s guide, which includes a video clip, discussion questions, activities, background information and reproducible worksheets. The Web site features tips to reducing overconsumption, links to related sites and a list of recommended readings.

United for a Fair Economy

www.stw.org

37 Temple Place, 2nd Floor; Boston, MA 02111; tel. (617) 423-2148; fax (617) 423-0191

United for a Fair Economy provides popular education resources, works with grassroots organizations, conducts research, and supports creative and legislative action to reduce economic inequality. United for a Fair Economy offers a variety of economics education workshops on the topics of globalization, economic and family security, corporate power and voter education, as well as a training-for-trainers program on economic issues. The organization also copublishes a quarterly membership newsletter.

Visa

www.visa.com

tel. (650) 432-5706

Visa is a full-service payment network owned by member financial institutions that offers debit and credit cards to consumers. Visa’s Web site offers consumer tips on credit and financial management as well as links to additional Web sites for more information. For college students, Visa designed “Choices and Decisions,” a software program which helps students to use a budget worksheet; manage spending; understand the costs of credit; test financial knowledge; and access helpful resources.

COOPERATIVE EXTENSION SERVICE

**Cooperative State Research, Education and Extension Service (CSREES),
United States Department of Agriculture (USDA)**

www.reeusda.gov

1400 Independence Avenue, S.W.; Washington, DC 20250; tel. (202) 720-3029; fax (202) 690-0289

CSREES links the research and education programs of the U.S. Department of Agriculture land-grant institutions across the country. Among CSREES’ key objectives is improving the consumer skills of individuals and families. Through its nationwide network of community educators, CSREES

brings educational programs to local consumers via workshops, home-study courses, broadcast and print media and other approaches.

Cornell Cooperative Extension

www.cce.cornell.edu

615 Willow Avenue; Ithaca, NY 14850-3555; tel. (607) 272-2292; fax (607) 272-7088

The Cornell Cooperative Extension educational system uses experience, research knowledge and partnerships to improve lives and communities. Cornell produces a catalog of its publications and audiovisuals. Cornell has a wide range of resources available on household economics and finance. The materials, which are available for fees, appear in a variety of formats, including slides, videos, activity books and fact sheets, and the target audiences range from preschoolers to adults. Some of the topics available are understanding credit, wise shopping, dealing with the marketplace and financial fitness.

Iowa State University (ISU) Extension

ww.exnet.iastate.edu

Extension Distribution Center; 119 Printing and Publications Building; Iowa State University; Ames, Iowa 50011-3171; tel. (515) 294-5247; fax (515) 294-2945

ISU Extension provides extended and continuing education to families in the community. It offers a variety of publications on consumer and financial management issues, including a series of fact sheets called "Money Mechanics." Minimal fees are charged for hard copies, but many of the publications are available free as downloads.

Kansas State University (KSU) Research & Extension

www.oznet.ksu.edu

24 Umberger Hall; Kansas State University; Manhattan, KS 66506-3402; tel. (913) 532-5830; fax (913) 532-7938

KSU Extension helps to build strong, healthy communities, families and youth through integrated research, analysis and education. KSU Extension maintains a catalog of publications, which are mostly fact sheets and brief pamphlets on consumer and financial topics. Many of the publications can be downloaded from its Web site.

Kentucky Cooperative Extension Service

www.ca.uky.edu

The Kentucky Cooperative Extension Service helps people improve their lives through education focusing on their issues and needs. The Extension Service publishes a small number of publications on money, credit and debt management.

Montana State University Extension Service

Department of Agricultural Economics and Economics; P.O. Box 172800; Montana State University; Bozeman, MT 59717-2800; tel. (406) 994-5695

The Montana State University Extension Service is an educational resource dedicated to improving the quality of people's lives by providing research-based knowledge to strengthen the social, economic and environmental well-being of families and communities. It offers free publications on retirement planning, saving, investing, record-keeping and financial management.

Nebraska Cooperative Extension

www.ianr.unl.edu

211 Mussehl Hall – East Campus; Lincoln, NE 68583-0714; tel. (402) 472-3634; fax (402) 472-3858

The Nebraska Cooperative Extension delivers research-based education and information to individuals and families in a number of areas critical to daily life. It publishes a number of money management publications ranging from investing to bankruptcy.

North Carolina Cooperative Extension Service

www.ces.ncsu.edu/resources/consumer

College of Agriculture and Life Sciences; 107 Ricks, Box 7605; Raleigh, NC 27695; tel. (919) 515-2781

North Carolina Cooperative Extension Service's mission is to improve the quality of people's lives through research-based knowledge and education programs. It is focusing its efforts on 20 programs centered on four major focus areas — sustaining agriculture and forestry; protecting the environment; developing responsible youth; and developing strong, healthy and safe families. Family Resource Management specialists provide educational materials, agent training, and program support on a variety of consumer-oriented topics, such as financial management, consumer protection, legal issues and income production. Single copies of publications are free and may be reproduced without permission if author and source are cited.

Ohio State Cooperative Extension

www.ag.ohio-state.edu

1787 Neil Avenue; Columbus, OH 43210-1295; tel. (614) 292-1868

Ohio State Extension's program areas include agriculture and natural resources, community development, family consumer sciences, and 4-H youth development. The Family Consumer Sciences Department developed a study-at-home financial fitness curriculum entitled, "Managing Your Money," for use by county Extension agents and their clientele. Its six lessons cover individual and family values; cash flow, income and expenses; spending habits; personal spending plans; the pros and cons of credit; and record-keeping. Additionally, the department publishes a number of short fact sheets on financial management topics, such as investing, saving for college, consumer decision-making and budgeting.

Purdue University Cooperative Extension Service

www.agcom.purdue.com

Agricultural Communication Service; Media Distribution Center; 301 S 2nd Street; Lafayette IN 47901-1232; tel. (765) 494-6794

Purdue University Cooperative Extension Service develops high-quality educational, informational and promotional materials that reflect the goals and objectives of Purdue University, Purdue Agriculture, Consumer and Family Sciences Extension, Veterinary Medicine Extension and Agricultural Communication. Consumer and Family Sciences Extension's publications include budgeting, consumer education, credit management, family resource management, financial risk management, and savings and investment decisions. Prices range from free to \$1.

Texas Agricultural Extension Service

www.agextension.tamu.edu

Texas A&M University System; Room 112, Jack K. Williams Administration Building; College Station, TX 77843-7101; tel. (409) 845-7800; fax (409)845-9542

The Texas Agricultural Extension Service educates individuals in the areas of agriculture, environmental stewardship, youth and adult life skills, human capital, leadership and community economic development. It offers publications in family finances and consumer issues.

University of Illinois Extension

www.ag.uiuc.edu

University of Illinois P100; ACES Information Technology and Communication Services; 1917 S. Wright Street; Champaign, IL 61820; tel. (800) 345-6087

The University of Illinois Extension provides practical, research-based information and programs to help local individuals, families, farms, businesses and communities. The University of Illinois Extension offers a catalog of publications, videotapes and other resources for consumers on a variety of topics, including community issues and family finances. The catalog's Dollars and Sense section is divided into three categories: buying decisions, family businesses and family finances. The University of Illinois Extension's Urban Programs Resource Network furnishes on-line money management materials, such as the "Thrifty Living Newsletter" and "Thrifty Living Fact Sheets." In addition to the "Thrifty Living" series, the network offers two extensive on-line programs, "A Working Woman's Guide to Financial Security" and "Is Your Financial Security at Risk." The first is designed to help women of all ages develop the skills that they need in order to handle their financial affairs successfully, through three sections on planning and developing financial independence. The latter is an activity-based program to help consumers develop personal risk-management plans.

University of Maryland Cooperative Extension

www.agnr.umd.edu

17 S. Gay Street; Baltimore, MD 21202; tel. (410) 396-1753

The Maryland Cooperative Extension is a statewide, informal education system within the College of Agriculture and Natural Resources at the University of Maryland College Park and the University of Maryland Eastern Shore. It offers on-line and printed publications on a range of money management topics, including banking services, retirement planning, credit management, record keeping, insurance and general financial planning. A limited number of publications are available in Spanish.

University of Minnesota Extension Service (MES)

www.mes.umn.edu

20 Coffey Hall; 1420 Eckles Avenue; University of Minnesota; St. Paul, MN 55108-6069; tel. (612) 624-4900; fax (612) 625-6281

MES provides practical solutions to real-life problems and publishes an extensive array of publications on financial topics, ranging from saving and investing to dealing with financial problems.

University of Tennessee Agricultural Extension Service

www.utextension.utk.edu

P.O. Box 1071; Knoxville, TN 37901-1071

The University of Tennessee Agriculture Extension Service strengthens families, individuals and communities through education. It offers local training on home ownership and financial management as well as publications on financial planning and job seeking.

Utah State University (USU) Extension

www.ext.usu.edu

4900 Old Main Hill; Utah State University; Logan, UT 84322-4900

USU Extension provides research-based education to local individuals and families and offers several financial fitness fact sheets on buying a used car, selecting a credit card and estate planning. Additionally, USU has produced PowerPay, an easy-to-use computer program and educational tool that allows financial advisors to quickly show consumers the impact of power payments on individualized consumer debt situations. The educational package includes a lesson plan on credit with overhead masters, financial worksheets and the computer program on floppy disks, which is available at \$20 per copy or \$200 per site.

Virginia Cooperative Extension

www.ext.vt.edu

Virginia Polytechnic Institute and State University; 104 Hutcheson; College of Agriculture and Life Sciences; Blacksburg, VA 24061; tel. (540) 231-6885

Virginia Cooperative Extension enables people to improve their lives through an educational process that uses scientific knowledge focused on issues and needs. It provides programs covering

the broad areas of agriculture, families and 4-H. Virginia Cooperative Extension offers a number of publications on the financial management topics of credit, insurance and loss of income.

RECOMMENDED READING

Books

Get a Financial Life: Personal Finance in Your Twenties and Thirties

By Beth Kobliner

Fireside

Written to address the needs of young adults in their 20s and 30s, this book offers easy-to-understand explanations of such financial basics as mutual funds, credit cards, medical insurance, debt, housing, and more. \$9.60.

The Millionaire Next Door

by Thomas Stanley and William Danko

Pocket Books

This exposé, based on 20 years of interviews, is on America's rich and how they achieved their wealth and status through hard work, living below their means and diligent savings. It provides highly useful insights for increasing one's net worth. 258 pages. \$7.

Nine Steps to Financial Freedom

by Suze Orman

Crown Publications

In her nine-step program, Orman covers the ingredients to financial success — confronting beliefs and fears and teaching the nuts and bolts of savvy management. It not only provides the knowledge of how to handle money but also the power to break through the barriers that hold people back. It covers concrete and easy-to-follow tips on how to master such practical elements as investments, credit, insurance and retirement planning. 290 pages. \$16.10.

Personal Finance for Dummies

by Eric Tyson

IDG Books Worldwide

www.dummies.com

This fun, user-friendly guide to money-management success provides sound advice, expert tips and recommendations to get finances in order. It includes information on assessing the current situation; getting out of debt; decreasing spending; pinpointing investment priorities; planning for retirement; making decisions when faced with life changes; and improving insurance coverage. Also available in the *Dummies* series are books on investing, mortgages and homebuying. 432 pages. \$19.99.

Surviving Debt: A Guide for Consumers

by National Consumer Law Center

www.nclc.org

18 Tremont Street, Suite 400; Boston, MA 02108; tel. (617) 523-8010; fax (617) 523-7398

This book is designed to help families make the best choices possible despite difficult financial circumstances and be aware of their rights as consumers. The book is organized into five parts covering the different types of choices that families face, and each part of the book is further divided into chapters which cover more specific issues. 352 pages. \$17.

Periodicals

Barron's Weekly

www.barrons.com

tel. (800) 544-0422

This magazine contains news reports and analyses on the financial markets in U.S. and helps consumers make investment decisions. \$145 for a one-year subscription.

Business Week

www.businessweek.com

P.O. Box 421; Hightstown, NJ 08520; tel. (888) 635-1200; fax (609) 426-7623

This publication features articles related to finance and business. \$42.95 for a one-year subscription to the magazine and Business Week on-line.

Consumer Reports

www.consumerreports.com

Subscription Department; P.O. Box 53029; Boulder, CO 53029; tel. (800) 208-9696

This publication helps consumers get the best deals on big purchases, such as buying new and used cars. \$26 for a one-year subscription.

Dollars and Sense (D&S) Magazine

www.igc.org/dollars

One Summer Street; Somerville, MA 02143; tel. (617) 628-8411; fax (617) 628-2025

This bimonthly magazine publishes a broad range of critical articles with an economic theme, including the economy, housing, union reform, government regulation, unemployment, the environment, urban conflict and activism, in an accessible format. \$18.95 for a one-year subscription.

The Economist Magazine

www.economist.com

The Economist Subscription Services; P.O. Box 58524; Boulder, CO 80322-8524; tel. (800) 456-6086; fax (303) 604-7455; economist@neodata.com

This magazine contains news, opinions, ideas and analyses of the U.S. and international economies. \$125 for a one-year subscription.

Forbes Magazine

www.forbes.com

85 Fifth Avenue, 2nd Floor; New York, NY 10003; tel. (800) 888-9896; fax (212) 367-4159

This magazine is dedicated to business and financial news. \$29.98 for 13 issues.

Kiplinger's Personal Finance Magazine

www.kiplinger.com

1729 H Street; Washington, DC 20006; tel. (202) 887-6645

This magazine provides personal finance and business forecasting guidance to consumers in the form of practical, down-to-earth investment and wealth accumulation tips. It provides information and guidance to help manage personal finance in mutual funds, savings, home ownership, car buying, paying for college, retirement planning and insurance. \$23.95 for a one-year subscription.

Money Magazine

www.pathfinder.com/money

Money; PO Box 60001; Tamp, FL 33660-0001; tel. (800) 633-9970

This publication covers a range of financial topics, and its Web site features an interactive financial management course. \$19.95 for a one-year subscription.

Smart Money Magazine

www.smartmoney.com

1755 Broadway, 2nd Floor; New York, NY 10019; tel. (800) 444-4204

This magazine is dedicated to investing tips and information. \$15 for a one-year subscription.

The Wall Street Journal

www.wsj.com

tel. (800) 975-8609

The *Wall Street Journal* is a source for business news and information in the world today. \$175 for a one-year subscription.

“The Color of Money” in The Washington Post

by Michelle Singletary

www.washingtonpost.com

1150 15th Street, NW; Washington, DC 20071; tel. (800) 446-4418; singletarym@washpost.com

This weekly column featured in the Sunday-edition *Post* discusses a variety of issues related to personal finance. \$1.50 for the Sunday paper only.

ASSET-SPECIFIC CURRICULA

Home-Ownership Education Curricula

Bringing Home the Dream

Atlanta Neighborhood Development Partnership

57 Forsyth Street, Suite 1250; Atlanta, GA 30303; tel. (404) 522-2637

This program aimed at near-ready homebuyers includes a “training for trainer” program and instructor’s guide. It was created to simplify the entire homebuying process and offer potential homebuyers the help they need. It contains six modules with activities, worksheets, handouts and a glossary of terms. 226 pages. \$25.

Community Homebuyer’s Program Manual and Video-Assisted Classroom

GE Capital Mortgage Insurance Corporation

www.ge-mortgage.com

6601 Six Forks Road; Raleigh, NC 27615; fax (800) 949-2444

This training kit includes a videotape, a trainer’s guide and a student manual. It provides a step-by-step method for delivering a homebuyer education seminar. The manual features worksheets and a relevant case study. 161 pages. \$20.

FasTrak to Homeownership

Chattanooga Neighborhood Enterprise

535 Chestnut Street, Suite 100; Chattanooga, TN 37402-4098; tel. (423) 265-4114

This workbook, which is geared toward participants who are near ready for home ownership, with few or no barriers, seeks to empower participants with the practical information and skills needed to accomplish home ownership. At back of each of its seven chapters are related handouts. The workbook also features a glossary of terms. Instructor and student manuals available. 97 pages. \$18.

A Guide to Homeownership

Fannie Mae

www.fanniemae.com

3900 Wisconsin Avenue, NW; Washington, DC 20016-2899; tel. (800) 471-5554 or (202) 752-7000

This workbook provides general information designed to assist potential homebuyers in obtaining affordable housing. It provides the consumer with guidance on purchasing a home, obtaining a mortgage, budgeting to meet monthly costs and maintaining a home. Worksheets are included. Accompanying videos are available, and its companion teaching tool, the *Homeownership Workshop Administrator's Guide*, illustrates how to plan, present and evaluate a homebuyer education workshop and includes worksheets and charts for participants. Both the guides and videos are available in English and Spanish. \$1 per guide and \$10 per video.

The Homebuyers Club: A Group Leader's Manual

Neighborhood Reinvestment Corporation and MANNA

www.nw.org

NeighborWorks® Campaign for Home Ownership; 108 North Cayuga Street, Second Floor; Ithaca, NY 14850; tel. (607) 273-8374; fax (607) 273-1679; ssquier@nw.org

This guide is dedicated solely to the implementation of HomeBuyers Clubs, which are geared toward participants with obstacles to home ownership. It includes chapters with exercises for each session's topic, and all handouts are in English and Spanish. Also included is an appendix of training activities for HomeBuyers Club classes. \$10.

Home Purchase Education Kit

Mortgage Guaranty Insurance Company (MGIC)

www.mgic.com

Attention: Home Purchase Education Program Materials; 250 East Kilbourn; Milwaukee, WI 53202; (414) 347-6480

This kit features an interview-based video focusing on the successful homebuying experiences of several low- and moderate-income families from around the country. The homebuyers' experiences are used to support different technical modules of the program. The kit includes a participant's manual, a facilitator's manual and certificates. \$15 for a kit.

How to Buy a Home in the United States

Fannie Mae Foundation

www.fanniemae.foundation.org

4000 Wisconsin Avenue, NW, North Tower; Washington, DC 20016-2800; tel. (202) 274-8000; fax (202) 274-8100

This guide is intended for adults who speak English as a second language. It helps students develop listening, speaking, reading and writing skills in English as they learn how to find and buy a home. 82 pages. \$1.

Realizing the American Dream

Neighborhood Reinvestment Corporation, American Bankers Association and National Foundation for Consumer Credit

www.nw.org

Neighborhood Reinvestment Training Institute; 1325 G Street, NW, Suite 800; Washington, DC 20005-3100; tel. (800) 438-5547; fax (202) 376-2268

This highly interactive curriculum covers five chapters of homebuying information: assessing readiness; budgeting and credit; shopping for a home; getting a mortgage loan; and keeping the home and managing finances. The program includes manuals for students and trainers, and each chapter has objectives, worksheets and a self-test. The trainer's manual contains a toolbox of participatory training activities, handouts, a workshop checklist, evaluation forms and master transparencies. 157 pages, plus trainer's tool box. \$10 for participant's manual and \$15 for trainer's manual.

Microenterprise Development Curricula

Building Your Business: A Hands-On Training Program for Entrepreneurs

GoodWork

tel. (919) 682-8473

This program is set up as an eight-week training course focusing on key management and financial issues. It includes six chapters on getting started, marketing, pricing, basic financial planning, personnel and advanced financial advice. It also features an appendix with national resources and a glossary of business terms.

OTHER ASSET-SPECIFIC RESOURCES

Home-Ownership Education Resources

The American Homeowners Education and Counseling Institute (AHECI)

www.aheci.org

1156 15th Street, N.W. Suite 1220; Washington, DC 20005; tel. (888) AHECI-99;
fax (888) AHECI-77

AHECI seeks to position homebuyer education and counseling as a necessary piece in the home purchase process. Some of AHECI's focus areas include developing a nationally recognized certification program for educators and counselors; establishing a core curriculum for homebuyer education programs; and providing access to a central clearinghouse of materials and information on best practices. Copies of the "Draft Certification Standards" and the "Draft Core Curriculum" documents are available to order. AHECI also publishes a semiannual newsletter.

Fannie Mae Foundation

www.fanniemaefoundation.org

4000 Wisconsin Avenue, NW, North Tower; Washington, DC 20016-2804; tel. (202) 274-8000; fax (202) 274-8100

The Fannie Mae Foundation, whose sole source of funding support is Fannie Mae, transforms communities through innovative partnerships and initiatives that revitalize neighborhoods and create affordable home ownership and housing opportunities across America.

The foundation sponsors free homebuying fairs across the country, where mortgage lenders, credit experts, real estate professionals, and members of community housing groups provide information to first-time homebuyers. The foundation also publishes informational brochures for homebuyers in a number of languages.

Fannie Mae's HomePath

www.homepath.com

3900 Wisconsin Avenue, NW; Washington, DC 20016-2899; (800) 471-5554 or (202) 752-7000

Fannie Mae works with mortgage lenders, real estate sales professionals and others to help make the dream of home ownership a reality. Fannie Mae's Web site includes HomePath, a site that helps consumers to buy or refinance a home. HomePath offers three paths: the HomeStarterPath, the HomePurchasePath, and the HomeRefinancePath. The HomeStarterPath helps consumers decide if they are ready for home purchase. The HomePurchasePath is designed for buyers who are ready to begin the purchase process. The HomeRefinancePath aids homeowners seeking to refinance their current mortgages. The site includes a number of tools, such as calculators, a glossary of terms, a list of local nonprofit organizations that offer pre- and post-purchase education and credit counseling and a list of mortgage lenders with affordable housing programs.

Freddie Mac

www.freddiemac.com

8200 Jones Branch Drive; McLean, Virginia 22102-3107; tel. (800) 373-3343

Freddie Mac is a shareholder-owned corporation dedicated to making the American dream of decent, accessible housing a reality. Freddie Mac's Web site contains a number of homebuying resources, including a consumer home inspection kit in English and Spanish, a series of credit management suggestions and reminders, and a brochure on credit scoring.

HUD's Housing Counseling Clearinghouse

www.hudhcc.org

tel. (800) 217-6970

The Housing Counseling Clearinghouse (HCC), established by HUD, serves as a resource for HUD-approved housing counseling agencies and other local agencies which assist homeowners. HCC collects and catalogs information on housing and home-ownership programs, publishes a newsletter

targeted to housing professionals and disseminates information on HUD initiatives such as Homeownership Opportunities for Women (H.O.W.). HCC also operates a toll-free number for consumers that provides referrals to local housing counseling agencies.

Mortgage Bankers Association of America (MBA)

www.mbaa.org

1125 15th Street NW; Washington, DC 20005; tel. (202) 861-6500

The MBA is the preeminent association representing the real estate finance industry. It serves its membership by representing their legislative and regulatory interests before the U.S. Congress and federal agencies; meeting their educational needs through programs and a range of periodicals and publications; and supporting their business interests with a variety of research initiatives and other products and services. The MBA is unique in that it is the only association devoted exclusively to real estate finance, and joins together the many different participants in the real estate finance industry.

NeighborWorks® Network

www.nw.org

1325 G Street, NW, Suite 800; Washington, DC 20005-3100; (202) 220-2300

The NeighborWorks® network represents the neighborhood revitalization and educational services offered by Neighborhood Reinvestment Corporation, Neighborhood Housing Services of America and a national network of public and private partnerships, the NeighborWorks® network. The Web site offers resources, such as a variety of publications, relating to community-revitalization efforts from across the country.

Microenterprise Development Resources

The Aspen Institute

www.aspeninst.org

One Dupont Circle, N.W., 7th Floor; Washington, DC 20036; tel. (202) 736-5800;

fax (202) 467-0790.

The Aspen Institute is an international nonprofit educational institution dedicated to enhancing the quality of leadership through informed dialogue. Its Economic Opportunities Program publishes a number of materials on microenterprise, including a directory of programs, evaluations of programs, innovative strategies and program models.

The Association for Enterprise Opportunity (AEO)

70 East Lake Street, Suite 620; Chicago, IL 60601-5907; tel. (312) 357-0177

AEO is a membership organization whose affiliates are either directly involved in enterprise opportunity projects or engaged in such supportive activities as public policy, training and technical assistance.

The Entrepreneur Network for Women

www.network4women.com

100 S. Maple; P.O. Box 1505; Watertown, SD 57201-1505; tel. (605) 882-5080; fax (605) 882-5069

The Entrepreneur Network for Women is a nonprofit organization offering business training, consulting, mentoring and networking opportunities to entrepreneurs throughout South Dakota. The Web site features links to other resources by topic, as well as a resource center that provides information for running a business and includes live forums.

National Business Education Association (NBEA)

www.nbea.org

1914 Association Drive; Reston, VA 20191-1596; tel. (703) 860-8300; fax (703) 620-4483

NBEA is the nation's largest professional organization devoted exclusively to serving individuals and groups engaged in the instruction, administration, research and dissemination of information for and about business.

NBEA offers a number of publications related to business education, such as standards, teaching strategies and methods, reference guides and a quarterly newsletter. NBEA recently developed "Entrepreneurship Teaching Strategies," which covers nine basic concepts and provides 26 easy-to-follow lesson plans for business educators.

Service Corporation of Retired Executives (SCORE)

www.score.org

SCORE Association; 409 3rd Street, SW, 6th Floor; Washington, DC 20024; tel. (800) 634-0245

SCORE is a national, nonprofit association with volunteer members and chapters throughout the U.S. dedicated to entrepreneur education and the formation, growth and success of small business nationwide. Working and retired executives and business owners donate their time and expertise as volunteer business counselors and provide confidential counseling and mentoring free of charge. SCORE offers several workbooks and brochures on small business topics and a business resource index, which provides links to business information and tools.

Small Business Association (SBA)

www.sba.gov

Office of Marketing and Customer Service; 409 Third Street, S.W., Suite 7600; Washington, DC 20416; tel. (202) 205-6744; fax (202) 205-6913

The SBA is dedicated to providing customer-oriented, full-service programs and accurate, timely information to the entrepreneurial community.

Job Training and Education Resources

Council for Adult and Experiential Learning (CAEL)

www.cael.org

243 Wabash Avenue, Suite 800; Chicago, IL 60604; tel. (312) 922-5909; (312) 922-1679

CAEL focuses on adult learning and workforce development and has local and regional networks of education and training providers representing a broad range of disciplines. CAEL offers consultative services, conducts research and publishes books and papers related to adult learning, public policy and workforce development. Publications include the CAEL Forum and News, which is published three times a year and provides updates concerning adult education, work-force development and public policy. CAEL acts as an intermediary of information, resources and technical assistance related to lifelong learning goals.

ERIC Clearinghouse on Adult, Career and Vocational Education (ERIC/ACVE)

www.ericacve.org

Center on Education and Training for Employment; College of Education; The Ohio State University; 1900 Kenny Road; Columbus OH 43210-1090; tel. (800) 848-4815 ext. 2-7069; fax (614) 292-1260

ERIC, a national education information network affiliated with the U.S. Department of Education, identifies, selects, processes and disseminates information in education. The ERIC system consists of 16 clearinghouses, each serving a specialized field of education; adjunct clearinghouses on specific aspects of education; and support services. ERIC components offer products and services including ERIC digests, major publications, user products, bibliographies, referrals and computer searches.