



Money Smart Week® @ Your Library Resources & Programs

CATEGORY	WEB RESOURCES	PROGRAMMING IDEAS
Basic Banking Services	<p>Bankrate http://www.bankrate.com/ Compare rates for checking, savings, and CDs, and mortgages. Also includes bank ratings and calculators to compare borrowing costs.</p> <p>America's Credit Unions http://creditunion.coop/index.html Website for the Credit Union National Association, offering information on locating and joining a credit union, as well as latest news in consumer finance.</p> <p>Federal Deposit Insurance Corporation (FDIC) http://fdic.gov/consumers/ Resources to educate and protect consumers about banks, internet banking, loans, mortgages and fraud protection.</p> <p>Help With My Bank http://www.helpwithmybank.gov/ Created by the U.S. Treasury Office of the Comptroller of the Currency, this site reinforces the fair treatment of national bank customers and answers questions on credit cards, mortgages, and loans.</p> <p>Choose to Save http://www.choosetosave.org/calculators/ Wide variety of savings and financial calculators from Choose to Save®, sponsored by the Employee Benefit Research Institute and the American Savings Education Council.</p>	<p>Basic Banking for English Language Learners Presented by a bilingual bank representative at a local technical college. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>How to Manage the Mine Fields of Banking, Credit and Real Estate Advantages of using local banks, improving your credit score, and understanding the real estate market. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>
Credit and Debt Management	<p>AnnualCreditReport.com https://www.annualcreditreport.com/cra/ Request a free credit report once every 12 months from the only authorized online source for free credit reports under federal law.</p> <p>Consumer's Guide to Credit Cards http://www.federalreserve.gov/creditcard/ Guide to credit cards from the Federal Reserve, including information on new credit card rules.</p> <p>Credit Reports and Credit Scores http://federalreserve.gov/creditreports/ Concise explanation of credit scores, reports, and errors, with useful links to consumer help and bilingual resources.</p> <p>Federal Trade Commission Fair Debt Collection http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm Commonly asked questions about your rights under the Fair Debt Collection Practices Act, with information about filing a complaint with the FTC.</p> <p>Get More Money Now http://www.bbbmoneynow.org/?lid=1&page=intro Credit and debt basics, credit management, and Earned Income Tax Credit information from the Better Business Bureau.</p>	<p>Slaying the Debt Dragon Strategies for avoiding, managing, and eliminating debt from the Illinois State Treasurer's Office. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>You and Your Credit Report Learn what a credit report contains, how it is used by creditors, and how to obtain a free credit report, presented by a nonprofit credit counseling service. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>How to Get Out of Debt FASTER Develop a plan to get out of debt FREE, presented by a nonprofit credit counseling service. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Misconceptions About Bankruptcy Law firm presents the common myths about bankruptcy. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>To Your Credit Learn the purpose of a credit report, how it used, as well as how to obtain a free copy and dispute errors, presented by the University of Illinois Extension. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>

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	<p>Getting Credit http://www.ftc.gov/gettingcredit/ Identity theft, credit scams, lost wallets, credit fraud, with information about maintaining, improving and protecting good credit.</p> <p>Know the Score: How Your Credit Score Impacts Your Financial Future http://www.saveandinvest.org/Military/manageMoney/managingCredit/P120717 Explanation of credit score calculations.</p> <p>Managing Your Credit http://www.saveandinvest.org/Military/manageMoney/managingCredit/ Tips for establishing and maintaining good credit.</p> <p>National Foundation for Credit Counseling http://www.nfcc.org/ Connects consumers with local credit counseling services.</p> <p>Payday Loans http://www.saveandinvest.org/Military/manageMoney/paydayLoans/ Learn the dangers of payday loans and lenders.</p>	<p>Change Your Finances Come to learn, leave with a plan! This workshop covers paying off mortgages, cars, student loans and credit cards in 15 years or less. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Get Out of Debt/Protect Your Identity University of Illinois Extension educators can help with practical steps for safeguarding your financial life. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>
Estate Planning	<p>Cornell University Legal Information Institute http://topics.law.cornell.edu/wex/estate_planning The Legal Information Institute at Cornell University guide to estate planning.</p> <p>American Bar Association Estate Planning FAQs http://www.abanet.org/rpte/public/home.html An introduction to estate planning topics from the American Bar Association.</p> <p>Nolo.com Wills, Trusts and Estates Center http://www.nolo.com/legal-encyclopedia/wills-trusts-estates/ Includes free legal information, articles, and FAQs.</p>	<p>Planning for What If?... Financial Issues as You Age Effective estate planning tools for all incomes, including insurance, wills, and trusts. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Estate Planning for Everyone Learn the fundamentals of estate planning, including important documents and tax considerations. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Understanding Wills, Trusts, and Powers of Attorney Hear straightforward explanations of estate planning documents and how they can eliminate court proceedings and guardianships. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Preplanning Your Funeral Learn the advantages and emotional benefits of pre-planning your funeral. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Estate Planning in Uncertain Times Area law firm provides overview of wills, trusts, powers of attorney, estate taxes, and asset protection. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>
Fairs and Multi-Program Events		
Financial Literacy	<p>Basics of Saving and Investing: Investor Education 2020 http://www.investorprotection.org/teach/?fa=basics Teaching guide developed by the Investor Protection Trust.</p> <p>360 Degrees of Financial Literacy http://www.360financialliteracy.org/ Developed by the American Institute of Certified Public Accountants to help Americans understand their personal finances through every stage of life.</p> <p>Cash Course® http://www.cashcourse.org/home/ Free non-commercial financial education resources for colleges from the National Endowment for Financial Education.</p> <p>Financial Capability Study http://www.usfinancialcapability.org/ Through groundbreaking state-by-state findings, this study aims to assess and establish a baseline measure of the financial capability of U.S. adults. Commissioned by the FINRA Investor Education Foundation.</p>	<p>Financial Literacy 101 An introduction to financial literacy topics, including credit management, saving, and basic investing topics. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p>

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	<p>Financial Literacy Center http://www.rand.org/labor/centers/financial-literacy.html Joint project of the RAND Corporation, Dartmouth College, and the Wharton School to develop innovative financial literacy programs.</p> <p>Money Sense: Empower Your Financial Future http://www.nysemoneysense.com/ Financial education basics from the NYSE, including an online interactive financial literacy curriculum.</p> <p>Practical Money Skills for Life™ http://www.practicalmoneyskills.com/ Financial literacy program developed by VISA in partnership with consumer advocates, educators, and financial institutions.</p> <p>Smart investing @ your library® http://smartinvesting.ala.org/ Partnership between the American Library Association and the FINRA Investor Education Foundation, promoting free, unbiased investor resources, tools, and ideas for financial literacy programs.</p>	
Going Green to Save		<p>They All Require at Least 2 Es : Green, Renewables, & Geothermal Heat Pumps A review of green applications, renewable energy systems and geothermal heat pumps for energy efficiency. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p>
Healthy Habits that Save	<p>America Saves http://americasaves.org/ Savings tips, strategies, and resources to help build personal wealth.</p> <p>Choose to Save: Savings Tips http://choosetosave.org/tips/ Helpful tips from Choose to Save®, the award winning national financial education program created by the Employee Benefit Research Institute.</p> <p>Feed the Pig http://feedthepig.org/ Interactive site designed to help young adults aged 25-34 gain control of their finances.</p> <p>Get More Money Now http://bbbmoneynow.org/ Savings basics from the Better Business Bureau.</p> <p>Treasury Direct® http://treasurydirect.gov/ Comprehensive site for saving and investing in U.S. Treasury securities.</p> <p>66 Ways to Save Money http://www.pueblo.gsa.gov/cic_text/money/66ways/index.html Savings tips from the U.S. General Services Administration Federal Citizen Information Center.</p>	<p>Be Supermarket Savvy Learn tips and ideas for saving on your family food bill. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>13 Tips to Spend Smart/Save Smart The secret to successful spending and saving is to make a plan based on individual values, needs, wants, resources and goals. Bobbie Rudnick, Naperville Public Library, brudnick@naperville-lib.org</p>
Housing/Mortgages/Foreclosures	<p>Avoiding Foreclosures http://portal.hud.gov/portal/page/portal/HUD/topics/avoiding_foreclosure Accurate, unbiased information from HUD for homeowners facing foreclosure.</p> <p>Help for Homeowners from the Illinois Attorney General http://www.illinoisattorneygeneral.gov/consumers/homeowners_help.html Important information for homeowners behind in mortgage payments to avoid foreclosure and avoid scams.</p> <p>Making Home Affordable http://www.makinghomeaffordable.gov/ U.S. government program providing support for homeowners, including mortgage and foreclosure assistance.</p>	<p>Understanding Today's Real Estate Market Panel presentation of local real estate and mortgage experts aimed at prospective homebuyers, sellers, and investors. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Is it Time to Buy a House or Refinance Today? Helpful hints for first-time homebuyers, sellers, and those purchasing another home or refinancing. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>First Time Homebuyers – Are You Financially Prepared? Covers the basic requirements for homeownership including budget preparation, credit and debt management. Janette Kopacz, Chicago Public Library, jkopacz@chipublic.org</p>

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	<p>Mortgage Foreclosure Resources http://federalreserve.gov/consumerinfo/foreclosure.htm Resources from the Federal Reserve System for consumers, small municipalities, housing counselors, and community groups.</p> <p>100 Questions & Answers About Buying A New Home http://www.hud.gov/offices/hsg/sfh/buying/buyhm.cfm Home buying Information from the U.S. Dept. of Housing and Urban Development.</p>	<p>Understanding the Reverse Mortgage Wells Fargo Home Mortgage provides an overview of the FHA insured reverse mortgage program. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Refinancing Your Home – Available Options for Homeowners Harris Bank presents the available options and benefits of refinancing your home loan. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>
<p>Identity Theft/Investment Scams/Financial Fraud</p>	<p>Fighting Back Against Identity Theft http://www.ftc.gov/bcp/edu/microsites/idtheft/ One-stop resource to learn how to deter, detect and defend against identity theft.</p> <p>FINRA BrokerCheck http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/ Check the professional background of current and former FINRA-registered securities firms and brokers.</p> <p>Investor.gov: Avoid Fraud http://investor.gov/avoid-fraud/ Tips from the SEC on avoiding scams.</p> <p>Investor Protection http://www.finra.org/Investors/ProtectYourself/ The tools you need to be an informed investor and avoid problems in today's complex world of investing, from the Financial Industry Regulatory Authority (FINRA).</p> <p>Money Matters: Tips from the FTC http://ftc.gov/moneymatters Get help weathering tough economic times and tackling money issues from the Federal Trade Commission.</p> <p>OCC Fighting Identity Theft http://www.occ.gov/Consumer/idtheft.htm Consumer protection information from the U.S. Treasury Department Office of the Comptroller of the Currency.</p> <p>OnGuardOnline.gov http://www.onguardonline.gov/ Practical tips from government and the technology industry sources to help protect yourself against Internet fraud.</p> <p>Protect Yourself Online http://www.sec.gov/investor/pubs/onlinebrokerage.htm Safeguard your money and personal information in online accounts.</p>	<p>Identity Fraud Local police officer explains the causes and prevention of identity fraud. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Fraud Bingo Nonprofit consumer credit counseling service presents an interactive game of Free Fraud Bingo for seniors. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Scams and Schemes to Get Your Money Learn how to protect yourself from mail, telemarketing and internet scams. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Financially Savvy Seniors University of Illinois Extension presents the various benefits and services available through local government agencies. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Operation Fight Fraud Join the National Futures Association and AARP to learn how you can help to educate family, friends and neighbors about avoiding investment and consumer fraud. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>
<p>Insurance</p>	<p>Medicare.gov www.medicare.gov Official U.S. site for Medicare, with information on enrollment, eligibility, coverage, and claims.</p> <p>HealthCare.gov: Taking Health Care Into Your Own Hands www.healthcare.gov Learn about insurance options, coverage, and consumer rights under the new Affordable Care Act effective September 23, 2010.</p> <p>National Association of Insurance Commissioners Consumer Information Source http://www.naic.org/index_about.htm Check out an insurance company's complaint record before purchasing insurance, provided by insurance regulators from 50 states.</p> <p>Stop Medicare Fraud www.stopmedicarefraud.gov Tools, announcements, and information from the U.S. Departments of Health & Human Services and the Department of Justice on fighting and</p>	<p>When I'm 65 An informative presentation covering Medicare plans and Social Security by a county senior benefit specialist. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Long Term Care: If I Need It, Who Will Pay For It? Financial representatives explore long term care insurance strategies. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Financing Long Term Care Unbiased research-based educational seminar designed to assist consumers in evaluating long-term care options. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Health Insurance Boot Camp: Get Prepared for Medicare Overview of Medicare, Parts A&B, Medicare Supplemental insurance and Medicare Part D. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>

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	reporting Medicare fraud.	
Investing and Wealth Building	<p>Choosing Investments http://www.finra.org/Investors/SmartInvesting/ Learn the advantages, disadvantages, risks and costs of different types of investments.</p> <p>Dollars from Sense http://www.dollarsfromsense.com/ Designed by experts to help college students understand the basics of personal finance, reach their financial goals, and learn how to invest.</p> <p>FINRA Investor Education Modules http://www.finrafoundation.org/resources/education/modules/ Accurate, unbiased educational materials from the FINRA Investor Education Foundation.</p> <p>Getting Ready to Invest http://www.finra.org/Investors/SmartInvesting/GettingStarted/PreparingToInvest/ Assess your current situation and create goals.</p> <p>Investor.gov: Invest Wisely http://investor.gov/ The resources you need to learn the basics, protect yourself, and stay informed.</p> <p>Yahoo Finance http://finance.yahoo.com/ Comprehensive free financial site, featuring economic news, personal finance topics, and information about investing.</p>	<p>Be an Informed Investor Learn how Morningstar's independent analysis can help you research investments like a financial pro. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Diversify, Allocate, Rebalance: Investing Strategies for Today University of Illinois Extension teaches how to position your investments for 2011 and beyond. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Morningstar Database Training Morningstar representative demonstrates how to use research and analysis in making your own investment decisions. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Saving and Investing in Turbulent Times Learn how to use sound investment and risk management strategies in this challenging economy. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Smart Investing: Starting Out Be more confident setting goals and saving for financial security. First in a 4-pt. series presented by the Iowa State University Extension. Mary Logsdon, Ames Public Library, IA, mlogsdon@amespubliclibrary.org</p> <p>Asset Allocation Strategies Throughout Life Learn how to assess your risk tolerance, develop your risk model, and consider appropriate asset allocation. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Investing Basics Christine Benz, Director of Personal Finance at Morningstar, shows how investing can help you achieve financial independence and a secure retirement. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Ten Proven Strategies to Secure Your Financial Future Gain confidence in preparing for emergencies, reducing your debt, saving for the future, and planning your retirement. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>
Kids and Money	<p>BizKid\$ http://www.bizkids.com/ Companion site for the public TV series that teaches kids and teens about money and business.</p> <p>Financial Futures from Marketplace Money http://marketplace.publicradio.org/projects/project_display.php?proj_id=entifier=2009/10/12/financial_futures National Public Radio show addressing how to talk to kids about finances. Provides parents with the tools they need to engage their children in discussions about money and investing.</p> <p>Jumpstart Coalition for Personal Financial Literacy http://www.jumpstart.org/ Coalition of organizations dedicated to improve financial literacy of pre-K through college-age youth.</p> <p>Treasury Direct Kids® http://www.treasurydirect.gov/kids/kids.htm Excellent introduction to public debt, treasury securities, and saving money.</p> <p>U.S. Mint for Kids http://www.usmint.gov/kids Fun money facts and activities for kids, also includes financial literacy links for parents and teachers.</p>	<p>BizKid\$ Budgeting Basics Nonprofit fun workshop featuring an episode from the PBS BizKid\$ TV series and an activity for creating a budget. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Money Savvy Generation: How to Raise Money Savvy Kids Empowering children and young adults with the knowledge and skills to take control of their financial lives and develop sound money habits. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Family Moolah Fun Day Library activities to help families talk about money, including a treasure hunt, money bingo, wheel of trivia, and story time. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p>

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	<p>U.S.Treasury for Kids http://www.ustreas.gov/kids/ Links for activities and games related to savings bonds, coins, and paper money.</p>	
Money Management for Women		
Personal Finance 101/Budgeting	<p>Basics of Money http://www.kiplinger.com/basics/ How to budget, spend, and manage your money wisely from Kiplinger's.</p> <p>Money 101 http://money.cnn.com/magazines/moneymag/money101/ Step-by-step guide to gaining control of your financial life.</p> <p>Money Smart: FDIC Financial Education Program http://www.fdic.gov/consumers/consumer/moneysmart/index.html Free, reliable financial education curriculum for adults and young adults available as computer-based instruction, CD-ROM, or podcasts.</p> <p>MyMoney.gov http://mymoney.gov/ U.S. government site dedicated to teaching all Americans the basics of financial education.</p> <p>Protect YourIDNow.org http://www.protectyouridnow.org/ Helpful tips, resources, and assistance in observance of National Protect Your Identity Week, sponsored by the National Foundation for Credit Counseling.</p> <p>Save and Invest.org http://www.saveandinvest.org/ Free, unbiased financial information on saving, credit, car buying, and protecting your money from the FINRA Investor Education Foundation</p> <p>Smart About Money http://smartaboutmoney.org/ Practical help and resources for making sound financial decisions, from the National Endowment for Financial Education.</p>	<p>Organizing Your Financial and Important Records: What to Keep, Where to Store! Learn reliable systems that will save you time, money and effort, presented by the University of Illinois Extension. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Where Does My Money Go? Hands-on session to improve money management skills, presented by the University of Wisconsin Extension. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Get Fiscally Fit! Overview of sound money management practices and the roadblocks that inhibit achieving financial goals. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Wealth Watchers Author Alice Wood shares her experiences and strategies for tracking expenditures and spending less. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p>
Preparing for Financial Emergencies	<p>360 Degrees of Financial Literacy: In Crisis http://360financialliteracy.com/Life-Stages/In-Crisis Prepare for unexpected hardship with Information on topics related to bankruptcy, disability, debt, and death.</p> <p>Getting Through Tough Financial Times http://web.extension.uiuc.edu/toughtimes/ Sound advice on coping with financial stress.</p> <p>Health and Retirement Benefits After a Job Loss http://www.dol.gov/ebsa/publications/joblosstoolkit.html Information from the Employee Benefits Security Administration (EBSA) on protecting health coverage and retirement benefits.</p> <p>Money Matters: Tips from the FTC http://ftc.gov/moneymatters Get help weathering tough economic times and tackling money issues.</p> <p>Seeking Solid Financial Footing for the Next Decade: 10 Tips for 2010 http://www.finra.org/Investors/ProtectYourself/InvestorAlerts/FraudsAndScams/P120716 Sound advice for financial matters related to savings, retirement, college financing, emergency funds, insurance, and long term investing.</p>	<p>Getting Through Tough Financial Times Learn how to survive the recession and thrive in a down economy, presented by the University of Illinois Extension. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>EFFAK: Emergency Financial First Aid Kit Seminar From Operation Hope, EFFAK was created to help Americans prepare for man-made disasters while learning the importance of emergency preparedness. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Considerations in the Aftermath of the Recession Federal Reserve Manager for Consumer Education & Research addresses key questions investors need to ask in the wake of turbulent economic periods. Mary Logsdon, Ames Public Library, IA, mlogsdon@amespubliclibrary.org</p>
Retirement Planning	<p>Ballpark Estimate® http://choosetosave.org/ballpark/</p>	<p>Making Your Money Last in Retirement Learn strategies for managing your investments, expenses, and</p>

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	<p>Worksheet for calculating how much you need to fund a comfortable retirement.</p> <p>Get Your Finances Ready for Retirement http://www.pbs.org/nbr/site/features/special/retirement-good-friday-special/ View videos and podcasts for retirement planning resources.</p> <p>Plan Well, Retire Well http://www.retirewell.uiuc.edu/about_us.html Funded in part by a grant from the Investor Protection Trust, this nonprofit University of Illinois site provides independent, objective investor education.</p> <p>Retirement Confidence Survey http://www.ebri.org/surveys/rcs/2010/ Latest retirement research from the Employee Benefits Research Institute.</p> <p>Retirement Savings Education Campaign http://www.dol.gov/EBSA/savingmatters.html Information about retirement from the U.S. Department of Labor Employee Benefits Security Administration.</p> <p>Smart 401k Investing http://apps.finra.org/Investor_Information/Smart/401k/000100.asp Step by step guide to starting, investing and managing your retirement account.</p> <p>Top 10 Ways to Beat the Clock and Prepare for Retirement http://www.dol.gov/ebsa/publications/10_ways_to_prepare.html Concise booklet created by the Department of Labor Employee Benefits Security Administration, available in PDF format.</p> <p>Pension Benefit Guaranty Corporation http://www.pbgc.gov/ Federal corporation protecting workers in defined pension benefit plans.</p> <p>Social Security Administration http://ssa.gov/pgm/retirement.htm Use retirement planner and benefits calculator, apply for benefits, and find Social Security information and tools.</p>	<p>retirement plans so you won't outlive your money. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Maximizing Your Social Security Benefits Learn the latest rules and planning strategies to help you get the most out your Social Security benefits. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Financial Planning for Everyone with Terry Savage Popular author and financial journalist Terry Savage speaks about the importance of financial and retirement planning. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p> <p>Smart Investing: Building Up Fine-tune your portfolio, learn about asset allocation and diversification, and plan for retirement during a 4-pt. series presented by the Iowa State University Extension. Mary Logsdon, Ames Public Library, IA, mlogsdon@amespubliclibrary.org</p> <p>Smart Investing: Retiring Portfolio management, understanding investment performance, working with investment professionals, and consumer protection for those nearing or in retirement. Part of 4-pt. series presented by Iowa State University Extension and Iowa Insurance Division. Mary Logsdon, Ames Public Library, IA, mlogsdon@amespubliclibrary.org</p> <p>Who Gets the Money? Rules for Taking Distributions from Tax-Deferred Retirement Plans Learn the rules for taking money out of retirement plans, including rollovers, Roth conversions and taxes owed on distributions. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p>
<p>Saving and Planning for College</p>	<p>College Savings Plans Network http://www.collegesavings.org/ A nonprofit association dedicated to making a college education affordable and accessible.</p> <p>College Savings Resources http://www.finra.org/Investors/InvestmentChoices/CollegeSavingsPlans/P005962 Learn about 529 Plans and other college savings options.</p> <p>FastWeb http://www.fastweb.com/ One of the oldest and largest scholarship sites.</p> <p>FinAid! Smart Student Guide to Financial Aid http://www.finaid.org/savings/taxbenefitcoordination.phtml Comprehensive source of student financial aid information, advice and tools.</p> <p>SaveandInvest.org Saving for College http://www.saveandinvest.org/Military/saveCollege/ Guides, alerts, 529 Plan analyzer, tools and resources.</p> <p>Saving for College http://www.savingforcollege.com/ Top performing 529 plans, financial aid basics, comparisons, and calculators.</p>	<p>Don't Pay the College Sticker Price Learn how to maximize need-based financial aid, target colleges for merit aid, and exploit education tax breaks. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>How to Lock in College Prices While Saving For College Get a head start on college savings with College Illinois® Prepaid 529 College Tuition Program, presented by the Illinois Student Assistance Commission. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Paying for College Learn from Illinois Student Assistance Commission about full college costs, payment responsibilities, FAFSA, grants vs. loans, scholarships and loan alternatives. Janette Kopacz, Chicago Public Library, jkopacz@chipublib.org</p>

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	<p>Smart Saving for College http://apps.finra.org/investor_information/Smart/529/000100.asp College costs, savings options, tax credits, and savings tips.</p> <p>Student Aid on the Web http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp Federal student aid information from the U.S. Department of Education.</p>	
Savvy Shopping and Bargain Hunting	<p>2010 Frugal Living Guide http://www.bankrate.com/finance/smart-spending/2010-frugal-living-guide.aspx Money savings tips from Bankrate.com.</p> <p>Wise Bread: Living Large on a Small Budget http://www.wisebread.com/ Personal finance, frugal living, shopping tips, and consumer advice.</p>	<p>Be Supermarket Savvy Learn tips and ideas for saving on your family food bill. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Shopping Strategies Learn ideas on meal planning, food labels, and safe food handling, presented by the University of Wisconsin Extension. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Computers on a Shoestring Tips on purchasing a computer and installing free software. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Travel Tips – Saving Money in Today’s Economy Learn how to stretch your travel dollars and travel on a budget, presented by AAA. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p>
Small Business and Entrepreneurship	<p>Business.gov http://business.gov/ Official business link to the U.S. government.</p> <p>Service Corps of Retired Executives http://www.score.org/index.html Business advice, workshops, tools and resources from SCORE.</p> <p>State of Illinois Business Portal http://business.illinois.gov/ Resources for starting and running a business in Illinois.</p> <p>U.S. Small Business Administration http://sba.gov/ Independent federal agency to aid and assist small business concerns.</p>	<p>Turning Your Idea into Income Local economic development organization presents basic strategies, concepts and tools for entrepreneurs. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>Small Business Basics SCORE counselors share the myths and realities of business ownership. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p>
Taxes	<p>360taxes.org http://www.360taxes.org Public service site sponsored by the AICPA offering tips and checklists for tax season and year-round tax planning.</p> <p>Internal Revenue Service http://www.irs.gov/ Tax forms, publications, and online services for individuals, businesses, charities, nonprofits, and government entities.</p> <p>Tax Relief/Job Creation Act of 2010 http://tax.cchgroup.com/downloads/files/pdfs/legislation/bush-taxcuts.pdf CCH Tax Briefing and special report on the 2-yr tax cut extension.</p>	<p>IRS Tax Issues and Problems Information highlighting new tax guidelines, including first-time homebuyer’s credit and tax preparer regulation, presented the IRA Taxpayers Advocate Service. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p>
Teens and Money	<p>Dollars from Sense http://www.dollarsfromsense.com/ Created by experts and funded by the FINRA Investor Education, this interactive site instructs young adults in the basics of personal finance and investing.</p> <p>Feed the Pig http://www.feedthepig.org Interactive money management and financial literacy site aimed at 25-34 year olds, but also useful for teens and college students.</p> <p>Financial Football</p>	<p>BizKid\$ Don’t Blow Your Dough The Illinois Credit Union League guides teens on protecting their money and avoiding scams and identity theft. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Dollars and Sense Reality Fair for Teens Get ready for the world of money! This fun hands-on reality fair gives teens a chance to make decisions about real-life purchases and budgeting. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p>

CATEGORY	WEB RESOURCES	PROGRAMMING IDEAS
	<p>http://www.practicalmoneyskills.com/games/trainingcamp/ VISA and the National Football offer this fast-paced, interactive game that engages students while teaching them money management skills.</p> <p>Generation Money http://www.channelone.com/generationmoney/ Videos, games, quizzes and activities to promote financial literacy.</p> <p>GenIRevolution http://www.genirevolution.org/ Online personal finance game for high school students developed by the Council for Economic Education.</p> <p>I Have a Plan Iowa™ http://www.IHaveaPlanIowa.gov An online program teaching core financial concepts to high school students from Iowa College Aid and the Iowa Department of Education.</p> <p>The Mint http://www.themint.org/ Money management tips, games, and tools for kids, teens, and parents.</p> <p>Money Smart for Young Adults http://www.fdic.gov/consumers/consumer/moneysmart//young.html FDIC curriculum helps youth 12-20 learn the basics of handling their finances, including creating good relationships with financial institutions.</p> <p>Moneytopia http://apps.finra.org/moneytopia/ Online interactive game to help teens learn to save and manage money.</p> <p>NEFE High School Financial Planning Program® http://hsfpp.nefe.org/ Nationally recognized financial education curriculum created by teachers and financial professionals, supplemented by social networking options.</p> <p>SBA Teen Business Link http://sba.gov/teens/ Ideas and advice for teen entrepreneurs.</p> <p>Teens and Money: Money 101 http://www.saveandinvest.org/Military/TeensMoney/index.htm Resources, games and activities for sound money management from the FINRA Investor Education Foundation.</p>	<p>Two Teens and a Credit Card Interactive workshop designed to educate teens on credit card debt. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p>
Tours and Special Events		
Unemployment and Job Transitioning		<p>Layoff Survival Guide: Financial Strategies for the Unemployed Local nonprofit career center provides financial management basics for the unemployed or those anticipating layoffs. Bobbie Rudnick, Naperville Public Library, IL, brudnick@naperville-lib.org</p> <p>Living on One Income Nonprofit credit counseling service offers assistance on budgeting, saving money, and living within your means. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p> <p>When There's a Drop in Income Information on developing a spending plan and managing money when income drops, presented by the University of Wisconsin Extension. Lori Burgess, Fond du Lac Public Library, WI, burgess@fdlpl.org</p>