
ALA American Library Association
Project Teams

American Library Association-Office for Research and Evaluation

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Project Description

In June 2015, The American Library Association (ALA) Office for Research and Evaluation (ORE) and the Financial Industry Regulatory Authority Investor (FINRA) Education Foundation began collaborating on a research project aimed at understanding and advancing U.S. public libraries’ capacity to support patron financial capabilities. The project was composed of a national survey that assessed financial literacy resources, educational programming and expertise in U.S. public libraries and an accompanied benchmark guide for building public library personal finance collections.

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Financial capability is defined as “the capacity, based on knowledge, skills, and access, to manage financial resources prudently and effectively. Efforts to improve financial capability, which should be based on evidence of effectiveness, empower individuals to make informed choices, plan and set goals, avoid pitfalls, know where to seek help, and take other actions to better their present and long-term financial well-being.”

This guide lists materials and resources about personal finance suitable for public libraries. The guide helps to address gaps within the personal finance collections of public libraries and, ultimately, enhance financial capability in the community.

The guide offers two levels of collection development: the essential collection for libraries seeking to provide patrons with a solid knowledge base for making sound financial decisions, and the in-depth collection for libraries serving communities that have demonstrated greater demand and interest in personal finance topics. The in-depth collection encompasses the essential collection in its entirety:

The guide lists resources that are pertinent to personal finance in the United States. In addition, this guide identifies materials and resources appropriate for children, teen, adult, and senior audiences. Materials are limited to those available in English and with publication dates ranging from 2010 to present. The guide gives preference to government and nonprofit sources of information. The following formats are included:

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books, eBooks, databases, and websites. Books were selected based on WorldCat holdings, reviews, authority and date of publication, and cost. eBooks were selected on the same criteria as print books. Websites were picked based on content clarity for consumers. Magazines were selected based on subject-area relevance and authority. Databases were selected based on previous usage and relevance.

Highly technical materials, scholarly studies, self-published materials and materials focusing on entrepreneurship and small business development are not covered by this guide.

The following personal finance subject areas are included in this guide:

- General Personal Financial Management
- Budgeting
- Banking
- Saving and Spending
- Credit and Debt
- Managing Financial Hardship
- Taxes
- Insurance
- Real Estate
- Family Finance
- Financial Literacy for Children
- Teen Finance
- Financing College
- Investing
- Retirement
- Estate Planning
- Consumer Protection and Fraud Prevention
- Identity Theft

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Part I: Building an Essential Collection

The essential collection in this instance is also known as a core collection. A core collection is defined as the basic or starting point for a library collection. This collection includes items to help library patrons improve their fundamental personal finance knowledge and skills, while addressing key money decisions across the lifecycle. This collection emphasizes resources suitable for general (non-specialist) audiences seeking reliable, up-to-date information across a range of everyday financial topics.
General Personal Financial Management

Books


**Databases**

**ABI/INFORM**  
Database of full-text articles on business and economics topics. This database requires a subscription. Contact ProQuest for subscription information.

**EBSCO**  
Database of articles from a variety of magazines and journal publications. This database requires a subscription. Contact EBSCO for subscription information.

**Websites**

**Ask CFPB**  
Frequently asked questions about money with responses from the Consumer Financial Protection Bureau.

**MyMoney.gov**  
Resources and tools from 20 federal government agencies organized per the “MyMoney Five”: earn; borrow; save and invest; spend; protect.
Budgeting

Books


Websites

*Are You Financially Fit?*
A workbook to help readers foster a financially fit lifestyle.

*Budget Calculator*
An easy-to-use monthly budget calculator from Clearpoint, a division of Money Management International.
**Consumer.gov: Making a Budget**
A basic overview of the importance of budgeting and steps to start a budget.

**Feed the Pig**
Campaign from the American Institute of CPA’s (AICPA) with a mission to help people get started with a budget and create a financial plan.

**Kiplinger’s Interactive Budgeting Worksheet**
A virtual worksheet to help manage monthly living expenses.

**Practical Money Skills for Life: Budgeting**
An overview on budgeting, with a worksheet and calculators. Sponsored by VISA.

**Banking**

**Books**


**Websites**

**Banking**
A primer from USA.gov on the basics of setting up a bank account and banking safely online. Additional references include government resources for banking and filing complaints about various banking institutions.

**Bankrate**
A commercial site that provides tools and information to compare banking and credit products.

**Electronic Banking**
Consumer information about electronic banking from the Federal Trade Commission.

**Federal Deposit Insurance Corporation (FDIC) Consumer Protection**
Consumer protection resources from the federal agency that insures bank accounts.

**FINRA Investor Education Foundation Module on Bank Products**
A primer on bank products and choosing an account.
Help with My Bank
From the U.S. Treasury Office of the Comptroller of the Currency, this website answers various questions about bank products and services.

Money Smart
A popular course from the FDIC about the basics of personal financial management, with an emphasis on banking.

MyCreditUnion.gov
The National Credit Union Administration’s consumer education portal.

The Newcomer’s Guides to Managing Money
Consumer Financial Protection Bureau guides on basic money management for recent immigrants. Includes information about opening a bank or credit union account.

Opening a Bank Account
Basic information on opening a bank account from consumer.gov.

Saving and Spending

Books


Websites

**America Saves**
Gives savings tips, strategies, and resources to help build personal wealth.

**Building Wealth**
A financial education resource from the Federal Reserve Bank of Dallas offering guidance to individuals and families who wish to increase their personal wealth.

**Choose to Save**
A national financial education initiative that promotes long-term financial security.

**Consumer Reports**
Consumer Reports is a nonprofit organization dedicated to helping consumers make practical, safe, and healthy decisions.

**Saving and Investing-USA.gov**
U.S. Government information to help consumers save and invest their money.

**Savings Planner**
A savings planner calculator from the U.S. Department of the Treasury.

**Smart About Money—Spending and Saving**
A basic self-paced courses from the National Endowment for Financial Education (NEFE).

Credit and Debt

**Books**


**Websites**

**360 Degrees of Financial Literacy: Credit and Debt**
Answers to commonly asked questions about credit from the American Institute of CPAs.

**Check Your Credit Report**
A step by step video and Q&A for checking a credit report from the Federal Trade Commission.

**Consumer Information on Credit Cards**
Information on credit card agreements, including college credit cards, from the Consumer Financial Protection Bureau.

**Credit Card Optimizer**
A tool for determining the best distribution of your credit card debt to yield the lowest costs.

**Credit Card Pay Off**
A calculator for determining what it will take to pay off your credit card balance, and what spending changes are needed to meet repayment goals.

**Credit Counseling and Debtor Education**
A state-by-state listing of agencies approved by the U.S. Justice Department for credit counseling and debt education.

**Credit Discrimination**
A handout on credit discrimination from the Consumer Financial Protection Bureau.

**Dealing with Debt**
Debt management resources from the Federal Trade Commission.

**Federal Trade Commission Consumer Information**
Consumer Information on money and credit from the Federal Trade Commission (FTC).

**Government Loans**
Federal loan information from the U.S. Government.

**How Credit Cards Work**
An overview of how credit cards work from U.S. News World and Report. Includes, overviews of costs, types of credit cards, and credit card best practices.
How to Obtain Your Free Credit Report
Step-by-step instructions for obtaining a free credit report from each of the three national credit reporting agencies.

How Your Credit Score Impacts Your Financial Future
An overview from FINRA on the importance of good credit.

National Foundation for Credit Counseling
Comprehensive information about credit and debt topics, with a focus on counseling services.

Smart About Money—Credit and Debt
A basic self-paced course from the National Endowment for Financial Education (NEFE).

What is Credit?
Experian’s definitions for several types of credit and why credit is important to have.

Managing Financial Hardship

Books


Websites
Benefits.gov
Easy access to information about federal and state benefit and assistance programs.

Coping with Debt
Guidance from the Federal Trade Commission on debt relief options.

Dealing with Job Loss
A FINRA resource for managing the financial burden of unexpected job dislocation.
Job Seekers/Unemployed Portal
A U.S. Department of Labor list of resources and services for job seekers or those who have been affected by unemployment.

Making Home Affordable® Program
A federal government resource to assist struggling homeowners with avoiding foreclosure.

Rental Assistance Information
U.S. Department of Housing and Urban Development information geared to help renters.

Supplemental Nutrition Assistance Program
Eligibility and application information for those seeking food stamps or other public assistance.

Taxes

Books


Piper, Mike. Taxes Made Simple: Income Taxes Explained in 100 Pages or Less. Chicago, IL: Simple Subjects, 2014. Explains the difference between deductions, exemptions, and credits, and covers itemized deductions vs. the standard deduction. Available in print format only.

Websites

Filing Taxes for Free
IRS information on filing taxes for free.

**Free Tax Return Preparation for Qualifying Taxpayers**
An IRS webpage explaining the Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs, both of which offer free tax assistance.

**Interactive Tax Assistant**
An IRS tool providing responses to tax law questions.

**IRS Forms and Publications**
Individual and business tax forms and instructions. Updated annually.

## Insurance

### Books


Websites

**Auto Insurance**
U.S. government resources for car repairs and car insurance.

**FloodSmart.gov**

**Healthcare.gov**
Starting point for federal health insurance options.

**Health Care Coverage for Students**
Options for healthcare coverage for teens and college students, from healthcare.gov.

**Health Insurance Options**
Health Insurance information from the U.S. Department of Health and Human Services.

**Home Owner's Insurance**
An overview of a basic home owner's insurance policy.

**Insurance Commissioners**
A link map leading to each state's insurance commissioner.

**Insurance Overview**
Insurance overview from the American Institute of Certified Public Accountants.

**InsureKidsNow.gov**
Commonly asked question on low-cost health insurance for children.

**Life Insurance Guide**
A useful overview of life insurance from the California Department of Insurance.

**LongTermCare.gov**
Long-term healthcare resources from the U.S. Department of Health and Human Services.

**Medicaid**
Government health insurance option for low-income individuals.

**Medicare**
The federal health insurance option for those 65 or older.

**Property Insurance**
U.S. government resources about different forms of property insurance.

**Renter’s Insurance**
An overview of renter’s insurance.

**Smart About Money—Insurance**
A basic self-paced courses from the National Endowment for Financial Education (NEFE).

**Tips on Marketplace Insurance**
Useful guide to help with obtaining marketplace insurance from Healthcare.gov.

### Real Estate

#### Books


Websites

**Buying a Home**
Instructional guide from the U.S. Department of Housing and Urban Development.

**Find a Housing Counselor**
Find a federally approved agent for various independent housing services.

**How Much House Can I Afford?**
A calculator to help determine the maximum-price home you can afford based on your financial circumstances and preferred location.

**Making Home Affordable® Program**
A federal government resource to assist struggling homeowners with avoiding foreclosure.

**Mortgage Answers**
A starting point for answering mortgage questions from the Consumer Financial Protection Bureau.

**My Home**
Freddie Mac’s resources to help consumers rent, buy, or maintain a home.

**National Rent Affordability Calculator**
A tool that lists available rentals in your preferred location that fit your monthly budget.

**Rent vs. Buy**
A guide from Freddie Mac that helps consumers decide if renting or buying is the right option.

**Shopping for a Mortgage**
Guidance from the Federal Trade Commission on what to look for in a mortgage.

Family Finance

Books


**Websites**

*Children and Credit*
Answers about starting a child’s credit history from the Consumer Financial Protection Bureau.

*Consumer Finance Information for Parents and Caregivers*
Activities and conversation starters to help children develop money skills, habits, and attitudes that will serve them well in the transition to adulthood.

*Consumer Finance Information for Servicemembers and Their Families*
Resources for military families from the Consumer Financial Protection Bureau.

*InsureKidsNow.gov*
Information about low-cost health insurance options for children.

*Kiplinger Family Finances*
A family financial management guide from the well-known publisher of Kiplinger’s Personal Finance magazine.

*Pocket Cents*
Resources for parents and educators to teach children money management and personal finance skills.

**Financial Literacy for Children**

**Books**


**Websites**
**Allowances**
Helpful tips for paying children an allowance.

**Career Exploration**
Information from the Bureau of Labor Statistics on job outlook, salary information, and entry requirements.

**HIP Pocket Change**
Fun money facts and games for children from the U.S. Mint. Also, provides financial literacy resources for parents and teachers to use with children.

**Jump$tart Clearinghouse**
A database of curricula and other resources to teach financial literacy.

**Money as You Grow Booklist**
A list of financial literacy books for children compiled by ALA’s Association for Library Service to Children (ALSC).

**Money on the Bookshelf**
A program for children ages 4-10 built around reading children’s books that discuss various money topics. From the University of Nevada Cooperative Extension.

**National Standards in K–12 Personal Finance Education**
Standards for what young people should know and can do when it comes to money management. Compiled by the Jump$tart Coalition for Personal Financial Literacy.

**Pretty Penny**
Learn financial basics with Pretty Penny. See how Penny spends and saves her money. The Penny Projects website is free, but the books have various costs.

**Right on the Money: Talking Dollars and Sense with Parents and Kids**
Created by Penn State University Extension and the Pennsylvania Office of Financial Education for children ages 5–7. Uses children’s literature to teach essential personal finance concepts. Contact the Publications Distribution Center, The Pennsylvania State University, 112 Agricultural Administration Building, University Park, PA 16802-2602 Telephone: 814-865-6713 Fax: 814-863-5560 E-mail: AgPubsDist@psu.edu.

**Treasury Direct**
Fun money games that quiz children on saving and spending money.

### Teen Finance

**Books**


**Websites**

**CashCourse**
An online personal money management course for college students from the National Endowment for Financial Education.
Gen I Revolution
A personal finance simulation for teens from the Council for Economic Education.

Health Care Coverage for Students
Overview of options on healthcare coverage for teens and college students, from healthcare.gov.

High School Financial Planning Program
A financial education program for teens between the ages of 13 and 19 offered by the National Endowment for Financial Education.

Jump$tart Clearinghouse
A database of curricula and other resources to teach financial literacy.

National Standards in K–12 Personal Finance Education
Standards for what young people should know and can do when it comes to money management. Compiled by the Jump$tart Coalition for Personal Financial Literacy.

Student Banking: Managing Your College Money
Information geared towards teens from the Consumer Financial Protection Bureau about opening a bank account.

Teens & Money
Multimedia financial education materials for teens compiled by the FINRA Investor Education Foundation.

Financing College

Books


Websites

Choosing a Vocational School
An overview of vocational schools from the Federal Trade Commission.

College Cost Calculator
Determine estimated costs and expenses of college by using this calculator.

College Reality Check
This resource from the *Chronicle of Higher Education* and the Bill & Melinda Gates Foundation shares facts and figures that can help students and their families with higher education decisions.

**FAFSA.gov**  
The starting point for obtaining financial aid.

**FAFSA Guide**  
A guide for filling out the FAFSA by Creditloan.com

**Federal Student Aid**  
Detailed information about federal student aid—from getting ready to apply to repaying student loans.

**Paying for College**  
Resource to help make decisions about financing college from the Consumer Financial Protection Bureau.

**Scholarship Finder**  
A site sponsored by the U.S. Department of Labor to search for scholarship opportunities.

**Student Budget Calculator**  
A calculator to assist students in budgeting from Creditloan.com.

**Student Loan Repayment Estimator**  
A calculator from the U.S. Department of Education to help borrowers compare different repayment plans.

**Tips for Choosing College Savings Options**  
Information compiled by FINRA for choosing college savings plans.

**Understanding Net Price**  
A primer from the U.S. Department of Education and a tool to locate net price calculators.

## Investing

### Books


Authoritative guidance on the fundamentals of mutual fund investing. Available in print and eBook formats.


**Websites**

*401(k) Investing*
Comprehensive information about investing for retirement through a 401(k) plan.

*Fast Answers for Investors*
A database maintained by the U.S. Securities and Exchange Commission dedicated to answering investor questions.

*FINRA BrokerCheck*
A tool to research the background and experience of financial brokers, advisers, and firms.
FINRA Investors
Comprehensive information, tools, calculators, and alerts for individual investors from FINRA.

Fund Analyzer
FINRA tool for estimating and comparing the fees and expenses for mutual funds, exchange traded funds, and exchange traded notes.

Investopedia
Glossary of investment topics and terms.

Investor.gov
U.S. Securities Exchange and Commission’s resources to help individuals understand, research, and protect their investments.

Khan Academy, Finance and Capital Markets
The Khan Academy’s self-paced courses on investing and other personal finance topics.

Save and Invest
Information and interactives to help investor spot, avoid, and report investment fraud.

Saving and Investing Roadmap
A concise guide for beginning investors from the Securities and Exchange Commission.

Smart About Money—Investing
A basic self-paced courses from the National Endowment for Financial Education (NEFE).

Smart Asset
A sequence of interactive tools and calculators help make deciding on big financial decisions easier.

Retirement

Books


**Websites**

AARP
AARP is a nonprofit, nonpartisan organization that helps to enhance quality of life for people 50 years and older.

**Ballpark E$timate**
A calculator to estimate how much to save for retirement.

**Benefits Planner**
A guide to retirement, disability, and survivor benefits from the Social Security Administration.

**How to Apply for Retirement Benefits**
Instructions for the online, in person, or telephone application for Social Security retirement benefits.

**Kiplinger Retirement**
Kiplinger’s personal finance resources for those in the retirement transition.

**Managing Retirement Income**
A FINRA website dedicated to managing retirement income sources, tax issues, selecting payout methods, working in retirement, and managing health care costs.

**My Retirement Paycheck**
A guide from the National Endowment for Financial Education for managing retirement income sources, avoiding fraud, and minimizing the impact of debt on retirement resources.

**Retirement Planner, Social Security Administration**
Step-by-step instructions on retirement planning from the Social Security Administration.

**Retirement Savings**
IRS guidance on saving for retirement.

**When to Start Your Benefits**
A set of questions from the Social Security Administration to help determine the right age for accessing your retirement benefits.

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### Estate Planning

#### Books


**Websites**

**Do I Need a Living Trust?**
Information on living trusts and writing a trust.

**Estate Planning Attorney Directory**
A list of estate planning attorneys with office contact information for each state.

**Estate Planning Info and FAQs**
An overview on estate planning from the American Bar Association.

**Estate Planning Terms**
American Bar Association’s glossary of terms on estate planning.

**FindLaw: Estate Planning 101**
A basic overview of estate planning. Includes checklists for organizing an estate plan, as well as a section describing the benefits of estate planning and what happens if there is no estate plan in place at the time of death.

**Funeral Planning**
Consumer information on funeral planning from the Federal Trade Commission.
Introduction to Wills
Basic instruction on writing wills from the American Bar Association.

Revocable Trusts
An overview on revocable trusts from the American Bar Association.

What Is a Power of Attorney?
Power of attorney explanation and related information from the Consumer Financial Protection Bureau.

Consumer Protection and Fraud Prevention

Books


Websites

Better Business Bureau
A resource for finding businesses that uphold best practices and standards for customer service and or quality.
CFPB Consumer Complaint Portal
Instructions for submitting a complaint to the Consumer Financial Protection Bureau about an array of financial products and services.

Free handbook covering consumer tips and rights, with information about consumer protection offices maintained by government agencies.

Consumer Complaint Database
A database from the Consumer Financial Protection Bureau that tracks anonymous consumer complaints.

Eldercare Locator
A resource from the U.S. Administration on Aging that helps families looking for eldercare assistance across the United States.

Federal Trade Commission Consumer Information
Starting point for consumer information from the Federal Trade Commission.

Fraud Protection Tools to Help Safeguard Servicemembers
Fraud protection resources for active-duty personnel and their family members from the Consumer Financial Protection Bureau.

How to Avoid Fraud
A primer on investment fraud prevention from the U.S. Securities and Exchange Commission.

Internet Crime Complaint Center (IC3)
A site for reporting suspicious activities to the FBI.

Investor Alerts
Timely and reliable investor alerts from FINRA.

NASAA Fraud Center

National Center on Elder Abuse
A federal agency offering guidance to prevent financial and other forms of senior abuse.

OnGuardOnline.gov
A federal government website dedicated to online safety.

Protect Your Money
FINRA's tools and guidance to help recognize and avoid financial fraud and scams.
SaveAndInvest.org, Fraud Center
Interactive tools, games, and information from the FINRA Foundation to counter fraud tactics.

Scams & Safety
An FBI site to help consumers avoid victimization.

State Consumer Protection Offices
A convenient list of state-level consumer protection offices.

U.S. Consumer Protection Basics
Easy-to-understand U.S. Government information on various consumer protection topics related to personal finance.

Identity Theft

Books


Arata, Michael J. *Identity Theft for Dummies*. Hoboken, NJ: John Wiley & Sons, 2010. Provides advice and resources to recognize what information is vulnerable and how. Also, provides guidance for minimizing risk, improving internet safety, and steps to take if identity theft happens. Available in print and eBook formats.


Websites

FTC Identity Theft Guide
Step-by-step instructions from the U.S. Federal Trade Commission on recovering from identity theft.
Identity Theft Resource Center
This nonprofit organization supports victims of identity theft to resolve cases and raise awareness about identity theft.

Privacy Choices for Your Personal Finance Information
From the Federal Trade Commission, options for keeping personal finance information private and safe.

Warning Signs of Identity Theft
A resource from the Federal Trade Commission that discusses warning signs for potential identity theft.
Part II: Expanding and Deepening the Collection

This collection supplements the items presented in Part I of the guide. It is intended for libraries serving communities that have demonstrated greater demand and interest in personal finance topics. This more in-depth collection assumes a greater budget commitment from libraries (especially for databases), and may require additional content expertise from library staff to ensure that patrons can take full advantage of the resources. The collection serves patrons seeking more specialized information, in addition to those with routine, general needs.
General Personal Financial Management

Books


about personal finance products and the personal finance industry. Available in print and eBook formats.


**Databases**

**Factiva**
Factiva is a database that offers full text articles on several topics, but has a focus on the business sector. This database requires a subscription. Please contact Dow Jones for subscription information.

**FRED**
FRED (Federal Reserve Economic Data) is a database maintained by the Federal Reserve Bank of St. Louis. It comprises regional and national financial and economic data. These datasets can be downloaded in various formats.

**National Financial Capability Study**
Detailed and extensive data maintained by the FINRA Foundation on the financial capability of Americans ages 18 and over. Data are available for each state and for the nation.

**Reference USA**
A comprehensive business reference tool. This database requires a subscription. Contact Reference USA for subscription information.

**The World Wealth and Income Database**
Data series on the world distribution of income and wealth.
Websites

**Adult Personal Finance**  
A series of videos created by the Education Development Center to help English language learners improve essential money management skills and knowledge.

**Econlowdown**  
Free teaching resources about economics, personal finance, and money from the Federal Reserve Bank of St. Louis.

**Personal Finance Course**  
A personal finance course from edX, a MOOC platform established in 2012 by Harvard University and MIT. The course is free, but the certificate has a cost of $49.

**Save and Invest—Military**  
Personal finance resources from the FINRA Foundation for military service members and their families.

**State Treasurers’ Offices**  
Contact information for each state treasurer’s office.

**U.S. Department of Agriculture, Cooperative State Research, Education and Extension Services**  
The Cooperative Extension System is a nationwide, continuing education network with offices staffed by experts on personal finance and other topics.

**United States Census Bureau**  
Official examination of the United States demographics.

Banking

Books


**Websites**

**CASSIDI**
From the Federal Reserve Bank of St. Louis, CASSIDI provides information about banking markets and allows users to analyze how mergers and other transactions might affect market structure.

**Fed in Print**
The main catalog for publications from the U.S. Federal Reserve System.

**Map of Failed Banks 2007-Present**
Compiled by the Federal Reserve Bank of St. Louis, this map allows users to visualize the geography of bank failures and click through for additional information about each bank.

**Office of the Comptroller of the Currency**
An independent bureau of the U.S. Department of the Treasury, the Office of the Comptroller of the Currency regulates and supervises all national banks and federal savings associations. This website offers information on topics such as bank management, bank operations, and consumer protection.

**Safe Banking for Seniors**
Best banking practices for consumers 65 or older from the American Bankers Association.

**Saving and Spending**

**Books**


Credit and Debt

Books


Websites

**Consumer Credit Explorer**

The Consumer Credit Explorer utilizes data from the Federal Reserve Bank of New York to display and compare various debt information per selected demographic characteristics.

**GovLoans.gov**

Federal loan information from the U.S. Government.

**Student Debt Relief**
Information and resources on student loan payment options from Equal Justice Works, a nonprofit dedicated to justice and equality for all citizens.

Managing Financial Hardship

Books


Websites

**Avoiding Foreclosure**
Authoritative information from the U.S. Department of Housing and Urban Development for homeowners facing foreclosure.

**Divorce and Social Security**
Information on Social Security retirement benefits for those who are divorced.

**Example of Mortgage Hardship Letter**
An example of a hardship letter for those struggling to keep current on their mortgage. Credit.org is a nonprofit housing counseling agency approved by the U.S. Department of Housing and Urban Development.

**Financial Hardship Withdrawals—Thrift Savings Plan**
Eligibility requirements to be considered for financial hardship withdrawals under the Thrift Savings Plan, a retirement savings and investment plan for federal employees.

**Know Your Options**
A tool from Fannie Mae to help consumers understand their options prior to foreclosure.

**Lender Hardship Program**
Information on getting into a lender hardship program from Money Management International, a nonprofit credit counseling agency.

**National Association of Consumer Bankruptcy Attorneys**
This site includes an Attorney Finder service that assists consumers with finding a bankruptcy attorney. (Only attorneys who are members of the association are listed.)

**U.S. Federal Bankruptcy Courts**
Explains the different types of bankruptcies; includes information about how to find legal help.
U.S. Federal Bankruptcy Laws
An overview of bankruptcy, steps in the bankruptcy process, and information about federal bankruptcy laws.

Taxes

Books


Websites

**Alternative Payment Plans**
IRS information about alternative payment options for taxes.

**National Taxpayers Union Foundation**
A nonprofit organization that provides research and resources on taxes and taxpayers in the United States.

**Sales Tax Deductions**
An IRS calculator to help determine your sales tax deduction.

**Tax Benefits for Education**
IRS guidelines on education tax benefits.

**Tax Information for Servicemembers**
Tax tips and information for servicemembers and their families compiled by Military.com.

**Tax Policy Center**
A collaboration between the Brookings Institution and the Urban Institute, the Tax Policy Center provides analysis and data on tax policies in the United States.

Insurance

Books


## Real Estate

### Books


### Websites

**Avoiding Foreclosure**

Authoritative information from the U.S. Department of Housing and Urban Development for homeowners facing foreclosure.
Consumer Handbook on Adjustable-Rate Mortgages
An overview of adjustable-rate mortgages from the U.S. Federal Reserve Board.

Foreclosure Resource Center
A compendium of resources about foreclosure compiled by the Federal Reserve Bank of Minneapolis. Includes consumer information, policy and regulatory information, and research.

Home Equity
Comprehensive information and resources on home equity from the National Council on Aging.

Mortgage Refinancing
A guide with calculators and worksheets from the Federal Reserve Board to help consumers make informed decisions about whether to refinance a home mortgage.

National Association of Realtors
Research and statistics about property markets in the United States and abroad.

Real Estate Finance Terms
A concise glossary of real estate investment terms.

Your Guide to Reverse Mortgages
Information on reverse mortgages from the National Reverse Mortgage Lenders Association.

Family Finance

Books


**Websites**

**Family Financial Planning: Finance 360**
360 Degrees of Financial Literacy is a program offered by the American Institute of Certified Public Accountants. The program offers family financial planning guidance relevant to key life events.

**Money Sense for Your Children – A Home Study Series**
From the University of Nevada Cooperative Extension, resources to help parents teach their children about the value of money.

**Telling Your Kids How Much You Make**
Article on family finance from *The New York Times*.

**Financial Literacy for Children**

**Books**


**Websites**

**Adventures in Math**
Lessons on money basics from Scholastic.

**Bankaroo**
An interactive, virtual bank that helps kids learn basic financial literacy skills beginning at an early age.

**Fifty Nifty Econ Cards**
A resource from the Federal Reserve Bank of Kansas City intended for elementary and middle school students to develop their knowledge of economic and personal finance terms.

**Financial Football**
NFL-themed game created to teach money decisions to children. Co-sponsored by Visa.

**Great Minds Think: A Kid’s Guide to Money**
An activity book from the Federal Reserve Bank of Cleveland, available in English and Spanish. This workbook helps children learn how to make smart decisions about money and includes a section that encourages kids to “Ask an Adult” about money decisions they’ve made.

**Money as You Grow Book Club**
Personal Finance for Kids
Personal Finance curriculum packages organized by age and grade levels. The curriculum packages have various costs. Please contact the National Financial Educators Council for more information.

Social Security and Children
Information for educators and parents to teach the importance of Social Security to children.

Warren Buffett’s Secret Millionaire’s Club
A video series of financial literacy and entrepreneurship lessons featuring an animated Warren Buffett.

Teen Finance

Books


**Websites**

[Building Your Future—A Financial Literacy Curriculum Resource](#)
A financial literacy curriculum for high schools from the Actuarial Foundation.

[Financial Literacy for High School Students](#)
Financial literacy lesson plans from InCharge Debt Solutions, a nonprofit that offers various forms of financial counseling.

[Love Your Money](#)
An online money management course for college students developed by faculty from five major public universities.

[Money Smart for Young People](#)
Basic personal finance program from the FDIC. Includes different versions organized by grade level.

[Moneytopia](#)
Interactive game that teaches saving and money management skills to teens.

[Next Gen Personal Finance](#)
A curriculum and activities to teach young adults about saving, investing, and the basics of money management.
Plan, Save, Succeed
Developed by the Actuarial Foundation in partnership with Scholastic, this story-driven program provides financial knowledge and skill-building activities for middle school students.

Putting Your Paycheck to Work
A module on paycheck deductions from the Federal Reserve Bank of Kansas City.

Financing College

Books


**Websites**

**529 College Savings Plan Expense Analyzer**
This tool calculates and compares the costs for various 529 college savings plans. A 529 plan has fees and expenses that are paid by investors.

**College Possible**
A program that helps low-income students prepare for college and navigate the admissions and financial aid processes.

**College Savings Plans Network**
An affiliate of the National Association of State Treasurers that serves as an information clearinghouse for state-administered college savings programs.

**Education Benefits for Veterans**
Information and tools from the U.S. Department of Veterans Affairs about education and training benefits available to veterans.

**For Servicemembers: Tackling Student Loan Debt**
A guide created by the Consumer Financial Protection Bureau to assist servicemembers with student loan issues.

**Paying for College**
A select list of financial aid information resources compiled by the National Association for College Admission Counseling.

**Smart Saving for College—Better Buy Degrees**
A resource from FINRA, particularly strong on 529 plans and other tax-advantaged options for meeting college costs.
Investing

Books


Databases

*Bloomberg*
Provides current and historical information about equities, currencies, commodities, and futures. Subscription is required. Please contact Bloomberg for more information.

*EDGAR*
A free database of corporate filings maintained by the U.S. Securities and Exchange Commission.
**Hoover’s CompanyProfiles-ProQuest**
A database with information on more than 40,000 public and private companies. Subscription is required. Please contact ProQuest for more information.

**Investors in the United States**
Detailed data about American investors compiled for the investor sample of FINRA’s National Financial Capability Study.

**Morningstar Investment Research Center**
Provides access to data on investment options, such as stocks, mutual funds, exchange-traded funds, and closed-end funds. This database, designed for libraries, requires a subscription. Pricing is flexible and based upon a library’s needs. Contact Morningstar for subscription information.

**Standard and Poor’s**
A database featuring credit research on bond issues from around the world, including information on public finance and structured finance issues. S&P does require a registration to see recent ratings actions. To register, please contact S&P for subscription information.

**Value Line**
An investor tool for researching stocks, mutual funds, options, and other securities. Subscription is required. Please contact Value Line for subscription information.

**Websites**

**FINRA Investor Complaint Center**
Step-by-step guide to make a formal complaint regarding a broker or a broker transaction.

**FINRA’s Market Data Center**
A resource for finding market data and news for companies, equities, options, bonds, and mutual funds.

**Invest Native**
Online investor education curriculum for Native Americans.

**Investor Alerts**
Timely guidance from FINRA to keep investors informed.

**TreasuryDirect**
A site for buying, redeeming, and learning about Treasury securities.
Retirement

Books


Marks Jarvis, Gail. Saving for Retirement (without Living Like a Pauper or Winning the Lottery) Updated and Revised. Upper Saddle River, NJ: Financial Times Prentice Hall, 2013. Helps readers determine how much money is needed for retirement, along with what they need to know and do to achieve that goal. Available in print and eBook formats.


Farrell, Chris. Unretirement: How Baby Boomers Are Changing the Way We Think about Work, Community, and the Good Life. New York, NY: Bloomsbury Academic USA, 2016. Describes how members of the Baby Boomer generation are extending their working lives and the implications this has for American society and the economy. Available in print format only.

Websites

Benefits Checkup
A service from the National Council on Aging to help seniors find benefit programs. Includes straightforward descriptions of the types of benefits available to older Americans.
**Home Equity Advisor**
This National Council on Aging website guides seniors through important considerations about using home equity during retirement.

**National Registry of Unclaimed Retirement Benefits**
A nationwide database listing retirement account balances that have been unclaimed.

**The 7 Deadly Sins of Personal Finance**
Behavioral tips from AARP to help retirees and pre-retirees avoid common personal finance mistakes.

**Saving Matters**
A retirement savings education campaign sponsored by the U.S. Department of Labor. Includes practical information for employees and employers.

**Suspending Retirement Benefit Payments**
Information on suspending retirement benefit payments from the Social Security Administration.

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**Estate Planning**

**Books**


**Websites**

**Estate Planning Guide**
A concise introduction to estate planning from the MetLife Consumer Education Center.

**Financial and Estate Planning Essentials for Unmarried Couples**
Guidance on estate planning for unmarried couples from TIAA.
Consumer Protection and Fraud Prevention

Books


Websites

**Ask and Check**
Essential information and interactive utilities to help investors avoid fraud.

**Aviation Consumer Protection**
Information from the U.S. Department of Transportation about filing civil rights and consumer complaints against airlines.

**Dealing with Your Insurance Company: How to Protect Yourself**
Consumer protection information related to buying insurance and filing claims.
FDIC Consumer Protection Information
Consumer protection information from the Federal Deposit Insurance Corporation, a federal agency charged with maintaining stability in the nation’s financial system.

Investor’s Guide to Securities Industry Disputes
Information from the Pace Law School Investor Rights Clinic about preventing and resolving a dispute with a broker. Describes the arbitration and mediation processes.

National Consumer Law Center
NCLC’s “For Consumers” section offers consumer education brochures, as well as information about how to get legal assistance for consumer issues.

U.S. Department of Health and Human Services Complaint and Appeals Process
Complaints and appeals instructions from the U.S. Department of Health and Human Services. Includes information about the complaint processes for Medicare and the Food and Drug Administration.

Identity Theft

Books


Davidow, William. Overconnected: The Promise and Threat of the Internet. Encino, CA: Delphinium, 2011. Argues that the success of the Internet and World Wide Web has also brought about the dangers of overconnectedness (including financial crises) and opportunities for information to be comprised. Available in print format only.


Websites

Identity Theft Recovery
Steps to recovering from identity theft prepared by the Federal Trade Commission.

Identity Theft Resources
An annotated list of identity theft resources for consumers compiled by the American Institute of CPAs (AICPA).

Taxpayer Guide to Identity Theft
Taxpayer options when identity theft affects a tax return.
Part III: Personal Finance Journals and Magazines
General Personal Financial Management

Forbes
A U.S. business magazine with articles on finance, investing, and marketing topics.

Journal of Financial Counseling and Planning
A peer-reviewed journal from the Association for Financial Counseling and Planning Education. Published twice a year.

Kiplinger's Personal Finance
A magazine for personal finance advice covering a wide range of financial and employment topics.

Money Magazine
Provides articles and content on diverse topics related to personal finance.

The Economist
A weekly magazine covering world news and business topics. Includes a regular section devoted to finance and economics.

Banking

American Banker
A magazine geared to those working in banking and financial services. Covers regulatory, technology, retail, and commercial topics affecting the industry.

Credit Union Journal
A magazine for credit union professionals. Covers regulatory, technology, and lending topics. The content is like that provided by American Banker, but with a focus on credit unions.

Consumer Protection and Fraud Prevention

Consumer Reports Magazine
Magazine published by the nonprofit Consumers Union to help readers make informed decisions related to spending and money management.
Estate Planning

**NAEPC Journal of Estate and Tax Planning**
Peer reviewed journal on estate and tax planning from the *National Association of Estate Planners and Councils*.

Financing College

**Journal of Student Financial Aid**
A peer-reviewed journal with articles related to financing college. Published by the *National Association of Student Financial Aid Administrators*.

Insurance

**Digital Insurance**
Discusses major events and policies related to the insurance industry.

Investing

**Barron’s**
A weekly newspaper covering the financial markets.

**Bloomberg Businessweek**
Covers financial and business trends of interest to investors.

**Financial Times**
Covers global news, business, trade, finance, economics, and policy.

**Investor’s Business Daily**
A finance newspaper geared towards investors looking for investment research and information.

**Pensions and Investments**
Provides business, financial, and regulatory news coverage for institutional investors.

**The AAll Journal**
News and information of interest to retail investors. Published by *the American Association of Individual Investors*. 
Wall Street Journal
Business newspaper of record. Provides extensive coverage of investing and personal finance topics.

Real Estate

National Mortgage News
Business, regulatory, real estate, and financial news for those working in the mortgage industry.

Retirement Planning

AARP Magazine
Addresses aging issues including retirement planning.
Part IV: Professional Development
Best Practices and Standards

**Financial Literacy Education in Libraries**
Guidelines and standards established by the Reference and User Services Association (RUSA).

**K–12 Financial Education Standards**
Compiled by the Jump$tart Coalition for Personal Financial Literacy.

**Tips for Choosing Financial Literacy Curriculum**
Suggestions from the National Financial Educators Council for choosing the right financial literacy curriculum.

Continuing Education

**ALA’s Advocacy University**
Resources for libraries to state their case for funding during tough economic times.

**Library Resources: Consumer Financial Protection Bureau**
The Consumer Financial Protection Bureau provides libraries with resources and training to assist patrons on personal finance topics.

**Money Matters Pro**
Money Matters is a series of workshops and modules designed to help New York Public Library staff, other libraries, and not-for-profit organizations learn vital personal finance topics and terminology.

**Personal Finance Training for Librarians**
Personal finance training resources for librarians from the Consumer Financial Protection Bureau.

**Smart investing@your library© Staff Training**
ALA and the FINRA Foundation provide a suite of library staff training resources on a full range of financial literacy topics. This includes a series of self-paced online courses structured around reference scenarios on topics ranging from basic money management to investing to estate planning.

Collection Development

Freedom to Read Statement

Freedom to View Statement

Library Bill of Rights

Smart investing@your library® Collection Management
Library tools and templates for managing a personal finance collection.

Forte, Eric J., and Michael R. Oppenheim, eds. The Basic Business Library: Core Resources and Services. 5th ed. Santa Barbara, CA: Libraries Unlimited, 2011. A starting point for creating a business collection in the library. Includes resources on maintaining the collection once it has been established.

Glossaries

Bankrate

The CFPB’s Glossary of English-Spanish Financial Terms

Credit.com

Federal Reserve Bank of St. Louis

Financial Planning and Investing Glossary (Rutgers Cooperative Extension)

Investopedia

Lifesmarts: Personal Finance Glossary

Nonprofit Finance Fund

Reference Materials

General


**Banking**

*BRASS Business Guide — Banking*  
Banking resources compiled by ALA’s Business Reference and Services Section.

**Financing College**


**Insurance**


Real Estate

**BRASS Business Guide — Real Estate**
Real estate resources compiled by ALA’s Business Reference and Services Section.

Investing

**BRASS Business Guide — Company and Industry Research**
Company and Industry resources compiled by ALA’s Business Reference and Services Section.

**BRASS Business Guide — Finance and Investments**
Finance and investment resources compiled by ALA’s Business Reference and Services section.

Programming Resources

**Community Partnership Guidebook for Libraries**
A guide from the CFPB for libraries to use on building community partnerships.

**Focus on Reentry: A Companion Guide to Assist Organizations, Their Staff, and Volunteers Working with Justice-Involved Individuals**
A programming toolkit from the Consumer Financial Protection Bureau for helping probationary individuals overcome financial capability challenges.

**Marketing Materials**
Financial awareness marketing materials for libraries developed by the Consumer Financial Protection Bureau.

**Money Smart Week**
A personal finance education campaign established by the Federal Reserve Bank of Chicago. Money Smart Week is typically in April of each year and is an opportunity for libraries nationwide to host financial literacy programs and activities for patrons.

**Program Ideas for libraries**
Programming ideas from CFPB on various personal finance topics.

**ProLiteracy Education Network**
A series of free lessons to enhance life skills (including lessons on personal finance). ProLiteracy is a nonprofit dedicated to improving the quality of life for adults by building their literacy skills.
Smart investing@your library®
A national program that builds the capacity of public and community college libraries to provide reliable, unbiased financial education resources and opportunities to the American public.

You’re Life, Your Money
Real-life stories from PBS showcasing young people overcoming financial struggles.

Disclaimer for Librarians

The following is guidance for librarians to follow when helping patrons with personal finance matters, as outlined in the webinar, Beyond the Basics of Personal Finance: Helping Library Patrons Help Themselves, presented by the American Library Association and the FINRA Investor Education Foundation²:

• Don’t log into patrons’ financial accounts.
• Don’t review patrons’ financial documents.
• Don’t make phone calls on patrons’ behalf.
• Do help patrons find and use resources.
• Do explain why you are following these guidelines.

Statement of Responsibility

The FINRA Investor Education Foundation and the American Library Association sponsor Smart investing@your library®. The FINRA Investor Education Foundation empowers underserved Americans with the knowledge, skills, and tools to make sound financial decisions throughout life. The American Library Association seeks to provide information services and ensure access to information for all people.

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Any errors are our own.

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