

Banking

1. http://www.apgfcu.com/other/edu_re.asp

This site provides individuals with multiple links to different sites designed to help with homeownership, purchasing a car, banking, credit issues, etc. This information is available in text and audio format and provides checklists for each step of the home-buying process.

2. <http://www.balancetrack.org/checking/index.html>

This resource provides a free, online training program (in text format only) which focuses on checking account fundamentals, deposits, withdrawals, keeping your account in good standing, and protecting your account. There is also a short quiz at the end of the training.

3. <http://bankingonourfuture.org/>

This site allows individuals to register for free financial literacy modules. These modules are all in video format and include the topics of banking, checking, savings, credit, budgeting, identity theft, etc. These modules are designed for individuals of all ages and the user chooses which age bracket is appropriate for his or her learning style.

4. <http://www.ccrhv.org/>

This site allows individuals to watch 9 short videos about financial literacy. These topics include: checking accounts, debt management, savings, homeownership, investing, credit cards, etc. The site also provides a credit card calculator to determine the actual cost of items purchased on credit and a quiz for individuals who want to test their financial skills.

5. <http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html>

This site provides an interactive computer program which allows the individual to explore financial literacy concepts. This includes a simulated banking experience and a section devoted to banking terms, a focus on check-cashing stores, and even tips for saving money.

6. <http://www.federalreserve.gov/consumerinfo/default.htm>

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This is a government resource which provides consumers with important information about their credit cards, mortgage transfers, mortgage foreclosure resources, and resources for a dozen other topics. This site is dedicated to teaching individuals the importance of financial literacy and provides online tutorials and PDFs. The site also offers information on personal finance, identity theft, bank accounts and services, and a list of federal agency contacts.

7. <http://www.handsonbanking.org/en/>

This resource provides an interactive curriculum, with audio, which consists of basics of banking services, money management tools and tips, protect yourself financially, using credit to your advantage, planning your future, buying a home, starting a small business, managing a small business, and growing a small business. This site provides a curriculum for adults, young adults, teens, and children.

8. <http://www.kqed.org/education/educators/financial-literacy-resources.jsp>

This site provides free lesson plans for adult/English language learners. The lesson plans are in PDF format but there are also online tools that can be used with the plans. The modules are: financial literacy unit for English language learners, understanding checks and checking accounts, paying with plastic: an introduction to credit cards, budgeting made simple: money management 101, becoming a homeowner, and what to spend and how to save. This resource also provides a glossary, a list of financial literacy websites that may be of future use, and audio and video links on a number of financial topics.

9. <http://lvnj.org/content/free>

Teacher/Tutor guide which focuses on assisting ESL students with financial literacy. Includes Teacher Guide and six units: (1) You and your money; (2) Budgets; (3) Banking: Opening an account; (4) Banking: Checking accounts, savings accounts, and ATMs; (5) Tips for saving money; (6) Assets: Buying a house-The basics. A great resource! The Guide is in PDF format.

10. <http://mymoney.gov/>

“MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. Whether you are buying a home, balancing your

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checkbook, or investing in your 401(k), the resources on MyMoney.gov can help you maximize your financial decisions. Throughout the site, you will find important information from 20 Federal agencies and Bureaus designed to help you make smart financial choices.” The site contains information from over 20 government agencies including information on how to create spending plans, managing debt and credit, dealing with mortgages, planning for retirement, saving and investing, getting a loan, getting insured, knowing your consumer rights, and scams/fraud. Lastly, it includes a list of resources for youth, Parents/caregivers, employers, military, retirees, researchers, financial education providers, women, and teachers.

11. http://www.nasaa.org/investor_education/

This resource is designed to help individuals to avoid/understand/report investor fraud. The site is divided into youth/senior/adult resources and provides a number of links to research, helpful websites, and news articles about fraud. The youth section has an interactive program that teaches individuals investment terms, how to recognize fraud, and basic banking procedures. The senior section provides tips on how to protect one's savings, an investor bill of rights, and quizzes to test a person's financial knowledge

12. www.phil.frb.org

This resource allows individuals to access personal financial education curriculum with a focus on: credit and debit cards, identity theft, credit ratings, credit rights, etc. Individuals can also download pamphlets with financial literacy information and download a guide dedicated to consumer rights.

13. <http://quicken.intuit.com/>

This site offers a free personal finance software service. This provides individuals with a secure site to view all accounts and credit cards, helps to avoid late fees, offer budgeting tools, and provides tips for saving money. This resource also provides text information for budgeting, setting financial goals, and tips for saving money.

14. www.richmondfed.org

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This site also allows individuals to read information about banking, credit, fraud, and other important financial issues. There is an elementary curriculum entitled My Money. Links are also provided in each section for further research.

15. <http://www.thebeehive.org/>

This resource provides information on money, health, jobs, school, and housing. Under the money section, individuals can create a budget, use a free resume builder, and find links for state services. There are also sections on how to write a check, how to use an ATM, understanding credit, and understanding check cashing stores and loans. Individuals also get tips for saving money, opening a savings account, filing taxes, health care information, insurance information, and links for free financial coaches and access to credit reports.

16. <http://www.themint.org/try-it/index.html>

This resource offers numerous interactive activities for parents and their children in the area of financial literacy. Some activities include: the compounding calculator, writing a check, the spending challenge, determine your budget, credit card IQ quiz, and the lifespan calculator. These activities are for children between the ages of 8 and 17. Some activities may help adults.

17. <http://www.walletpop.com/>

This site provides individuals with information on a number of topics. There is a section for financial issues which includes: banking, bankruptcy, budgeting, taxes, wealth, loans, mortgages, interest rates, fraud, etc. The site offers updated articles on all of these subjects and links to other resources. This site is designed to keep individuals informed of all financial issues.

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