

FINANCIAL WEBSITES

Budgeting

JumpStart's Reality Check quiz will tell you how much money you'll need to have the lifestyle you want. Good & quick! Check lifestyle choices and get the approximate income and education level needed to maintain that lifestyle. <http://www.jumpstart.org/realitycheck/>

The Money 101 Guide, sponsored by CNN and *Money* magazine is just one of the many online budgeting tools included in this website. <http://money.cnn.com/pf/101/lessons/2/>

FSA (Federal Student Aid): education budget calculator for college students, other resources <http://www.ed.gov/offices/OSFAP/DirectLoan/BudgetCalc/budget.html>

Sense and Dollars: <http://senseanddollars.thinkport.org/> Includes an interactive budgeting game for youth planning to live on their own. Click "Charge" to calculate buying on credit. (Note: "Check It Out" game is typically non-functioning at the end. Test before using).

Money

TheMint.org provides tools to help parents and educators teach children and youth about sound money management. The website also includes fun and interactive ways for pre-teens and teens to learn about earning, saving, spending, investing, and borrowing. Includes "What Kind of Spender Are You?" quiz. <http://www.themint.org>

Teen Consumer Scrapbook: <http://www.atg.wa.gov/teenconsumer/> website managed by and for high school teens. Financial articles, consumer tips, info on scholarship scams etc.

The Motley Fool, for older teens: <http://www.fool.com/teens/teens02.htm>. Includes stories of financially successful teens, tips, etc. Higher level reading.

Money Talks: Printable guides with modern appeal on popular youth topics: My Money Personality, Shopping Savvy, Car Costs, Keys to Credit, etc. http://www.moneytalks.ucr.edu/english/games/games_home.html

PracticalMoneySkills.com is designed to help educators, parents, and students practice better money management for life. Excellent games including "Smart Money Quiz Show" can be played in competition. Interactive bank statements, a glossary, and a guide to debit cards. The "Calculators" section allows users to input their current savings rate and calculate how many years it will take to reach a savings goal. <http://www.practicalmoneyskills.com>

Federal Reserve Bank of Chicago, interactive and other resources geared to educators and older students <http://www.chicagofed.org/education/index.cfm>

MSN Money lots of resources, mostly for older youth: <http://moneycentral.msn.com/home.asp>

U.S. Financial Literacy and Education Commission: Provides financial education, mostly for adults. Opportunity to order 1 free “My Money” toolkit. <http://www.mymoney.gov/>

Institute of Consumer Financial Education's Children and Money Saving, spending, and credit info for older youth and their parents. “What Kind of Spender Are You?” quiz, other tools. http://www.financial-education-icfe.org/children_and_money/index.asp

U.S. Treasury's Page for Kids: for middle-schoolers. Not as in depth as some other sites, but includes fun info on how money is made, printable posters on US currency, plus bond, tax, and inflation calculators. <http://www.treas.gov/kids/index.html>

The Wall Street Journal Teen Center <http://www.wsjclassroomedition.com/teen/index.html>

Saving and Investing

The Stock Market Game gives students the chance to invest a hypothetical \$100,000 in a real-time portfolio. <http://www.smgww.org/>

Young Investor, sponsored by Liberty Financial Companies Inc., lots of printable resources for every age group on investing and other money topics. <http://www.younginvestor.com/>

Smart Money University is Smart Money’s guide to saving and investing. Tons of budget worksheets for nearly every imaginable life scenario. <http://university.smartmoney.com/>

Federal Reserve Bank of Dallas: Printable “Building Wealth: A Beginner’s Guide to Securing Your Financial Future”, the basics about investing. <http://www.dallasfed.org/ca/wealth/pdfs/wealth.pdf>

Credit and Credit Cards

The Consumer Jungle, Free registration allows access to tons of interactive and downloadable resources like: choosing a cell phone plan, independent living lessons, concept quizzes, etc. Great site. <http://www.consumerjungle.org/content/view/35/689/>

Board of Governors of the Federal Reserve: Calculate the real cost of paying only the minimum due on a credit card bill: <http://www.federalreserve.gov/creditcardcalculator/Default.aspx>.

FICO scores: info on how scores are calculated and what they mean, FICO facts and fallacies, etc. <http://www.myfico.com/CreditEducation/WhatsInYourScore.aspx>

What’s My Score? <http://www.whatsmyscore.org/credit101/> includes 15-minute tutorial on credit, resources, downloadable Money Guides, etc. Find out the difference between a credit report and a credit score.

FICO Score Estimator at <http://www.bankrate.com/brm/fico/calc.asp>. Allows you to input data and get a 'real' FICO score. Other calculators too.

VISA student information: <http://usa.visa.com/personal/student/index.jsp>. Credit quiz, credit facts, and more.

MasterCard student learning center: learn about being 'credit wise' at <http://www.mastercard.com/us/personal/en/learningcenter/index.html>, also <http://www.mastercard.com/us/personal/en/findacard/results.html?silos=10&user=0> for side-by-side comparison of student credit card offers.

Capital One young adult page offers side-by-side credit card comparison chart at http://www.capitalone.com/creditcards/products/young-adults/?linkid=WWW_0608_CARD_TGSEM02_CCPCP_H3_13_T_CCPYA

Online Banking demo sites

www.amtrust.com (click on "online banking & bill pay" then see left column choices)

<https://www.alturacu.com/online-services> Altura Credit Union (click on "online banking demonstration")

Taxes

IRS teacher resources help explain pay stubs, W-2 and W-4 forms, exemptions, etc. <http://www.irs.gov/app/understandingTaxes/teacher/index.jsp>

Entrepreneurship

Junior Achievement's student entrepreneur center has resources for young people interested in starting a business. <http://studentcenter.ja.org/>

YoungBiz was designed with the mission "to empower youth with entrepreneurial, business, and financial skills through innovative education and real-world experience." <http://www.youngbiz.com/>

Additional Educator Resources:

Business/Education Partnership Forum <http://www.biz4ed.org/> For education and business leaders interested in building effective community/school partnerships.

CNN Money: <http://money.cnn.com/> lots of great, up-to-the-minute info.

Annenberg Media (Learner.org). Free sign up allows you to stream video lessons on economics and other topics. Search by discipline and/or grade level:

<http://www.learner.org/resources/browse.html?discipline=7&grade=0&imageField2.x=13&imageField2.y=11>

Zions BankCorp <http://www.bankhs.com/teachers/> includes general financial literacy templates, budget forms, other information.

Young Money magazine <http://www.youngmoney.com/>