



## Financial Literacy Resources

### **Financial Literacy Month Financial Tools for Success**

Free printable interactive financial aids and financial worksheets, 30 step path to financial wellness, [printable certificates](#) for achieving short-term and mid-term goals.

### **National Save for Retirement Week Resources and Tools**

Estimate retirement expenses, find investment risk tolerances, develop a retirement portfolio, choose mutual funds, develop a personal retirement savings strategy, and other resources.

### **Federal Deposit Insurance Corporation (FDIC) Money Smart Program**

A comprehensive financial education curriculum developed to enhance financial skills and create positive banking relationships. The adult curriculum (instructor based or computer-based instruction) includes borrowing basics, pay yourself first, and keeping track of your money. Money Smart for young adults includes setting financial goals and a roof over your head. Provides contacts to help identify organizations interested in sponsoring financial education.

### **Ohio Treasurer of State Smart Money Choices**

Resources include information on saving and investing, financial calculators, credit and debt, retirement and an unemployment action plan.

### **FINRA (Financial Industry Regulatory Authority, Inc.) Investor Education Foundation**

Provides learning materials from grantees include investing for farm families, an interactive financial education web site for college-age students and recent graduates, plus a women's retirement game. Also features [investor education modules](#) such as preparing to invest, U.S. Treasury Securities, bank products, and evaluating performance.

### **Institute for Financial Literacy**

Offers daily spending, debt to income ration, financial goal action plan, interactive budget tracking forms and other budget worksheets.

### **Federal Reserve Education**

Resources for students and the public including games, competitions and topics on personal finance, credit, banking, etc. Also features an interactive or print version of [Building Wealth: A Beginner's Guide to Securing Your Financial Wealth](#) to help young people, adult consumers, families and others develop a plan for personal wealth.

### **MyMoney.gov**

Information from 20 federal agencies and bureaus to help individuals make smart money choices. Popular topics such as planning for retirement, managing debt and credit, resources for parents and caregivers, women and others, plus calculators, budgeting worksheets, checklists and other tools.

### **Mapping Your Future**

Students, student loan borrowers, parents and others can access resources on paying for college and managing money. [Show Me the Future®!](#) game helps 12-20 year olds learn how to make ends meet and have cash at the end.

### **Ohio Department of Commerce, Division of Financial Institutions, Office of Consumer Affairs**

Publications include Maintaining Stable Household Finances, Foreclosure Prevention, Mortgage Shopping Worksheet, etc.

### **Ohio State University Extension Real Money, Real World**



An active, hands-on-experience curriculum of six lessons to help youth become aware of needed money management skills and to make choices similar to those they will make as adults. List of counties offering RMRW and documented impact resources.

### **Ohio State University Extension**

#### **Healthy Finances**

Libraries can partner with OSU Extension to provide Healthy Finances programs such as Financial Stability to help individuals evaluate current financial resources, carry out a plan to lower debt and assess spending in relation to income and Financial Security to help set retirement goals and evaluate current financial resources and to help determine how to reallocate resources to save for retirement years.

### **Ohio State University Extension**

#### **Ohionline Financial Management**

Factsheets include Keeping Track of Spending, Estate Planning, Home Account Book, and Manage Your Money.

### **Northeast Ohio Coalition for Financial Success (NEOCFS)**

Dedicated to increasing financial literacy in Cuyahoga County. Includes a speaker request form.

### **Practical Money Skills for Life**

Free educational resources including personal finance articles, games and more. Tips and Trends offers ways to scale back, and still live rich such as Living Green Without Spending Green and Smart Ideas for a Summer Staycation.

### **Words for Wealth: A Glossary of Personal Finance Terms**

Definitions of Rate of Return, Store-Value Card, Open-End Credit, IRA and other personal financial terms from the Jump\$tart Coalition and the Ohio Association of Family, Career and Community Leaders of America.

### **America Saves**

Tips and tools to help set goals, strategies to reach those goals and to start saving. Links, e-Wealth Coach articles and strategies to save on auto purchases, save for emergencies, save for a home, and get out of debt. Also includes information on how to organize a local campaign. Currently, there are four Ohio campaigns.

### **Ohio Financial Education Directory for Northern and Central Ohio**

Lists financial education programs in northern and central Ohio counties and financial literacy resources.

### **Junior Achievement**

#### **Manage Your Money**

Lets teens earn a certificate of financial literacy, use a needs vs. wants calculator, take a financial assessment, and use an online simulation to test critical-thinking and decision-making financial skills.

### **Self-Sufficiency Standard for Ohio 2008**

Delineates how much income is necessary for a family to meet its basic needs, without public or private assistance. Includes monthly costs by county for housing, child care, food, transportation, health care, etc. Also discusses closing the gap between wages and the standard and the need to save money.