

## Integration of Career and Technical Student Organization Projects

The following projects are used by the student organizations Future Business Leaders of America (FBLA) and Family, Career and Community Leaders of America (FCCLA). These projects can easily be used within the themes of this curriculum or as enrichment, tying relevant student organization activities to what is taught in a personal finance course. Teachers can use this list as a guide and means of collaboration with other content teachers who are also teaching the personal finance course.

Theme:	FBLA Integration:	FCCLA Integration:
<b>Goals and Decision Making</b>	American Enterprise Project, Community Service Project, Partnership with Business Project, Business Plan, Entrepreneurship	Community Service Project; Dynamic Leadership; Power of One; STAR Events - Career Investigation; Entrepreneurship; National Programs in Action
<b>Careers and Planning</b>	Business Communication, Job Interview, Mr./Ms. FBLA, Business Financial Plan	Career Connection; Dynamic Leadership; Families First; Financial Fitness; Leaders at Work; Power of One; STAR Events - Career Investigation, Entrepreneurship, Interpersonal Communications, Job Interview; National Programs in Action
<b>Budgeting</b>	Business Calculation, Business Math, Business Plan, , Business Financial Plan Economics, Entrepreneurship	Community Service Project; Families First; Financial Fitness; Power of One; STAR Events - Applied Technology, Illustrated Talk; STOP the Violence (domestic violence)
<b>Banking Services</b>	Banking and Financial Systems, Business Calculations, Business Math	Financial Fitness; STAR Events - Entrepreneurship, Illustrated Talk; National Programs in Action
<b>Saving and Investing</b>	Accounting, Banking and Financial Systems, Business Plan, Entrepreneurship	Financial Fitness; Career Connection; Power of One; STAR Events - Applied Technology, Chapter Service Project, Entrepreneurship, Illustrated Talk; National Programs in Action
<b>Credit</b>	Banking and Financial Systems, Business Calculations, Business Math, Economics	Financial Fitness; Families First; Power of One; STAR Events - Applied Technology; Chapter Service Project, Illustrated Talk; National Programs in Action
<b>Consumer Skills</b>	Business Calculations, Business Math, Entrepreneurship	Community Service Project; Dynamic Leadership; Families First; Financial Fitness; Power of One; Student Body; STAR Events - Illustrated Talk, National Programs in Action

## Reading List

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## Glossary of Terms

**Asset** – Items that one owns; they can be financial or non-financial in nature.

**Balanced budget** – Government revenues equal expenditures.

**Banks** – Corporations chartered by state or federal government to offer numerous financial *services* such as checking and savings accounts, loans, and safe deposit boxes; the Federal Deposit Insurance Corporation (FDIC) insures accounts in federally chartered banks.

**Benefits** – Something that is favorable to the decision maker.

**Borrowing** – Obtaining or receiving something on *loan* with the promise or understanding of returning it or its equivalent.

**Budget** – A plan for managing *income* and expenses.

**Budget deficit** – A shortfall of government receipts from government spending.

**Budget surplus** – An excess of government receipts over government spending.

**Capital gains** – Gains from selling stocks or other *financial investments* for more than what was paid for them.

**Choices** – Decisions.

**Commissions** – Fees to a third party for assisting in a business transaction, such as buying or selling an *asset*.

**Compound interest** – *Interest* credited daily, monthly, quarterly, semi-annually or annually on both *principal* and previously credited *interest*.

**Consequences** – Outcomes that logically or naturally follow from an action or condition; consequences can occur with the decision maker or with an uninvolved party.

**Consumers** – People whose wants are satisfied by using *goods* and *services*.

**Costs** – Something that is unfavorable to the decision maker.

**Credit** – All *money borrowed*, other than home financing.

**Credit bureaus** – Organizations to which business firms apply for credit information on prospective customers.

**Credit card** – Any card, plate, or coupon book that may be used repeatedly to borrow money or buy goods and services on credit.

**Credit reports** – Statements containing information about prospective customers furnished by *credit bureaus*.

**Credit unions** – Not-for-profit cooperatives of members with some type of common bond (e.g., employer) that provide a wide array of financial *services*, often at a lower cost than banks.

**Creditworthy** – Having the ability and willingness to repay *debts*.

**Debt** – An obligation or liability to pay or render something to someone else.

**Debit card** – A card issued by a bank that directly accesses available funds from a bank account, typically a savings or checking account.

**Deductions** – Amounts that are or may be lawfully deducted from *tax* obligations.

**Demand** – The quantity of *goods, services* or *resources* that consumers are willing and able to buy at all possible *prices* in a given time period.

**Discount rate** – The interest rate charged to commercial banks and other depository institutions on loans they receive from their regional Federal Reserve Bank's lending facility--the discount window.

**Disposable income** – The income a person has left to spend or save after taxes and other required deductions have been taken out of his or her gross pay; net pay.

**Diversification** – To distribute *money* among several *financial investment* tools in order to average the *risk* of loss.

**Dividends** – Periodic payments of the profit of a corporation to its stockholders or owners.

**Employee benefits** – Something of value that an employee receives in addition to a *wage* or *salary*. Examples include health insurance, life insurance, discounted child care and subsidized meals at the company.

**Employer-sponsored savings plans** – A government-approved program through which an employer can assist workers in building their personal retirement funds.

**Entrepreneurs** – People who organize, manage, and assume the *risks* of a firm, taking a new idea or a new product and turning it into a successful business.

**Exemptions** – Release from *tax* payments that the IRS allows.

**Federal funds rate** – The interest rate at which depository institutions lend balances (federal funds) at the Federal Reserve to other depository institutions overnight. It is *not* (as the name might initially suggest) the rate at which the Fed lends to financial institutions.

**Federal Insurance Contribution Act (FICA) taxes** – Every year a person works, the person and his/her employer contribute equal amounts (6.2% in 2005) up to the earnings cap and 1.45% of amounts over that to Social Security. If a person earns more than the cap, he/she continues to pay 1.45% of the total amount for Medicare. FICA taxes are also called payroll taxes.

**Federal Reserve System** – The central bank of the United States.

**FICO score** – Fair Isaac and Company software used by credit bureaus to calculate an individual's credit risk provided to lenders; the higher the score the lower the risk but other factors are considered in addition to this score.

**Financial investment** – *Money* set aside to increase wealth over time and accumulate funds for long-term financial goals such as retirement.

**Financial plan** – A plan of action that allows a person to meet not only immediate desires but also long-term goals.

**Fiscal policy** – The spending and taxing policies used by the government to influence the economy.

**Free riders** – Persons who receive the benefit of a *good* but avoid paying for it.

**Goods** – Objects that can satisfy people's *wants*.

**Gross domestic product (GDP)** – The total *market* value, expressed in dollars, of all final *goods* and *services* produced in an economy in a given year.

**Human capital** – The knowledge, skills and experience that make a worker more productive.

**Human resources** – The *resources* provided to the economy by people who work (mental or physical work) in the economy.

**Incentives** – Perceived *benefits* that encourage certain behaviors.

**Income** – Earnings received as *wages*, *rent*, *profit*, or *interest* (alternative: payments received for providing *resources* in the market).

**Individual Retirement Account (IRA)** – Accounts established by the Federal government in 1981 to encourage people to save money for retirement. Individuals with income from employment can deposit up to 10% of their earnings, to a maximum set by the government each year, into a special account set up using a bank, brokerage, or mutual fund as trustee or custodian. IRAs are self-directed, which means the individual chooses how the money is invested. Deposits in traditional IRAs are tax deductible. The money is taxed when it is withdrawn from the account.

**Individual Retirement Account (IRA) Roth** – A new type of IRA, established in the Taxpayer Relief Act of 1997, which allows taxpayers, subject to certain income limits, to save for retirement while allowing the savings to grow tax-free. Taxes are paid on contributions, but withdrawals, subject to certain rules, are not taxed at all. Individuals with income from employment can deposit a maximum amount set by the government each year into a special account using a bank, brokerage, or mutual fund as trustee or custodian. Roth IRAs are self directed.

**Inflation** – A sustained increase in the average *price* level.

**Insurance** – Coverage by contract through which one party agrees to indemnify or guarantee another against loss which results from a specified peril or contingency.

**Interest** – The *price* of using *credit*. Interest is the *income* payment for the use of capital resources.

**Interest rate** – The *price* of using *credit* expressed as a percentage of the amount owed.

**Intermediate goods** – Things produced by people and used in the production of other *goods* and *services*.

**Investment** – The purchase of new capital *resources*. (A more sophisticated definition is the diversion of *resources* from the production of *goods* and *services* for current consumption to the production of *goods* that increase the economy's productive capacity.)

**Labor unions** – Worker associations that bargain with employers over wages and working conditions.

**Leasing** – Entering into a rental agreement.

**Liquidity** – The quality of an *asset* that permits it to be converted quickly into cash without loss of value.

**Loan** – A sum of *money* provided temporarily on the condition that the amount *borrowed* be returned, usually with an *interest* fee.

**Market** – A group of buyers and sellers of a particular *good* or *service*.

**Market system** – An economy that allocates *resources* through the decentralized decisions of many firms and households as they interact in *markets* for *goods* and *services*.

**Medicare** – The federal government-sponsored health insurance program for citizens 65 or older. An individual's contribution to Medicare is part of FICA – the Federal Insurance Contribution Act.

**Medium of exchange** – What sellers generally accept and buyers generally use to pay for *goods* and *services*.

**Monetary policy** – The behavior of the Federal Reserve System regarding the *money supply*.

**Money** – Anything that is used as a medium of exchange.

**Money supply** – The quantity of *money* available in the economy.

**National debt** – The total amount of outstanding government securities held by the public.

**Natural resources** – Physical inputs that occur naturally in our world.

**Net worth statement** – A record of what a family or person would own after paying off all liabilities; *assets* – liabilities = net worth.

**Opportunity cost** – The value of the highest foregone alternative.

**PACED decision making grid** – Problem, Alternative, Criteria, Evaluate and Decision grid is a graphic organizer used to make an informed decision.

**Payroll deductions** – Amounts subtracted from a paycheck as the government requires or the employee requests. Mandated deductions include various taxes. Voluntary deductions include loan payments or deposits into saving accounts.

**Per capita GDP** – *Gross Domestic Product* divided by population.

**Personal income taxes** – A tax levied on a person’s annual *income*.

**Price** – What people pay when they buy a *good* or *service* and what they receive when they sell a *good* or *service*.

**Prime Rate** – The interest rate charged by banks to their most creditworthy customers (usually the most prominent and stable business customers).

**Principal** – The original amount of *money* invested or borrowed, excluding any *interest* or *dividends*.

**Producers** – People who use *resources* and intermediate *goods* to make *goods* and *services*.

**Productivity** – A ratio of output to input. For example, output per worker is a measure of the productivity of labor. The productivity of a firm can be increased through *specialization* or division of labor, *investment* in *human capital*, and investment in capital *resources*.

**Profit** – The revenue remaining after the business has paid its *costs* of production. Profit is the *income* payment to *entrepreneurs*.

**Property rights** – Having the legal authority to control the use of an item one owns.

**Property taxes** – Required payments on one’s property to local government.

**Public goods** – *Goods* that cannot be sold effectively in the marketplace; these *goods* are characterized by shared consumption and non-exclusion. As a result, government usually provides these *goods*.

**Purchasing power** – A measurement of the relative value of *money* in terms of the quality and quantity of *goods* and *services* it can buy.

**Rate of return** – Also called the “yield,” this is the return on an investment expressed as a percentage of its *cost*.

**Rent** – The amount charged to use something for a period of time. The income payment received for the use of natural resources.

**Rent to Own** – To borrow with the intent to take permanent possession through purchase.

**Resources** – Things used to produce *goods* and *services*.

**Risk** – Exposure to loss of investment capital due to a variety of causes such as business failure, stock market volatility, and *interest rate* changes; in business, the likelihood of loss or reduced *profit*; the danger or probability of loss to an individual.

**Salaries** – Payments for work, usually calculated in periods of a week or longer. Salary is usually tied to the completion of specific duties over a minimum but not maximum number of hours.

**Sales taxes** – *Taxes* levied on the retail price of merchandise and collected by the retailer.

**Save** – To set aside *income* (earnings) for future use.

**Saving** – The process of setting aside *income* (earnings) for future use.

**Savings** – The accumulation of *money* set aside for future use.

**Savings and loan associations** – Financial institutions that provide *loans* and interest-bearing accounts.

**Scarcity** – The condition of not being able to have all of the *goods* and *services* that one wants; it exists because human wants for *goods* and *services* exceed the quantity of *goods* and *services* that can be produced using all available *resources*.

**Self-employment** – Work for oneself, not for an employer.

**Self-interest** – Regard for one's personal advantage.

**Services** – Actions that can satisfy people's *wants*.

**Smart card** – A plastic card containing a computer chip with memory and CPU capabilities. Such a card may be used for identification, to store information or financial amounts, or other forms of data. Also called an integrated circuit card or a chip card.

**Social Security** – A federal government program of transfer payments for retirement, disability, or the loss of *income* from a parent or guardian.

**Spending** – Using *income* (earnings) to buy *goods* and *services*.

**Standard of living** – A measure of the *goods* and *services* affordable by and available to a person or a country; the dollar value is calculated as *per capita GDP*.

**Supply** – The quantities of *goods*, *services*, or *resources* that producers are willing and able to sell at all possible prices in a given time period.

**Tax credits** – An amount that a taxpayer who meets certain criteria can subtract from tax owed. Examples include a credit for earned *income* below a certain limit and for qualified post-secondary school expenses.

**Tax-deferred** – *Financial investments* where taxes due on the amount invested and/or its earnings are postponed until funds are withdrawn, usually at retirement.

**Tax-exempt** – *Financial investments* (e.g., municipal bonds) earnings that are free from tax liability.

**Taxes** – Government fees on business and individual *income*, activities, or products.

**Tax shelter** – An investment intended to reduce tax; any technique that allows one to legally reduce or avoid tax liabilities.

**Tips** – Amount paid beyond what is required, usually to express satisfaction with service quality; also known as a gratuity.

**Trade** – To give in exchange for something else; *trade* can involve *money* or *barter*.

**Trade-off** – The act of giving up some of one thing to have more of another.

**Transfer payments** – Payments by governments, such as social security, veterans' benefits, and welfare, to people who do not supply current *goods*, *services*, or labor in exchange for these payments.

**Unearned income** – *Money* received for which no exchange was made, such as a gift.

**Unemployment rate** – The percentage of people without jobs who were actively seeking work within the past 30 days.

**Wages** – Payment for work, usually calculated in periods of an hour.

**Wants** – Desires that can be satisfied by consuming a *good* or *service*.

**Wealth** – Accumulated assets such as *money* and/or possessions, often as a result of saving and investment.

**Withholding**—The amount of an employee's income that an employer sends directly to the federal, state, or local tax authority as partial payment of that individual's tax liability for the year. When people start new jobs they are required to complete a W-4 form on which they indicate their filing status and the number of allowances they are claiming.

## Internet Resources

**American Bankers Association and Scholastic, Inc.**, provides a free resource, Money in Motion at <http://www.aba.com/Consumer+Connection/scholastic.htm>

### **Bureau of Labor Statistics**

Career and Education information <http://www.bls.gov/k12/index.htm>

**Citigroup Financial Education** entitled “Do Something,” provides a two week online simulation that focuses on saving: <http://www.dosomething.org/challenges/financial/>

### **Consumer Jungle**

[http://www.consumerjungle.org/junglemambo/index.php?option=com\\_content&task=view&id=284&Itemid=499](http://www.consumerjungle.org/junglemambo/index.php?option=com_content&task=view&id=284&Itemid=499) with online games for credit, computers, wireless phones and independent living

### **EconEdLink Lesson *Millionaire Minute***

<http://www.econedlink.org/lessons/index.cfm?lesson=MM271&page=teacher>

**Online Banking: What Is It & Should I Do It?** The lesson examines what online banking is and the pros and cons of banking online

**Federal Citizen Information Center (FCIC)** <http://www.pueblo.gsa.gov/> This website from the U.S. Government’s Federal Citizen Information Center (FCIC) has a variety of links for economics classes and classes in other areas of social studies.

### **Federal Reserve**

<http://www.FederalReserveEducation.org>. This highly useful website offers much for teachers pertaining to interactive lessons, money, personal finance, the Federal Reserve Bank Banking System, and links to many economics-related websites.

<http://www.stls.frb.org/education/> A website for teachers from the Federal Reserve Bank of St. Louis, with information for teachers and others about publications, about the Fed, and about St. Louis Fed-sponsored conferences for elementary and secondary teachers.

<http://www.bos.frb.org/education/ledger/ledger.htm> This website from the Federal Reserve Bank of Boston enables readers to download the publication *The Ledger*, each issue of which discusses a specific economic issue or topic such as economic growth, gross domestic product, or poverty.

<http://www.federalreserveeducation.org/FRED/> The Federal Reserve unveiled this online website for high school and college students, as well as for teachers and consumers, to promote economic education and financial literacy. Among the activities available at the site, users will be able to be a bank examiner for a day or assume the role of the Federal Chairman when he and his colleagues set interest rates. The site also has links to other useful websites for economic education.

### **Federal Trade Commission**

Choosing and Using Credit Cards

<http://www.ftc.gov/bcp/online/pubs/credit/choose.htm>

Knee Deep In Debt—Consumer Advice

<http://www.ftc.gov/bcp/online/pubs/credit/kneedeep.htm>

### **Glencoe Publishing Co. Support Site**

<http://glencoe.mcgraw-hill.com/sites/0078698006/> a wealth of information for teachers and students in conjunction with the Personal Finance Series

**Jump\$tart Reality Check** [http://www.jumpstart.org/madmoney/pgv\\_money\\_rc\\_main.html](http://www.jumpstart.org/madmoney/pgv_money_rc_main.html)  
examines student life style and career goals

**Missouri Council on Economic Education (MCEE):** This website has links to Missouri resources, activities, and to the various MCEE Centers for Economic Education.

<http://iml.umkc.edu/mcee/>

### **Missouri Department of Insurance**

These websites have been designed to help consumers and teens with questions about different types of insurance: <http://insurance.mo.gov/consumer/index.htm> and

<http://insurance.mo.gov/consumer/teens/index.htm>

**Money Savvy Generation** <http://www.msgen.com/prod/assembled/passion.html>

This website is for elementary through grade 10. This site sells curriculum. Teachers might benefit from the discussion forum for best practices at

<http://www.msgen.com/prod/contemplate/assembler.php?page=forum>

### **Moneyopolis**

<http://www.moneyopolis.org/new/home.asp>

[http://www.moneyopolis.org/new/budget\\_gadget.asp](http://www.moneyopolis.org/new/budget_gadget.asp) Budget Gadget

### **National Council on Economic Education::**

<http://www.ncee.net/> and <http://www.econedlink.org/>

**National Endowment for Financial Education:**

<http://nefe.org/>

**National Foundation for Credit Counseling** <http://www.nfcc.org/psa/index.cfm>

Consumer Debt Tips Note: Musicbox ad follows each tip

**New York Stock Exchange** <http://www.nyse.com/about/education/1098034584990.html>

This website from the New York Stock Exchange provides much information for middle and secondary students about the stock market.

**PBS Kids**, multiple resources at this site

[http://pbskids.org/itsmylife/games/mad\\_money\\_flash.html](http://pbskids.org/itsmylife/games/mad_money_flash.html)

<http://pbskids.org/itsmylife/money/spendingSMARTS/index.html>

**Scholastic News: Money and You**

[http://teacher.scholastic.com/scholasticnews/indepth/money/latest\\_news/index.asp?article=intro](http://teacher.scholastic.com/scholasticnews/indepth/money/latest_news/index.asp?article=intro)

**U.S. Mint, Teacher Link** <http://www.usmint.gov/kids/index.cfm?fileContents=teachers> Select the Financial Literacy link, then click the Teacher Button, scroll down to Gr. 9-12 and click on “Credit as Currency,” especially directed toward World History courses.

**Wells Fargo interactive banking site**

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

**YoungBiz.com** <http://www.youngbiz.com> This website contains ideas for teenagers pertaining to business and the stock market and how they can earn money in them.

**Young Investor Module** [www.younginvestor.com](http://www.younginvestor.com) The Young Investor Module provides information about the Federal Reserve Bank, Consumer Price Index and more. See Earn It! for information on FICA and other deductions; see Plan It! for information on Planning a Budget and The Fed’s Role in Monitoring the US Economy Note: This website is provided by Columbia Management with limited advertising for their services and products.

## Websites on Special Topics of Interest

### **Budget Calculator**

[http://www.credit-counselors.cc/financial\\_tools/budget.asp](http://www.credit-counselors.cc/financial_tools/budget.asp)

### **Debt Management**

<http://www.ftc.gov/bcp/online/pubs/credit/kneedeep.htm>

budgeting, debt consolidation, contacting creditors, credit counseling

### **Credit**

[http://www.ftc.gov/bcp/online/edcams/credit/ycr\\_free\\_reports.htm](http://www.ftc.gov/bcp/online/edcams/credit/ycr_free_reports.htm)

how to access free credit reports

### **Identity Theft**

<http://www.consumer.gov/idtheft/>

<http://www.consumer.gov/idtheft/> deals with SSN

### **Money Smart FDIC**

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

### **Retirement Funds Calculator**

<http://www.quicken.com/cms/viewers/qanda/retirement/795>

calculator for value of 401 K at retirement

## Additional Resources Alignment with Themes

Title	Goals & Decision Making	Careers & Planning	Budgeting	Banking Services	Saving & Investing	Credit	Consumer Skills
Corporate Accounting Tricks and Fraud					✓		
Credit, ATM & Debit Cards: What to Do if They're Lost or Stolen				✓			✓
Credit and Your Consumer Rights						✓	✓
Credit Booster						✓	
Credit Card Loss Protection Offers: They're the Real Steal						✓	✓
Credit Crossroads: Divorce & Credit - Be Sure You Know the Rules of the Game						✓	✓
Credit: Friend or Foe?						✓	
Deals on Wheels	✓						✓
Developing a Business Plan Virtual Workplace Simulation		✓					
Electronic Banking				✓			
Electronic Check Conversion				✓			
Entrepreneurs in Profile		✓					
Everyone's Money Book on College							✓
Everyone's Money Book on Credit						✓	
Fair Credit Billing						✓	

Title	Goals & Decision Making	Careers & Planning	Budgeting	Banking Services	Saving & Investing	Credit	Consumer Skills
Get Financially Fit: The Big Weigh In: Take Financial Charge						✓	
Get Financially Fit: The Warm-Up: Get Ready for the Financial Fitness Challenge			✓			✓	✓
Get Financially Fit: The Work Out: Take the Financial Fitness Challenge			✓		✓	✓	✓
Going Broke in America: Bankruptcy and Your Alternatives						✓	✓
Growing Money: A Complete Investing Guide for Kids					✓		
How Stocks and Bonds Work					✓		
How to Conquer Wall Street: An Introduction to Investing and Financial Planning		✓			✓		
How to Lay the Groundwork for a Strong Financial Future						✓	
How to Write Checks				✓			
How We All Benefit from Insurance			✓				✓
ID Theft: What's It All About?							✓
Identity Theft...your good name gone bad!							✓
Investing Essentials					✓		
Investing for Your Future					✓		
Investing Your Resources					✓		
It's Your Money! Tools, tips and tricks to borrow smarter and pay it off quicker.						✓	

Title	Goals & Decision Making	Careers & Planning	Budgeting	Banking Services	Saving & Investing	Credit	Consumer Skills
Just starting Out					✓		
Making a Family Budget			✓				
Making a Million With Only \$2,000 - Every Young Person CAN Do It!					✓		
Maximizing Your Company Saving Plan					✓		
Money Management Basics - for Military Members			✓		✓		
MoneyTalk: Creating an Interest in Interest					✓		
Money Wheel Kit						✓	✓
Negative Credit Can Squeeze a Job Search						✓	✓
Next Generation: Insuring Your Future - Second Ed.			✓				✓
On Managing Your Money			✓		✓		
Online Gambling and Kids: A Bad Bet							✓
OUCH Students Get Stung Trying to Find \$ for College							✓
Paying for College						✓	✓
Positive Change - Managing Financial Stress			✓				✓
Privacy Choices for Your Personal Financial Information							✓
Reach Your Goals by Saving: A Poster					✓		
Risk, Responsibility, Reality: How Insurance Works			✓				✓

Title	Goals & Decision Making	Careers & Planning	Budgeting	Banking Services	Saving & Investing	Credit	Consumer Skills
Stock Market Pie: Grandma Helps Emily Make a Million					✓		
Street Wise: A Guide for Teen Investors					✓		
Take Stock: A Roadmap to Profiting from Your First Walk Down Wall Street					✓		
The ABCs of Credit Card Finance - Essential Facts for Students					✓		✓
The Basics of Risk Scoring					✓		
The Inheritance: A Stock-Picking Story					✓		
The Magic of Compounding					✓		
The Real Deal: Playing the Buying Game	✓						✓
The Young Entrepreneur's Guide to Starting and Running a Business		✓					
Understanding Taxes			✓				
Vehicle Repossession							✓
What All Stock and Mutual Fund Investors Should Know					✓		
What Every Teen Should Know About Credit Cards						✓	
What Everyone Should Know About Checking Accounts				✓			
What's Up with Money	✓		✓				
WHIZBALL, Checkbook Balancing				✓			

Title	Goals & Decision Making	Careers & Planning	Budgeting	Banking Services	Saving & Investing	Credit	Consumer Skills
Why Open an IRA					✓		
Wisdom Daddy Taught Me: A Path from Poverty to Prosperity			✓				
Women Who Dare: Exploring the Entrepreneurial Adventure		✓					
Your Checking Account			✓				
Your Financial Organizer							✓

**Title:** [A Consumer's Guide to E-Payments](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Most consumers use credit or debit cards to pay for online purchases, but other payment methods, like e-wallets, are becoming more common. This FTC brochure provides tips on how to make your online transactions as safe and secure as possible. Although you cannot control fraud and deception on the Internet, you can take steps to recognize it, avoid it and report it. The brochure tells how.  
**Source:** Colleen P. Tressler  
**Address:** 600 Pennsylvania Ave., NW, Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368  
**Web Address:** <http://www.ftc.gov>

**Title:** [A Student's Introduction to Insurance](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** \$2.80  
**Description:** A STUDENT'S INTRODUCTION TO INSURANCE explains the concepts, principles and origins of insurance. Students learn about the most common types of insurance: LIFE, HEALTH and AUTO. Typical auto insurance coverages are explained, including bodily injury liability, personal injury protection, property damage liability, collision, comprehensive and uninsured motorist coverage. Also included are teen crash statistics, what to do if you are involved in an accident, and tips on reducing premiums.  
**Source:** Internal Training Services, LLC  
**Address:** 610 Painter St., Media, PA 19063  
**Phone:** 610-566-7408  
**Email address:** [its@abcdits.com](mailto:its@abcdits.com)  
**Web Address:** <http://www.finlitproject.com>

**Title:** [An Exploration of Entrepreneurship](#)  
**Type of Material:** Computer Software/CD-ROM, Student Workbook, Teaching Guide  
**Price:** \$55  
**Description:** AN EXPLORATION OF ENTREPRENEURSHIP introduces students to the skills needed to operate a successful business. Many students plan to open their own businesses. This two-part series helps students turn that passion into a career idea then learn how to make a living from that passion. The CD includes a section on financing and financial management of a business.  
**Source:** Dept of Design, Housing & Merchandising, Oklahoma State University  
**Address:** 125 HES, Stillwater, OK 74078-6116  
**Phone:** 405-744-0400

**Title:** [Auto Service Contracts](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Explains the differences between service contracts and warranties. Discusses key terms: cost, coverage, claims, and buyer responsibilities.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Avoiding Credit and Charge Card Fraud](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Steps to make it more difficult for a crook to get your credit or charge card or card numbers. How to report losses and fraud. Tips for protecting yourself against fraud.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Balanced Diet on a Balanced Budget](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** \*\*Call for pricing  
**Description:** BALANCED DIET ON A BALANCED BUDGET provides nutrition and food group information to help people eat well on a limited budget. Tips for food shopping include checking advertised specials, reading labels and using unit pricing to compare brands and packages. Packing a lunch and preparing your own meals is usually cheaper and healthier than buying convenience foods.  
**Source:** Channing Bete Company  
**Address:** One Community Place, South Deerfield, MA 01373  
**Phone:** 800-628-7733  
**Web Address:** <http://www.channing-bete.com>

**Title:** [Buying a New Car](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Discusses pricing terms, financing options, trade-ins, and service contracts. Includes a worksheet to help the buyer when buying a car.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax): 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Buying Time: The Facts About Pre-Paid Phone Cards](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Explains how pre-paid calling cards work. Lists common consumer complaints, and how to avoid them. How to buy telephone time and value.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Car Ads: Reading Between the Lines](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Cautions consumers to read ads carefully about low interest rates and other special promotions. Provides lists of questions to ask dealers to help clarify offers and determine whether special promotions offer genuine value.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Choosing and Using Credit Cards](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Discusses credit card terms and federal consumer protections. Explains various balance computation methods.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Cold Calling Alert](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** COLD CALLING ALERT addresses how to deal with unsolicited telephone calls selling investments, your legal rights, and how to evaluate an investment offered over the telephone.  
**Source:** U.S. Securities and Exchange Commission  
**Address:** 100 F. Street, NE, Washington, DC 20549-0213  
**Phone:** 1-800-SEC-0330  
**Web Address:** <http://www.sec.gov>  
**Web Address:** <http://www.sec.gov/investor/pubs/coldcall.htm>

**Title:** [Consumer Handbook to Credit Protection Laws](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Topics include credit laws and how they apply to the cost of credit, credit applications, credit records, billing errors, electronic funds and how and where to complain about credit problems.  
**Source:** Federal Reserve Board  
**Address:** 20th & C Str NW, Publications Fulfillment, MS 127, Washington, DC 20551  
**Phone:** 202-452-3245  
**Web Address:** <http://www.federalreserve.gov>

**Title:** [Continuity Plans: Coming to You Like Clockwork](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Ads for "clubs" that automatically send you a product or service - like flowers, books, movies or software - they're on TV, in print and on the Internet. If you join one of these "continuity" plans, you agree to receive merchandise or services automatically at regular intervals, without advance notice, until you cancel. The pamphlet explains how to protect yourself and where to complain if you have a problem with your plan.  
**Source:** Colleen P. Tressler, Federal Trade Commission  
**Address:** 600 Pennsylvania Ave., NW, NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368  
**Web Address:** <http://www.ftc.gov>

**Title:** [Controlling Your Financial Future](#)  
**Type of Material:** Teaching Guide, Video  
**Price:** \$59.95  
**Description:** "Controlling Your Financial Future" is the sixth video in the DOLLARS AND SENSE series for high schools. A Teacher's Guide is available for \$10. In this video, students learn about retirement planning and commitment to personal financial goals, as well as how to avoid business and consumer fraud. Search other videos in the series by title: Planning Your Personal Finances, Managing Your Personal Finances, Making Your Purchasing Decisions, Insuring Your Resources, and Investing Your Resources.  
**Source:** GPN/UNIVERSITY OF NEBRASKA  
**Address:** PO BOX 80669, LINCOLN, NE 68501-0669  
**Phone:** 800-228-4630  
**Web Address:** <http://gpn.unl.edu>

**Title:** [Cookin' the Book\\$: Say Pasta La Vista to Corporate Accounting Tricks & Fraud](#)  
**Type of Material:** Book  
**Price:** \$15.95 list. Mention Jump\$start \$12, plus free shipping in US.  
**Description:** COOKIN' THE BOOK\$ is a humorous primer on deceptive accounting practices. It tells readers how to discover the secrets of corporate accounting that can turn into financial disaster. It shows how to spot the tricks and how to avoid them. A good read for anyone who owns or plans to own stocks, mutual funds, and IRA or a retirement plan.  
**Source:** Adams-Hall Publishing  
**Address:** PO Box 491002, Los Angeles, CA 90049  
**Phone:** 800-888-4452  
**Web Address:** <http://www.adams-hall.com>

**Title:** [Credit , ATM and Debit Cards: What To Do If They're Lost or Stolen](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Tips for protecting your credit and ATM cards, limiting your financial loss, and buying a registration service.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Credit and Your Consumer Rights](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Brief explanation of your consumer rights under the Fair Credit Reporting Act, the Equal Credit Opportunity Act, the Fair Credit Billing Act, the Electronic Fund Transfer Act, and the Fair Debt Collection Practices Act. Tips for solving credit problems.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Credit Booster](#)  
**Type of Material:** Student Workbook, Teaching Guide  
**Price:** Free  
**Description:** CREDIT BOOSTER is a workbook and teaching guide designed to provide students with information on credit scoring, credit problems, credit repair and related topics. CREDIT BOOSTER also shows readers how and where to order credit reports, understand the information, find and fix errors, rebuild damaged credit, and build credit when you don't have any.  
**Source:** InCharge Institute of America  
**Address:** 2101 Park Center Drive, Suite 310, Orlando, FL 32835  
**Phone:** 877-617-7989  
**Email Address:** [dtorres@incharge.org](mailto:dtorres@incharge.org)  
**Web Address:** <http://www.incharge.org>

**Title:** [Credit Card Loss Protection Offers: They're the Real Steal](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Telephone scam artists will lie to get people to buy worthless credit card loss protection and insurance programs. If you didn't authorize a charge, don't pay it. Follow your credit card issuer's procedures for disputing charges you haven't authorized. According to the Federal Trade Commission, your liability for unauthorized charges is limited to \$50. The brochure suggests ways to protect yourself against credit card fraud and identity theft.  
**Source:** Colleen P. Tressler, Federal Trade Commission  
**Address:** 600 Pennsylvania Ave., NW, Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368  
**Web Address:** <http://www.ftc.gov>

**Title:** [Credit Crossroads: Divorce & Credit - Be sure you know the rules of the game](#)  
**Type of Material:** Booklet/Pamphlet, video  
**Price:** Free  
**Description:** Provides information to help separating couples avoid common mistakes made during the divorce process that may damage or destroy their credit.  
**Source:** Experian Consumer Education  
**Address:** P.O. Box 1239, Allen, TX 75013  
**Phone:** 1-800-947-7990  
**Web Address:** <http://www.experian.com>

**Title:** [Credit Scoring](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** How do creditors decide whether you will repay a loan and make payments on time? Credit scoring is a system creditors use to help determine whether you would be a good risk for credit cards, auto loans and home mortgage loans. Information about you and your credit experiences is collected from your credit application and your credit report. This FTC brochure explains what you can do to improve your credit score, what happens if you are denied credit or don't get the credit terms you want, and where you can get more information or file a complaint.  
**Source:** Colleen P. Tressler, Federal Trade Commission  
**Address:** 600 Pennsylvania Ave., NW, Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368  
**Web Address:** <http://www.ftc.gov>

**Title:** [Credit: Friend or Foe?](#)  
**Type of Material:** Videotape  
**Price:** Video: \$79.00. Curriculum Guide: \$20.00.  
**Description:** Evaluates advantages and disadvantages of using credit and the impact of debt repayment plans. Experts discuss concerns teens have about establishing credit, and offer suggestions for managing credit. Quiz included.  
**Source:** Creative Educational Video, Inc  
**Address:** P.O. Box 65265, Lubbock, TX 79464  
**Phone:** 1-800-922-9965

**Web Address:** <http://www.cev-inc.com>  
**Title:** [Deals on Wheels](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** \$1  
**Description:** Helps first-time and experienced auto buyers examine their options: make and model, new or used, buy or lease, cash or loan, dealer-financed or bank loan. Provides tips and guidelines on selecting auto insurance.  
**Source:** Life Skills Education, Inc.  
**Address:** 314 Washington Street, Northfield, MN 55057  
**Phone:** 507-645-2994  
**Web Address:** [www.lifeskillsed.com](http://www.lifeskillsed.com)

**Title:** [Developing a Business Plan Virtual Workplace Simulation](#)  
**Type of Material:** Simulation, role-play, Computer Software, Student Workbook  
**Price:** \$65.00  
**Description:** In DEVELOPING A BUSINESS PLAN simulation, teams of entrepreneurs compete for available storefronts in a mall. The best and most comprehensive business plans sign a lease. Users choose a store type, name, and logo; make decisions on financing, marketing, staffing, inventory, and store design; then write and present a business plan.  
**Source:** South-Western/Thomson Learning  
**Address:** 5191 Natorp Boulevard, Mason, OH 45040  
**Phone:** 800.354.9706  
**Email Address:** [nancy.long@swlearning.com](mailto:nancy.long@swlearning.com)  
**Web Address:** <http://www.swlearning.com>

**Title:** [Electronic Banking](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Discusses a variety of electronic fund transfer (EFT) services: automated teller machines, direct deposit, pay-by-phone systems, personal computer banking, and point-of-sale transfers. Explains your legal rights and responsibilities regarding your EFT account.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Electronic Check Conversion](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** The next time you write a check to a local merchant, the cashier may give the check back to you after the transaction. Why? More merchants are using electronic check conversion, a service that converts a paper check into an electronic payment at the point of sale. The FTC brochure reminds consumers that there may be no "float" on the check. It suggests ways to monitor your bank account to avoid bounced checks and other problems.  
**Source:** Colleen P. Tressler, Federal Trade Commission  
**Address:** 600 Pennsylvania Ave., NW, Mail Drop NJ-2267, Washington, DC 20580

**Phone:** 202-326-2368  
**Web Address:** <http://www.ftc.gov>  
**Title:** [Entrepreneurs in Profile](#)  
**Type of Material:** Book  
**Price:** \$15.00  
**Description:** This easy-to-read, inspiring book profiles 20 of the world's most famous and successful entrepreneurs including Oprah Winfrey, Bill Gates, Russell Simmons, Ray Kroc, Spike Lee, Sam Walton, and Madame C.J. Walker. The book brings entrepreneurship to life and helps students learn lessons that they can apply to starting their own businesses.  
**Source:** National Foundation for Teaching Entrepreneurship (NFTE)  
**Address:** 120 Wall Street, 29th Floor  
New York, NY 10005  
**Phone:** 1.800.FOR-NFTE, ext. 355  
**Web Address:** <http://www.nfte.com>

**Title:** [Everyone's Money Book on College](#)  
**Type of Material:** Book  
**Price:** \$15.95  
**Description:** This book is a guide to saving for college and getting the maximum financial aid through loans, scholarships and grants. The book addresses federal work-study, Americorps, the military and ways to cut college costs. Lists websites, publications and associations on sources of financial aid, Section 529 college savings plans, loans and scholarships.  
**Source:** Dearborn Trade Publishing  
**Address:** 30 South Wacker Drive, Chicago, IL 60606  
**Phone:** 888-201-6300  
**Email address:** [jordan.goodman@verizon.net](mailto:jordan.goodman@verizon.net)  
**Web Address:** <http://www.moneyanswers.com>

**Title:** [Everyone's Money Book on Credit](#)  
**Type of Material:** Book  
**Price:** \$15.95  
**Description:** The book covers the basics of credit including how to establish a good credit record, reasons you may be denied credit, and how to protect yourself against identity fraud. The book addresses what to do when you have too much debt, your rights when bills go to collections, and the pros and cons of bankruptcy. Lists websites, publications, associations, government agencies and credit monitoring services to permit the reader to put the advice into action.  
**Source:** Dearborn Trade Publishing  
**Address:** 30 South Wacker Drive, Chicago, IL 60606  
**Phone:** 888-201-6300  
**Web Address:** <http://www.moneyanswers.com>

**Title:** [Fair Credit Billing](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Explains consumer rights and creditor responsibilities under Fair Credit Billing Act, the types of credit transactions and disputes that are covered, how to use the settlement procedure, and what happens while a bill is in dispute.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Get Financially Fit: The Big Weigh In: Take Financial Charge!](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free to download  
**Description:** GET FINANCIALLY FIT: THE BIG WEIGH IN: TAKE FINANCIAL CHARGE is the third of a three-brochure series for college students. This publication provides information on how to check your credit score and report, dealing with credit trouble, and protecting your financial future. Other titles in the series are "Get Financially Fit: The Warm Up: Get Ready for the Financial Challenge" and "Get Financially Fit: The Work Out: Take the Financial Fitness Challenge".  
**Source:** Federal Reserve Bank of New York  
**Web Address:** <http://www.newyorkfed.org/regional/takefinancialcharge.pdf>

**Title:** [Get Financially Fit: The Warm-Up: Get Ready for the Financial Fitness](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free to download  
**Description:** GET FINANCIALLY FIT: THE WARM UP: GET READY FOR THE FINANCIAL FITNESS CHALLENGE is the first of a three-brochure series for college students. This brochure provides information and advice on using credit wisely, managing your spending and savings, and identity theft. Other titles are "Get Financially Fit: The Work Out: Take the Financial Fitness Challenge" and "Get Financially Fit: The Big Weigh In: Take Financial Charge".  
**Source:** Federal Reserve Bank of New York  
**Web Address:** <http://www.newyorkfed.org/regional/thewarmupfinancialfitness.pdf>

**Title:** [Get Financially Fit: The Work Out: Take the Financial Fitness Challenge](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free to download  
**Description:** GET FINANCIALLY FIT: THE WORK OUT: TAKE THE FINANCIAL FITNESS CHALLENGE is the second of a three-brochure series for college students. This publication provides information on how to save and manage money, the costs and affects of the misuse of credit, and the problem of identity theft. Other titles in the series are "Get Financially Fit: The Warm Up: Get Ready for the Financial Challenge" and "Get Financially Fit: The Big Weigh In: Take Financial Charge".  
**Source:** Federal Reserve Bank of New York  
**Web Address:** <http://www.newyorkfed.org/regional/theworkoutfinancialfitness.pdf>

**Title:** [Going Broke in America: Bankruptcy and Your Alternatives](#)  
**Type of Material:** Videotape  
**Price:** \$20  
**Description:** Viewers compare their situation with those of other debtors. Target audiences are credit-active consumers and people with financial difficulties who are considering bankruptcy. The video explains options available when credit problems occur.  
**Source:** AFSA Education Foundation  
**Address:** 919 18th St., NW, Washington, DC 20006  
**Phone:** 202-466-8611  
**Web Address:** [www.afsaef.org](http://www.afsaef.org)

**Title:** [Growing Money: A Complete Investing Guide for Kids](#)  
**Type of Material:** Book  
**Price:** \$7.99 for individual sales. Bulk orders available at discount..  
**Description:** GROWING MONEY: A COMPLETE INVESTING GUIDE FOR KIDS teaches the importance of saving and investing. It explains how stocks and bonds are different, why stocks prices go up and down, and how to buy and sell stocks. Readers take a short quiz to determine their risk tolerance. Then, using imaginary dollars, the book takes the reader through the process of investing wisely.  
**Source:** The Penguin Putnam Publishing Group  
**Address:** 405 Murray Hill Parkway, East Rutherford, NJ 07073  
**Phone:** (800) 788-6262

**Title:** [How Stocks and Bonds Work](#)  
**Type of Material:** Book  
**Price:** \$8.95  
**Description:** This easy-to-use guide explains the differences between stocks and bonds and how to buy them. Topics include how to pick a stockbroker, how to calculate the cost of buying and selling stocks, bear and bull markets, why stock prices change, risks of owning bonds and who should buy bonds.  
**Source:** The Money Institute  
**Address:** 5806 N. Charles Street, Baltimore, MD 21210  
**Phone:** 410-323-8453

**Title:** [How to Conquer Wall Street: An Introduction to Investing & Financial Planning](#)  
**Type of Material:** Book, (Teaching Guide) Computer Software, Student Workbook CD, Teacher's Lesson Planner CD, Lectures CD, Student Career Planner CD  
**Price:** \$35.00 for teachers materials and \$5.10 for students  
**Description:** HOW TO CONQUER WALL STREET can help educators and students learn about investing choices, and about careers in accounting and finance. The program describes stocks, bonds, mutual funds, retirement investments, and college savings plans. It explains inherent risks and potential returns and provides a framework for selecting and monitoring investments. It describes services offered by financial planners, stockbrokers, and internet brokerage companies.  
**Source:** The Chicago Source, Inc.  
**Address:** 1507 East 53rd Street, #303, Chicago, IL 60615  
**Phone:** (773) 667-9824  
**Email address:** [Tirrell.Paxton@TheChicagoSource.com](mailto:Tirrell.Paxton@TheChicagoSource.com)  
**Web Address:** <http://www.TheChicagoSource.com>

**Title:** [How to Lay the Groundwork for a Strong Financial Future](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** College student card members are the target audience for this brochure. It provides information on how to build a strong credit history, how to find out what's in your credit report, and a glossary of credit terms.  
**Source:** American Express Consumer Affairs  
**Address:** 801 Pennsylvania Ave., N.W., Suite 650, Washington, DC 20004  
**Phone:** 202-434-0166  
**Web Address:** <http://www.americanexpress.com>

**Title:** [How to Write Checks](#)  
**Type of Material:** Lesson Plan, Student Workbook, Teaching Guide, Reproducible Worksheets  
**Price:** \$14.95  
**Description:** HOW TO WRITE CHECKS is a downloadable lesson plan for teachers and parents. Practice exercises for students include how to spell out numbers, write checks, use a check register, balance a checkbook and document paying bills. Included with the lesson are three months of practical exercises including mock bills, blank checks, check registers, bank statements and more. Students must pay bills and balance checking account before moving on to the next month. Updated in 2004.  
**Source:** Stocks, Bond and More, Inc.  
**Address:** 237 Chandler St, Worcester , MA 01609  
**Phone:** 508-438-0411  
**Email address:** [tliptrap@howtowritechecks.com](mailto:tliptrap@howtowritechecks.com)  
**Web Address:** <http://www.howtowritechecks.com>

**Title:** [How We All Benefit From Insurance CD-ROM](#)  
**Type of Material:** Lesson Plan, Computer Software  
**Price:** Free to not-for-profit schools  
**Description:** A contemporary learning tool that makes it fun to learn about the insurance industry. Enter the Jourdon Insurtainment Complex and experience four movies illustrating how we all benefit from insurance. Play four games in the arcade to understand general insurance concepts. Visit the insurance jobs board to learn about industry job opportunities.  
**Course:** Human Dynamics  
**Address:** 11775 West 112th Street #203, Overland Park, KS 66210  
**Phone:** 913-663-2088 ext 112  
**Email address:** [pheacock@hdynamics.com](mailto:pheacock@hdynamics.com)  
**Web Address:** <http:mief.org>

**Title:** [ID Theft: What's It All About?](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Explains how identity theft occurs, how to manage your personal information, how to tell if you're a victim and what to do if you are, and where to go for more information.  
**Source:** Federal Trade Commission  
**Address:** 600 Pennsylvania Ave, NW, Washington, DC 20580  
**Phone:** 202-326-2368  
**Email address:** [publications@ftc.gov](mailto:publications@ftc.gov)  
**Web Address:** <http://www.ftc.gov>

**Title:** [Identity Theft...your good name gone bad!](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Identity theft is when someone obtains a person's identifying information and uses it illegally. The imposter can open new credit card accounts, drain your bank account, purchase a car, and on and on. The pamphlet describes the warning signs; how to protect yourself; and what to do if you become a victim of this rapidly growing crime. Pamphlet available on web site.  
**Source:** CBM Credit Education Foundation, Inc.  
**Address:** 2509 S. Stoughton Rd., Suite 300, Madison, WI 53716-3314  
**Phone:** (608) 663-5000  
**Web Address:** <http://www.cbmfoundation.org>

**Title:** [Investing Essentials](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** \$5  
**Description:** This 20-page investing primer presents a bird's-eye view of stocks, bonds, mutual funds. It explains how to diversify your portfolio and balance the risk you are willing to take against potential returns. With clear language and engaging graphics, this guide makes learning about finance easy -- and fun.  
**Source:** Lightbulb Press  
**Address:** 112 Madison Ave., New York, NY 10016  
**Phone:** 917-256-4921

**Web Address:** <http://www.lightbulbpress.com>  
**Title:** [Investing For Your Future](#)  
**Type of Material:** Book, Computer Software, Teaching Guide, Study Guide  
**Price:** Free online. \$15 for hard copy of home study guide.  
\$25 for classroom CD-ROM.  
**Description:** INVESTING FOR YOUR FUTURE is a basic investing home study course that can also be used in high school or adult education classes. An accompanying Self-Study Guide can be used as a classroom Teaching Guide. A CD-ROM contains about 240 PowerPoint slides for a 6-week class. The CD also includes class marketing and evaluation materials.  
**Source:** Rutgers Cooperative Extension  
**Address:** 617 Limecrest Road, Newton, NJ 07860  
**Phone:** 973-903-7869  
**Email address:** [oneill@aesop.rutgers.edu](mailto:oneill@aesop.rutgers.edu)  
**Web Address:** <http://www.investing.rutgers.edu>  
**Web Address:** <http://www.rce.rutgers.edu/money2000>

**Title:** [Investing Your Resources](#)  
**Type of Material:** Teaching Guide, Video  
**Price:** \$59.95  
**Description:** "Investing Your Resources" is the fifth of six videos in the DOLLARS AND SENSE series for high schools. Teacher's Guide available for \$10. This video highlights the importance of investing in stocks, bonds, and mutual funds and explains the risks and benefits involved with each type of investment. Search other titles in the series by title: Planning Your Personal Finances, Managing your Personal Finances, Making Your Purchasing Decisions, Insuring Your Resources, and Controlling Your Resources.  
**Source:** GPN/UNIVERSITY OF NEBRASKA  
**Address:** PO BOX 80669, LINCOLN, NE 68501-0669  
**Phone:** 800-228-4630  
**Web Address:** <http://gpn.unl.edu>

**Title:** [It's Your Money! Tools, tips and tricks to borrow smarter & pay it off quicker](#)  
**Type of Material:** Book  
**Price:** \$14.95  
**Description:** IT'S YOUR MONEY is a comprehensive, easy-to-read guide to consumer credit and debt. Example topics include payday loans and other credit traps, auto loans, lines of credit, mortgages, credit bureau files, and how to deal with serious debt. The book provides financial worksheets and charts on minimum payment costs and loan payment costs at various interest rates. It includes an interesting section on the history of credit and your grandma's Singer Sewing Machine.  
**Source:** Vantage Publishing  
**Address:** 1183-14781 Memorial Dr., Houston, TX 77079  
**Phone:** 780-431-0800  
**Email address:** [sales@yourmoneybook.com](mailto:sales@yourmoneybook.com)  
**Web Address:** <http://www.yourmoneybook.com>

**Title:** [Just Starting Out](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** One copy free from [www.choosetosave.org](http://www.choosetosave.org), \$15 per 100 copies  
**Description:** JUST STARTING OUT is an easy-read brochure that introduces young people to tax-advantaged savings plans such as 401(k) and IRAs. Students learn that saving is a choice, and if you begin to save early and continue each year, you are planting the seeds of financial security. The free brochure includes a Choose To Save checklist.  
**Source:** Choose to Save  
**Address:** 2121 K Street NW, Suite 600, Washington, DC 20037  
**Phone:** 202-659-0670  
**Email address:** [meyer@choosetosave.org](mailto:meyer@choosetosave.org)  
**Web Address:** <http://www.choosetosave.org>

**Title:** [Making a Family Budget](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Call for pricing  
**Description:** MAKING A FAMILY BUDGET explains why budgeting is important, how to set up a budget, and tips for making a budget work. The charts are designed to help take a close look at income and expenses and allocate money to each expense. The booklet suggests what to do if your expenses are higher than your income.  
**Source:** Channing Bete Company  
**Address:** One Community Place, South Deerfield, MA 01373  
**Phone:** 800-628-7733  
**Email address:** [custsvcs@channing-bete.com](mailto:custsvcs@channing-bete.com)  
**Web Address:** <http://www.channing-bete.com>

**Title:** [Making A Million With Only \\$2,000 - Every Young Person CAN Do It!](#)  
**Type of Material:** Book  
**Price:** 1-9 books @ \$17; 10-29 books @ \$15, 30 or more @ \$8  
**Description:** MAKING A MILLION is not a get-rich-quick scheme. It is a disciplined approach to long-term accumulation of wealth for young people. The book explains basic financial concepts -- the importance of saving money early in life and the power of growth, interest, and its component parts: time, return and compounding. The book also explains how to minimize and shelter taxes. Finally, it shows how a young person can grow \$2,000 into \$1,000,000 over  
**Source:** Brown Books Publishing Group  
**Address:** 16200 Dallas Parkway #225, Dallas, TX 75248  
**Phone:** 972-381-0009  
**Web Address:** <http://makingamillionwithonly2000.com>  
**Web Address:** <http://mbrown@brownbooks.com>

**Title:** [Maximizing Your Company Savings Plan](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** One copy free from [www.choosetosave.org](http://www.choosetosave.org), \$15 per 100 copies.  
**Description:** MAXIMIZING YOUR COMPANY SAVINGS PLAN is an easy-read brochure that advises young people to make the most of their employer-sponsored savings plans by joining the plan as soon as they are eligible. It's a chance to cut your tax bill and cash in on the "free money" from an employer contribution. Students learn that when they change jobs, they can choose to roll over their money into the next employer's plan.  
**Source:** Choose to Save  
**Address:** 2121 K Street NW, Suite 600, Washington, DC 20037  
**Phone:** 202-659-0670  
**Email address:** [meyer@choosetosave.org](mailto:meyer@choosetosave.org)  
**Web Address:** <http://www.choosetosave.org>

**Title:** [Money Management Basics--For Military Members](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Call for pricing  
**Description:** MONEY MANAGEMENT BASICS offers military personnel and persons considering a military career a step-by-step plan for keeping track of their money. It tells how to structure a workable budget, offers specific suggestions for managing debt and saving for the future. Good money management is a skill to master, using discipline to meet personal goals.  
**Source:** Channing Bete Company  
**Address:** One Community Place  
South Deerfield, MA 01373  
**Phone:** 800-628-7733  
**Web Address:** <http://www.channing-bete.com>

**Title:** [Mortgage Wheel Kit](#)  
**Type of Material:** Booklet/Pamphlet, Mortgage Wheel Teaching Tool  
**Price:** \$3.35 for educators, trainers, counselors only  
**Description:** MORTGAGE WHEEL KIT includes a see-at-a-glance wheel of principal and interest payments for various 30-year mortgage loan amounts. Borrowers can see how rising interest rates affect their monthly mortgage payments. The kit lists items needed when applying for a loan and provides information about managing credit. Kit includes mortgage terms and story-problems for use with students.  
**Source:** Smart Designs  
**Address:** 941 Cheshire Ct., Sterling, VA 20164  
**Phone:** 703-217-3310  
**Email address:** [teanook@aol.com](mailto:teanook@aol.com)

**Title:** [Negative Credit Can Squeeze a Job Search](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Bad credit can affect your ability to get more credit and to get or keep a job. Employers often use a credit report when they hire and evaluate employees for promotion, reassignment or retention. The FTC brochure provides information on your rights under the Fair Credit Reporting Act. It advises consumers to make sure their credit reports are accurate and complete. The brochure tells how.  
**Source:** Colleen P. Tressler, Federal Trade Commission  
**Address:** 600 Pennsylvania Ave., NW, Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368  
**Web Address:** <http://www.ftc.gov>

**Title:** [Next Generation: Insuring Your Future Second Edition](#)  
**Type of Material:** Teaching Guide, Video  
**Price:** FREE  
**Description:** A multimedia insurance education program designed to educate high school students about the basics of life, health and disability income insurance. The program enables teachers to better prepare their students for the financial decisions they will face after graduation.  
**Source:** Life and Health Insurance Foundation  
**Address:** 2175 K Street, NW, Washington, DC 20037  
**Phone:** 202-464-5000  
**Web Address:** <http://www.life-line.org>

**Title:** [On Managing Your Money](#)  
**Type of Material:** Student Workbook, Teaching Guide, Leader's Guide  
**Price:** Call for pricing  
**Description:** ON MANAGING YOUR MONEY, a colorful work book, provides lively fill-in pages and activities to help teens create a budget, save and invest, and make their money count. Clear, straightforward text teaches how to use credit cards wisely, and warns of the dangers of getting into too much debt. The workbook reinforces the National Council of Teachers of Mathematics Standards for grades 9-12, and the Grade 12 Benchmarks of the Jump\$tart National Standards of Personal Finance.  
**Source:** Channing Bete Company  
**Address:** One Community Place, South Deerfield, MA 01373  
**Phone:** 800-628-7733  
**Web Address:** <http://www.channing-bete.com>

**Title:** [Online Gambling and Kids: A Bad Bet](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** The most common types of gambling for kids are reported to be card games and sports betting, but increasingly, kids gamble on the Internet. The FTC brochure explains the risks associated with kids gambling online. Many game operators operate from outside the U.S., beyond the jurisdiction of state or federal regulations about the age of the participants, or the type of game offered. It's easy for kids to access online gambling sites, especially if they have access to credit or debit cards. Some of the popular non-gambling websites carry ads and links to gambling sites.  
**Source:** Colleen P. Tressler, Federal Trade Commission  
**Address:** 600 Pennsylvania Ave., NW, Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368  
**Web Address:** <http://www.ftc.gov>

**Title:** [OUCH Students Get Stung Trying to Find \\$ for College](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Cautions students and their families about unscrupulous companies that guarantee or promise scholarships or grants. Legitimate companies never guarantee or promise scholarships or grants. Where to get more information about financing a college education.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [Paying for College](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** free  
**Description:** PAYING FOR COLLEGE provides student information necessary to apply for federal financial aid for college. Topics include grants, scholarships, student loans, tax breaks, and filling out the Free application for Federal Student Aid (FAFSA). The booklet also provides saving tips and a list of additional resources and websites with information to help pay for college.  
**Source:** NELA  
**Address:** 190 Queen Anne Ave N Suite 190, Seattle, WA 98109  
**Phone:** 2064615300  
**Web Address:** <http://www.nela.net>

**Title:** [Positive Change--Managing Financial Stress](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Call for price and availability  
**Description:** POSITIVE CHANGE, MANAGING FINANCIAL STRESS was created especially for families coping with financial hardship. It provides practical tips on spending wisely, conserving energy, and following a budget to help people regain control of their finances; includes stress-management techniques plus how to help children understand why their family is experiencing temporary hardship, and strategies for keeping families strong when times are tough. This booklet could be useful for teachers and students in discussions about coping with financial hardship.  
**Source:** Channing Bete Company  
**Phone:** 800-628-7733  
**Web Address:** <http://www.channing-bete.com>

**Title:** [Privacy Choices for Your Personal Financial Information](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** You've probably received privacy notices about your personal financial information from banks and other financial companies. The notice contains information about the company's data collection and information sharing policies. Federal privacy laws give you the right to stop some sharing of your personal financial information. The brochure explains what "opting out" means, what to do when you receive your privacy notices, and where else you can turn for help.  
**Source:** Colleen P. Tressler, Federal Trade Commission  
**Address:** 600 Pennsylvania Ave., NW, Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368  
**Web Address:** <http://www.ftc.gov>

**Title:** [Reach Your Goals by Saving: A Poster](#)  
**Type of Material:** Poster  
**Price:** No cost  
**Description:** This colorful poster highlights how money can grow over time and how saving regularly enables one to meet personal goals. The poster presents three goal-setting scenarios as young persons save regularly for things such as a computer, for college costs, or in a mutual fund. The poster suggests an internet site that helps the student develop his or her own savings plan to reach a goal.  
**Source:** TIAA-CREF Institute  
**Address:** 730 Third Avenue 24th Floor, New York, NY 10017  
**Phone:** 212-490-9000 x8543  
**Web Address:** [http://www.tiaa-crefinstitute.org/Data/surveys/ps\\_docpg.htm](http://www.tiaa-crefinstitute.org/Data/surveys/ps_docpg.htm)

**Title:** [Risk, Responsibility, Reality: How Insurance Works](#)  
**Type of Material:** Teaching Guide, Web Site, Lesson Plan, DVD  
**Price:** Free  
**Description:** RISK, RESPONSIBILITY, REALITY: HOW INSURANCE WORKS is a video and print program presented on DVD. This learning tool helps high school teachers teach the fundamentals of insurance and personal responsibility. The video provides a humorous look at how young adults learn about life with and without insurance. The teaching guide and lesson plan concepts are keyed to national content standards in several subject areas.  
**Source:** Insurance Education Foundation  
**Address:** 3601 Vincennes Road, Indianapolis, IN 46268  
**Phone:** 317-876-6046  
**Email Address:** [info@ief.org](mailto:info@ief.org)  
**Web Address:** <http://www.ief.org/edu/materials/rrr.asp>  
**Web Address:** <http://www.ief.org/>

**Title:** [Stock Market Pie: Grandma Helps Emily Make A Million](#)  
**Type of Material:** Book  
**Price:** \$19.95  
**Description:** STOCK MARKET PIE makes the stock market palatable for beginners age 9 to 90. Easy-to-understand language, illustrations and glossary provide a financial literacy boost as readers learn investing from Grandma through a pie-making analogy. Useful for parents, grandparents, teachers and anyone who wants to own a piece of the pie.  
**Source:** DynaMinds Publishing  
**Address:** 6119 Nottingham, Suite One, Johnston, IA 50131  
**Phone:** 515-270-5315  
**Email Address:** [chuck@dynamindspublishing.com](mailto:chuck@dynamindspublishing.com)  
**Web Address:** <http://www.dynamindspublishing.com>

**Title:** [Street Wise: A Guide for Teen Investors](#)  
**Type of Material:** Book  
**Price:** \$16.95  
**Description:** A lively introduction to the stock market for teens with tips from teen investors; success stories of big-name traders who started young; connecting to the best financial web sites for kids; and choosing the right stocks and funds. The book also provides advice for getting started in a career in the financial world.  
**Source:** Bloomberg Press  
**Address:** 100 Business Park Dr, Princeton, NJ 08542  
**Phone:** 609-279-4670  
**Web Address:** <http://www.streetwiseteen.com>

**Title:** [Take Stock: A Roadmap to Profiting from your First Walk Down Wall Street](#)  
**Type of Material:** Book, Computer Software  
**Price:** \$19.95  
**Description:** TAKE STOCK: A ROADMAP TO PROFITING FROM YOUR FIRST WALK DOWN WALL STREET describes in simple terms how to understand investment growth, evaluate company quality and stock price, how to compare companies and much more. It applies the National Association of Investors Corporation (NAIC) approach to investing. A companion CD has a section on using fundamental data, chapter quizzes and a rudimentary automated worksheet. An easy read.  
**Source:** Dearborn Trade  
**Address:** 155 North Wacker Drive, Chicago, IL 60606-1719  
**Phone:** Annie Huesti at 800-621-9621 Ext. 4404  
**Email Address:** [huestis@dearborn.com](mailto:huestis@dearborn.com)  
**Web Address:** <http://www.dearborn.com>

**Title:** [The ABCs of Credit Card Finance - Essential Facts for Students](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** This primer teaches high school students and college freshmen how to choose and use credit cards. It also discusses behaviors which should be avoided so that students do not get into serious credit card debt. Reviews the numerous ways credit card issuers earn money by supplying consumers with plastic.  
**Source:** Center for Student Credit Card Education, Inc.  
**Address:** P. O. Box 18, Burlingame, CA 94011-0018  
**Phone:** (650) 347-3327 Fax: 650-347-3327  
**Email Address:** [ccarolan@cscce.com](mailto:ccarolan@cscce.com)  
**Web Address:** <http://www.cscce.com>

**Title:** [The basics of risk scoring](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** THE BASICS OF RISK SCORING booklet explains the fundamentals of credit scores, how they work and how to get a better score.  
**Source:** Experian  
**Address:** 701 Experian Parkway, Allen, TX 75048  
**Phone:** 972 390 3528  
**Email Address:** [rod.griffin@experian.com](mailto:rod.griffin@experian.com)  
**Web Address:** <http://www.experian.com>

**Title:** [The Inheritance: A Stock-Picking Story](#)  
**Type of Material:** Book, Teaching Guide  
**Price:** \$14.00  
**Description:** This book approaches investment education through story-telling. In a fictional story with real-life investment information, twin brothers inherit \$100,000 in stock, then compete to prove who is the better investor. With definitions and illustrations, the book is useful for all students of investing, including those who play a stock market game. Teacher's Guide includes discussion questions, applications and student activities.  
**Source:** Marabella Books  
**Address:** 4096 Piedmont Avenue PMB 307, Oakland, CA 94611  
**Phone:** 510-337-3262  
**Web Address:** <http://www.smartsisters.com>

**Title:** [The Magic of Compounding](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** One copy free from [www.choosetosave.org](http://www.choosetosave.org) \$15 per 100,  
**Description:** THE MAGIC OF COMPOUNDING is an easy-read brochure that shows young people how to achieve dramatic results with compound interest. You earn interest on the amount you save, and you continue to earn interest on the interest. The earlier you start, the less you have to save to reach your personal goal. With tax-advantaged savings, your money is not currently taxed as it grows, giving you even more money to save.  
**Source:** Choose to Save  
**Address:** 2121 K Street NW, Suite 600, Washington, DC 20037  
**Phone:** 202-659-0670  
**Email Address:** [meyer@choosetosave.org](mailto:meyer@choosetosave.org)  
**Web Address:** <http://www.choosetosave.org>

**Title:** [The Real Deal: Playing the Buying Game](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Contains games, puzzles, cartoons, comics, a poster, and other entertaining and educational activities to help pre-teens become smart shoppers.  
**Source:** Federal Trade Commission  
**Address:** 6<sup>th</sup> & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, D.C. 20580  
**Phone:** 877-FTC-HELP; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [The Young Entrepreneur's Guide to Starting and Running a Business](#)  
**Type of Material:** Book  
**Price:** \$15.00  
**Description:** This general-purpose entrepreneurship primer is a popular self-help book for aspiring entrepreneurs. It includes stories and case studies of successful entrepreneurs and features concrete strategies for turning hobbies, skills, and talents into profit-making ventures. This book may be used alone or as a classroom supplement to NFTE's high school curriculum, How to Start and Operate a Small Business.  
**Source:** The National Foundation for Teaching Entrepreneurship (NFTE)  
**Address:** 120 Wall Street, 29th Floor, New York, NY 10005  
**Phone:** 1.800.FOR-NFTE, ext. 355  
**Web Address:** <http://www.nfte.com>

**Title:** [Understanding Taxes](#)  
**Type of Material:** Web Site, Simulation, Lesson Plans  
**Price:** Free  
**Description:** UNDERSTANDING TAXES, the online version, explores the "hows and whys" of taxes in the United States. Students learn about the history of taxes and make real world applications to their financial lives. Six themes address topics such as your role as a taxpayer, and fairness in taxes. Thirty-six lesson plans include topics such as payroll taxes, your first job, and tip income. Background information eliminates the need for extensive outside research. Lessons are correlated to state and national standards.  
**Source:** Internal Revenue Service  
**Address:** Online at web address below  
**Phone:** 202 283-0179  
**Web Address:** [www.irs.gov/app/understandingTaxes/index.jsp](http://www.irs.gov/app/understandingTaxes/index.jsp)

**Title:** [Vehicle Repossession](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** Discusses your creditor's rights in seizing and reselling your car for nonpayment, and explains deficiency -- the difference between what you owe on your loan and what your creditor gets for reselling your car.  
**Source:** Federal Trade Commission  
**Address:** 6th & Pennsylvania Avenue, N.W., Mail Drop NJ-2267, Washington, DC 20580  
**Phone:** 202-326-2368; (fax) 202-326-3574  
**Web Address:** <http://www.ftc.gov>

**Title:** [What All Stock and Mutual Fund Investors Should Know!](#)  
**Type of Material:** Book  
**Price:** \$14.95  
**Description:** WHAT ALL STOCK AND MUTUAL FUND INVESTORS SHOULD KNOW identifies investor rights and gives advice on how they may be able to recover investment losses due to questionable stockbroker practices. Examples of common complaints against brokers are breach of fiduciary duty, churning, misrepresentation, unsuitability, and unauthorized trading. Arbitration and mediation procedures are explained.  
**Source:** Sankin & Associates  
**Address:** 1749 NW 88th Way, Coral Springs, FL 33071  
**Phone:** 954 346-8585  
**Email Address:** [bruce@investorsrights.com](mailto:bruce@investorsrights.com)  
**Web Address:** <http://www.investorsrights.com>

**Title:** [What Every Teen Should Know About Credit Cards](#)  
**Type of Material:** Booklet/Pamphlet, Booklet  
**Price:** \$3.50  
**Description:** Teens learn that using credit cards is not spending money, it is creating debt! How to shop for credit cards, credit card "lingo", and the pitfalls to avoid are some of the topics discussed. A true-false test of the material is included.  
**Source:** The Members Group (Iowa Credit Union League)  
**Address:** 805 SE Belmont, Ankeny, IA 50021  
**Phone:** 515/965-8392

**Title:** [What Everyone Should Know About Checking Accounts](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Call for pricing  
**Description:** ABOUT CHECKING ACCOUNTS explains account features such as minimum balance requirements, costs and fees, and interest earned. The booklet describes how to write checks, how to endorse checks, and how to balance your checkbook. It addresses banking services such as direct deposit, bill payment, automatic savings and ATMs.  
**Source:** Channing Bete Company  
**Address:** One Community Place, South Deerfield, MA 01373  
**Phone:** 800-628-7733  
**Email Address:** [custsvcs@channing-bete.com](mailto:custsvcs@channing-bete.com)  
**Web Address:** <http://www.channing-bete.com>

**Title:** [What's Up with Money](#)  
**Type of Material:** Student Workbook, Teaching Guide  
**Price:** Call for pricing  
**Description:** WHAT'S UP WITH MONEY is a colorful, action-oriented workbook for young teens. It addresses budgeting, avoiding the credit card trap, setting goals, saving, and developing math skills for money management. Includes an interview form to discuss money issues with a parent or other adult, and how teens can be involved in family money decisions. Supports the Grade 8 Benchmarks of the Jump\$tart National Standards for Personal Finance.  
**Source:** Channing Bete Company  
**Address:** One Community Place, South Deerfield, MA 01373  
**Phone:** 800-628-7733  
**Web Address:** <http://www.channing-bete.com>

**Title:** [WHIZBAL, Checkbook Balancing](#)  
**Type of Material:** Book  
**Price:** \$8.95  
**Description:** WHIZBAL is a guide for manual balancing of handwritten and computer checkbooks. The guide promises to simplify the work of reconciling your checkbook balance with your bank statement balance. WHIZBAL uses an equation format with a bank balance side and a checkbook balance side. Three to six entries resolve the difference between the two balances.  
**Source:** Vantage Press, Inc.  
**Address:** 516 W. 34th Street, New York, NY 10001  
**Phone:** (212) 736-1767  
**Email Address:** [jpatermast@aol.com](mailto:jpatermast@aol.com)  
**Web Address:** <http://www.checkbookbalancing.com>

**Title:** [Why Open an IRA](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Single copy free from [www.choosetosave.org](http://www.choosetosave.org) \$15 per 100 copies, individual copies free.  
**Description:** WHY OPEN AN IRA is an easy-read brochure that describes the ABCs of IRAs. Learners are reminded that there are penalties for early withdrawal before age 59-1/2, but with a Roth IRA, contributions and qualified earnings are free from federal tax.  
**Source:** Choose to Save  
**Address:** 2121 K Street NW, Suite 600, Washington, DC 20037  
**Phone:** 202-659-0670  
**Email Address:** [meyer@choosetosave.org](mailto:meyer@choosetosave.org)  
**Web Address:** <http://www.choosetosave.org>

**Title:** [Wisdom Daddy Taught Me: A Path from Poverty to Prosperity](#)  
**Type of Material:** Book  
**Price:** \$19.95  
**Description:** WISDOM DADDY TAUGHT ME contains advice about developing a positive outlook on life through the principles of character, attitude, and careful use of money. Using familiar sayings such as "nothing ventured, nothing gained", the author weaves common-sense advice into stories to help young people work toward financial independence. The book was inspired by the author's father, self-made millionaire who had "a clear insight into how individuals must think about money if they wish to grow rich".  
**Source:** Short Concepts  
**Address:** 4323 Castle Rock Court, Irving, TX 75038  
**Phone:** 972-650-0200  
**Email Address:** [suzanneshort@myexcel.com](mailto:suzanneshort@myexcel.com)  
**Web Address:** <http://www.shortconcepts.com>

**Title:** [Women Who Dare: Exploring the Entrepreneurial Adventure](#)  
**Type of Material:** Videotape  
**Price:** \$19.95  
**Description:** The video introduces girls to their own entrepreneurial potential. It offers young women the basics of starting a business, while introducing them to stories of three women who did. The stories are about starting a toy company, expanding a jewelry business, and running a bus company.  
**Source:** Independent Means Inc.  
**Address:** 126 Powers Ave., Santa Barbara, CA 93103  
**Phone:** 805-965-0475  
**Web Address:** <http://www.independentmeans.com>

**Title:** [Your Checking Account](#)  
**Type of Material:** Student Workbook  
**Price:** \$2.55  
**Description:** Your Checking Account is an instructional kit designed to develop the skills needed to maintain a personal checking account. Students write checks, make deposits, and reconcile their accounts using the forms provided with each kit. Pre-authorized payments, wire transfers, and ATM transactions are incorporated throughout. Available in both credit union and banking formats, as well as, English and Spanish.  
**Source:** Internal Training Services, LLC  
**Address:** 620 Painter St., Media, PA 19063  
**Phone:** 610-566-7408

**Title:** [Your Financial Organizer](#)  
**Type of Material:** Booklet/Pamphlet  
**Price:** Free  
**Description:** YOUR FINANCIAL ORGANIZER is a take-action booklet, a tool young people and adults can use to put their finances in order. It provides two basic financial planning worksheets: a Net Worth and a Cash Flow Statement. The ORGANIZER suggests making a list of your bank accounts, insurance policies and other important financial documents. It provides a checklist on how long to keep financial records.  
**Source:** TIAA-CREF  
**Address:** 730 Third Avenue, New York, NY 10017-3206  
**Phone:** 1-800-842-2776  
**Web Address:** <http://www.TIAA-CREF.org/libra/index.html>