



Budgets and Budgeting:

<http://www.myvesta.org>

MyVesta.Org is a non-profit organization. It provides free (or low cost) confidential services.

<http://www.mmintl.org>

This is Money Management International's website. MMI is a national nonprofit agency that provides free, easy and confidential help to take control of credit.

Additional Resources (books)

Latzko, M. B. (1996). I Can Do It! A Micropedia of Living on Your Own. Microfile, Call (414) 735-0554 for information. \$15.95

Braitman, E. (1998). Dollars & Sense for College Students or How Not to Run Out of Money by Midterms. Princeton Review Publishing, \$10.95

Additional Resources (online)

<http://www.greenmagazine.com/>

This site offers a variety of information including investing, borrowing, leisure, insurance, and budgeting.

<http://www.bscu.org/hffo/>

This is the online magazine for Broward Schools Credit Union. It provides consumer facts, calculators, and information on automobiles.



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Car Purchase or Lease:

[http://www.intellichoice.com/4d.acgi\\$calc1?ic2+none](http://www.intellichoice.com/4d.acgi$calc1?ic2+none)

This easy-to-use calculator figures out car payments given various charges, whether or not there is a trade-in, and loan specifications.

<http://www.allstate.com>

This site provides information on car and renter's insurance, along with some interesting software that is free to download. Calculators and planners are also available.

<http://www.leasesource.com/workshop/>

This site provides a questionnaire that offers guidelines to anyone thinking about leasing a vehicle. The site can also serve as a good resource for understanding lease contracts.

<http://www.kbb.com/kb/ki.dll/kw.kc.tp?kbb&85705&1&nc1>

A user-friendly site that allows users to price new cars by choosing make, model, year, etc.

<http://www.kbb.com/kb/ki.dll/kw.kc.tp?kbb&&32&split>

This site offers an easy way to price used cars, both by the trade-in value and the retail value.

Investment:

<http://www.fool.com>

This site might not be foolproof, but it is an informational investment site that allows you to do research and discuss your personal investment and financial options.

<http://www.whatifi.com/>

what-if-I provides assistance to people of all incomes levels who are interested in investing money more effectively or for the first time.

<http://www.financialengines.com/>

This site offers financial forecasts and feedback about meeting goals, advice about retirement accounts, and research tools.

<http://library.thinkquest.org/3096/>

This is an investment site; don't let its "kids" title fool you. It offers concepts/theories to guide investing, types of investments, a glossary of investment terms, and a calculator to help establish investment goals. Quizzes, a mock stock investing game, and numerous links are available.

<http://www.invest-faq.com/>

This site offers a wide variety of search options and answers to frequently asked questions. In addition, it is a great resource for articles on everything from advice and analysis to trading and warnings.

<http://www.investing.rutgers.edu>

A **free** online investing course. This site is provided by Rutgers Cooperative Extension.

Calculators:

<http://app.ny.frb.org/sbr>

This is a Savings Bond Calculator that will compute the value of bonds over time given certain conditions. It will do this for most types of bonds (and lists many types).

<http://www.ed.gov/DirectLoan/ConsolCalc/form3.htm>

This is the Direct Consolidation Loan Calculator to assist students calculate their payment for all their school loans, if they wish to consolidate.

http://www.financenter.com/calculate/all_calculate.fcs

The calculators at this site compute loan payments, savings goals, and most other financial questions.

<http://www.ed.gov/offices/OPE/DirectLoan/RepayCalc/dlentry1.html>

Calculator computes term, monthly payments and total payment given loan type, interest rate, loan amount, and repayment plan (Standard, Extended and Graduated Repayment Plans). And, it offers good explanations.

Credit Cards:

<http://www.bankrate.com/brm/default.asp>

Use this site to create a list of credit cards that best meets your needs based on goals, type of card, and class of card. Also, this site has great calculators so you can compare two credit cards based on factors such as average balance, annual fees, introductory rate and other factors; and to compute compound interest and the percent return on an investment.

<http://www.mastercard.com/consumer/mcu/quiz.html>

The Mastercard University Quiz covers terms, issues, facts, etc., relating to credit/borrowing (a brief explanation is provided for every answer). Good site to test your basic credit knowledge.

