

COURT SERVICES

Get Financially Literate in April

April has been designated by Congress as National Financial Literacy Month. The United States Bankruptcy Judges of the Middle District of Florida are participating in this annual promotion of financial well-being and invite you to browse the following resources for acquiring good financial habits:*

National Financial Literacy Month Home Page

A wealth of materials is available through the National Financial Literacy Month home page. The home page includes a link to 30 steps to financial wellness. The steps include such things as a self-assessment quiz, suggestions for clearing out financial clutter, correcting credit reports, planning savings accounts, and creating a spending plan. In addition, the home page includes a link to Tools for Success, which then links to different resources, such as different worksheets and an eBook titled “Tips for Change.”

Go here for the home page: www.financialliteracymonth.com/.

United States Financial Literacy Website

MyMoney.gov is the United States government’s website dedicated to teaching all Americans the basics about financial education. The site revolves around five financial principles: “Making the most of your money starts with five building blocks for managing and growing your money —The MyMoney Five.” Dive in to see what they are. The site includes a collection of resources for all kinds of people – kids, teachers, parents, caregivers, the military, women, retirees, and employers. Go here for the website: <http://www.mymoney.gov/Pages/default.aspx>.

C.A.R.E. — “It’s a matter of life or debt.”

Credit Abuse Resistance Education — C.A.R.E. — is the brainchild of a bankruptcy judge in New York. This financial literacy outreach program has grown to almost all 50 states. Go here for the home page, which has links to pages for students, parents, educators, and professionals: <http://care4yourfuture.org/>. The information available on each page includes handouts, articles, and videos on topics such as budgeting, credit card information, buying a car, minimizing debt, and predatory lending. The site includes a couple Spanish language handouts, as well.

* The United States Bankruptcy Court for the Middle District of Florida provides this information as a service to those who are interested in learning more about making good financial decisions, but the Court does not endorse any host of or any advertiser on any website mentioned in this article, nor does it guarantee the accuracy of any information noted at the websites included in this article. **If clicking on a link does not bring up the page, then copy and paste the URL into your browser.**

FoolProof®

Billed as C.A.R.E.'s financial literacy partner and endorsed by the National Association of Consumer Advocates, FoolProof® provides online modules and videos (over 100) for all age groups: middle and high school students, parents, college-age students, young adults, and adults. Go here: www.aboutfoolproof.com/programs.php.

Collection of articles on financial skills

Get Rich Slowly is a site that features articles about basic financial skills, such as budgeting, handling bank accounts, credit and credit cards, and investing. Go here for a collection of the site's best articles: <http://www.getrichslowly.org/blog/>. The site includes a page that has an interactive tool to weigh job prospects and the cost of education.

Go here: <http://www.getrichslowly.org/blog/category/career-education/>.

Online financial courses

Money Essentials is an online series of lessons on major financial life decisions hosted by CNN Money. Go here: <http://money.cnn.com/pf/money-essentials/>.

An online course dealing with retirement planning is sponsored or offered by Rutgers. Go here: www.extension.org/pages/10984/investing-for-your-future.

Webinars especially for small businesses

Money Management webinars on budgeting and credit reports are offered by Money Management International. Go here for the current calendar of offerings: <http://www.moneymanagement.org/Budgeting-Tools/Credit-Webinars.aspx>.

Especially for college kids

Forty Money Management Tips Every College Student Should Know is posted by the National Endowment for Financial Education.® That organization started the annual Financial Literacy celebration. Go here:

<http://www.smartaboutmoney.org/Portals/0/ResourceCenter/40MoneyManagementTips.pdf>.

More for high school kids

The High School Financial Planning Program® of the National Endowment for Financial Education® is a free turnkey financial literacy program specifically focused on basic personal finance skills that are relevant to the lives of teens in Grades 8-12. There are separate login portals for getting materials for teachers, students and parents, and classroom volunteers. Go here (be sure to also visit the tab marked "Resources" on the home page): <http://www.hsfpp.org/>.