

Links: Financial Topics & Resources

- **Topic: Several Topics here to begin exploring Edutainment Videos**
 - Resource: By MisterG. Educational & Entertaining with 90% Videos from YouTube, HBO, and TedX with links to podcasts and newsletters used by Him and many other professionals. Stay in the know.
 - URL: <https://realstepsnft.com/edutainment-fun-educational-financial-wealth-creation>
 - HTTP Link: RealStepscareerandEducation

Interactive Games & Simulations:

- **Sert Studios at Itch.io:** Sert Studios is a solo indie game development name-making game for the Unity game engine making games and learning since 2019.
<https://sert-studio.itch.io/insurance-policy-calculator> calculates how much Life Insurance coverage you need.
<https://sert-studio.itch.io/raining-debt> Play this game to relieve stress and to see if you can pay off the debt in under 8 Months - It's a Challenge!
- **The Stock Market Game:** A simulation that allows students to learn about investing and the stock market by creating and managing a virtual portfolio. <https://www.stockmarketgame.org/>
- **Financial Football:** An engaging game that teaches financial concepts through football-themed questions and challenges. https://www.practicalmoneyskills.com/en/play/financial_football.html
- **Spent:** A simulation game that highlights the challenges of living on a low income and making difficult financial choices.
<https://www.wunc.org/business-economy/2014-07-30/spent-hit-game-about-money-and-resources-goes-mobile>

Calculators & Tools:

- **Compound Interest Calculator:** Helps students visualize the power of compound interest and the importance of saving early.
- **Student Loan Calculator:** Allows students to estimate monthly payments and total interest costs for different loan options.
- **Budgeting Tools & Apps:** Numerous free budgeting apps like Mint, PocketGuard, and Goodbudget can help students track their income and expenses.

Articles & Blogs:

- **The Balance:** Offers articles and guides on various personal finance topics, written in a clear and accessible manner. <https://www.thebalancemoney.com/about-us-5104704>
- **Investopedia:** A comprehensive resource for financial education, offering tutorials, articles, and a financial terms dictionary. <https://www.investopedia.com/>
- **The College Investor:** A blog specifically focused on helping college students and young adults navigate personal finance. <https://thecollegeinvestor.com/>
- **Get Rich Slowly:** A personal finance blog emphasizing slow and steady wealth-building strategies. <https://www.getrichslowly.org/start-here/>

- **Topic: Budgeting**
 - Resource: NerdWallet's Budgeting Guide
 - URL: <https://www.nerdwallet.com/article/finance/how-to-budget>
 - HTTP Link: NerdWallet's Budgeting Guide
- **Topic: Investing for Beginners**
 - Resource: The Motley Fool's Investing for Beginners
 - URL: <https://www.fool.com/investing/how-to-invest/>
 - HTTP Link: The Motley Fool's Investing for Beginners
- **Topic: Retirement Planning**
 - Resource: Vanguard's Retirement Planning
 - URL: <https://investor.vanguard.com/retirement/planning>
 - HTTP Link: Vanguard's Retirement Planning
- **Topic: Understanding Credit Scores**
 - Resource: Experian's Credit Score Basics
 - URL: <https://www.experian.com/consumer-information/credit-score-basics>
 - HTTP Link: Experian's Credit Score Basics
- **Topic: Saving for College**
 - Resource: Sallie Mae's College Savings
 - URL: <https://www.salliemae.com/college-planning/college-savings/>
 - HTTP Link: Sallie Mae's College Savings

Budgeting Tools:

- **Mint:** A popular budgeting app that connects to your bank accounts and categorizes your spending automatically. You can also set financial goals and track your progress. <https://www.mint.com/>
- **YNAB (You Need A Budget):** A budgeting tool focused on giving every dollar a job, helping you break the paycheck-to-paycheck cycle. It offers a more hands-on approach to budgeting. <https://www.youneedabudget.com/>
- **EveryDollar:** A budgeting tool based on the zero-based budgeting method, where you assign every dollar of your income to a specific expense category. <https://www.everydollar.com/>

Savings Calculators:

- **NerdWallet Savings Calculator:** A simple savings calculator that helps you estimate how much your savings will grow over time, based on your initial deposit, monthly contributions, and interest rate. <https://www.nerdwallet.com/article/banking/savings-calculator>
- **Bankrate Simple Savings Calculator:** Another easy-to-use savings calculator that lets you estimate how much you need to save each month to reach a specific goal. <https://www.bankrate.com/banking/savings/simple-savings-calculator/>
- **Investor.gov Compound Interest Calculator:** A more advanced calculator that allows you to see the impact of compound interest on your savings over time. <https://www.investor.gov/financial-tools-calculators/calculators/compound-interest-calculator>

Subscription Tracking

- **Truebill:** This app automatically identifies and tracks your subscriptions, helping you see where your money is going and potentially cancel unwanted subscriptions. <https://www.truebill.com/>
- **Trim:** Similar to Truebill, Trim helps you identify and cancel subscriptions, as well as negotiate lower bills on your behalf. <https://www.asktrim.com/>
- **Bobby:** A simple app that lets you manually track your subscriptions, set reminders for renewal dates, and see your total subscription spending in one place. <https://bobbyapp.co/>

Debt Management

- **Undebt.it:** This tool helps you create a debt payoff plan using different strategies (like the snowball or avalanche method) and track your progress. <https://undebt.it/>
- **Tally:** If you have multiple credit cards, Tally can help you consolidate your debt and potentially save on interest payments. <https://www.meettally.com/>
- **Payoff:** This tool combines financial education with debt management, offering personalized plans and support to help you pay off debt faster. <https://www.payoff.com/>

Retirement Planning:

- **AARP Retirement Calculator:** This calculator helps you estimate how much you need to save for retirement and if you're on track to reach your goals. https://www.aarp.org/work/retirement-planning/retirement_calculator/
- **Fidelity Retirement Score:** Get a personalized score that shows how prepared you are for retirement based on your age, income, savings, and spending habits. <https://www.fidelity.com/calculators-tools/retirement-calculator>
- **Vanguard Retirement Nest Egg Calculator:** This tool estimates how long your retirement savings will last, taking into account inflation and market fluctuations. [invalid URL removed]

Investment Tracking:

- **Personal Capital:** This comprehensive financial tool allows you to track all your investments in one place, analyze your asset allocation, and get personalized advice. <https://www.personalcapital.com/>
- **Morningstar Portfolio Manager:** Track your investments, analyze your portfolio's performance, and get insights on individual stocks, mutual funds, and ETFs. <https://www.morningstar.com/>
- **Yahoo Finance Portfolio Tracker:** A free tool that lets you track your investments, create watchlists, and stay up-to-date on market news. <https://finance.yahoo.com/portfolios>

Credit Scores & Reports:

AnnualCreditReport.com: The official site to get your free credit reports from the three major credit bureaus (Equifax, Experian, and TransUnion). <https://www.annualcreditreport.com/index.action>

11. **Credit Karma:** A free service that provides access to your credit scores and reports from two major credit bureaus (TransUnion and Equifax), plus personalized insights and recommendations. <https://www.creditkarma.com/>

Debt Repayment Tracking:

11. **Undebt.it:** A free online tool that helps you create a debt snowball or avalanche plan and track your progress toward becoming debt-free. <https://undebt.it/>
22. **Tally:** An app that helps you manage and pay off your credit card debt faster by consolidating your balances and automating payments. <https://www.meettally.com/>

33. **Debt Payoff Planner & Tracker:** A mobile app that helps you visualize your debt payoff journey and track your progress, with customizable plans and motivational features. <https://apps.apple.com/us/app/debt-payoff-planner-tracker/id1009323715>

Overall Financial Health:

11. **Credit Sesame:** A free platform offering credit score monitoring, personalized recommendations, and tools to help you manage your overall financial health, including credit, loans, and insurance. <https://www.creditsesame.com/>
22. **Mint (mentioned earlier):** Mint also offers features to track your credit score and provides insights into your overall financial picture. <https://www.mint.com/>
33. **Personal Capital:** This tool links all your financial accounts in one place, giving you a holistic view of your net worth, investments, and debt. <https://www.personalcapital.com/>
11. **Consumer Reports Guide to Protecting Your Privacy:** This guide offers practical tips and advice on safeguarding your personal information while using various online services, including fintech apps. <https://www.consumerreports.org/electronics/digital-security/guide-to-digital-security-privacy-a7268717902/?srsltid=AfmBOop8JBM6RrFhZsqccbHtu4kj7G531whASPh67yHzYpf6lwUitvt>
22. **Federal Trade Commission (FTC) Privacy & Identity Resources:** The FTC provides a comprehensive collection of resources on protecting your privacy and identity online, including articles, guides, and videos specifically focused on financial services. <https://www.ftc.gov/business-guidance/privacy-security/data-security>
33. **Privacy Rights Clearinghouse Fact Sheets:** This organization offers fact sheets on various privacy-related topics, including data breaches, identity theft, and tips for protecting your information when using financial apps. <https://privacyrights.org/consumer-guides/>
44. **Electronic Frontier Foundation (EFF) Surveillance Self-Defense Guides:** The EFF offers in-depth guides on digital privacy and security, including tips on protecting your data when using online services and tools for enhancing your privacy online. <https://ssd.eff.org/>
55. **National Cybersecurity Alliance's Stay Safe Online:** This website provides practical tips and resources for staying safe online, including information on securing your financial accounts and protecting your personal information. <https://staysafeonline.org/>
66. **IRS Website (IRS.gov):** This is your go-to resource for all things tax-related. It has information on filing, forms, publications, and frequently asked questions. <https://www.irs.gov/>
77. **Tax Preparation Software:** Software like TurboTax or H&R Block can guide you through the filing process, help you maximize your deductions, and even file your taxes electronically. <https://turbotax.intuit.com/> <https://www.hrblock.com/>
88. **Tax News and Updates:** Subscribe to reputable tax news sources like Tax Foundation or the Tax Policy Center to stay informed about any changes or updates to tax laws. <https://taxfoundation.org/> <https://www.urban.org/policy-centers/urban-brookings-tax-policy-center>
99. **Tax Professionals:** If you have complex tax situations or prefer personalized guidance, consider consulting a tax professional like a Certified Public Accountant (CPA) or an Enrolled Agent (EA).

Starting a Business:

- **SBA (Small Business Administration):** The SBA is a treasure trove of information for starting and managing a business. It offers free business counseling, training programs, and online resources. <https://www.sba.gov/>
- **SCORE:** SCORE provides free mentoring and advice from experienced business professionals, as well as online workshops and resources. [invalid URL removed]
- **Local Small Business Development Centers (SBDCs):** These centers offer free or low-cost consulting, training, and resources tailored to your local area.

Creating a Business Plan:

- **SBA Business Plan Tool:** This interactive tool guides you through creating a comprehensive business plan, step by step. <https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>
- **SCORE Business Plan Templates:** SCORE offers various business plan templates and samples to help you get started. [invalid URL removed]
- **LivePlan:** This paid software helps you create a professional business plan, track your progress, and access financial forecasting tools. <https://www.liveplan.com/>

Ensuring Success:

- **Entrepreneurship and Small Business Resources:** Many universities and colleges offer entrepreneurship programs and resources.
- **Industry Associations:** Joining industry associations can provide you with valuable insights, networking opportunities, and resources specific to your field.
- **Books and Podcasts:** There's a wealth of knowledge available in books and podcasts about starting and running a successful business. Check out resources like "The Lean Startup" by Eric Ries and "Start with Why" by Simon Sinek.
- **Trust & Will:** This online platform offers easy-to-use tools for creating wills, trusts, and other estate-planning documents. They also provide educational resources to help you understand the process. <https://trustandwill.com/>
- **Nolo:** Nolo is a well-respected legal resource website offering a variety of estate planning tools, including DIY will software and comprehensive guides on probate and estate planning laws. <https://www.nolo.com/>
- **AARP Estate Planning:** AARP provides a wealth of free information and resources on estate planning, including articles, checklists, and even a will worksheet to help you get started. <https://giftplanning.aarp.org/personal-estate-planning-kit>
- **LegalZoom:** LegalZoom offers online legal services, including estate planning documents and will preparation. They also have educational resources to help you navigate the process. <https://www.legalzoom.com/>
- **Rocket Lawyer:** Another online legal service platform, Rocket Lawyer offers tools for creating estate planning documents, including wills, trusts, and powers of attorney. <https://www.rocketlawyer.com/>

Money - Investments and Research: Premium Subscription-Based Services:

- **Motley Fool Stock Advisor & Rule Breakers:** Focuses on long-term growth investing, providing stock picks and in-depth analysis. <https://www.fool.com/>
- **Seeking Alpha:** A platform for investment research and analysis, featuring articles, analysis, and opinions from a variety of contributors. <https://seekingalpha.com/>
- **Morningstar:** Provides comprehensive fundamental data and analysis on stocks, mutual funds, and ETFs, with a focus on long-term investing and independent research. <https://www.morningstar.com/>
- **TheStreet:** Offers real-time market news, analysis, and stock recommendations from a team of experienced professionals. <https://www.thestreet.com/>
- **TipRanks:** Aggregates analyst ratings and price targets, providing insights into expert opinions on stocks. <https://www.tipranks.com/>

Free Websites & Tools:

- **Yahoo Finance:** Offers real-time market data, news, charts, and basic stock screening tools. <https://finance.yahoo.com/>
- **Google Finance:** Similar to Yahoo Finance, provides real-time market data, news, and charting capabilities. <https://www.google.com/finance>
- **MarketWatch:** Features market news, analysis, and commentary, along with stock quotes and charts. <https://www.marketwatch.com/>
- **Finviz:** A powerful stock screener with a wide range of filters and customizable criteria. <https://finviz.com/>
- **TradingView:** A popular platform for technical analysis, offering advanced charting tools and community features. <https://www.tradingview.com/>

Other Notable Options:

- **Stock Rover:** A comprehensive stock research platform with powerful screening, charting, and portfolio management tools. <https://www.stockrover.com/>
- **Gurufocus:** Focuses on value investing, providing financial data, analysis, and guru investor portfolios. <https://www.gurufocus.com/>
- **Simply Wall St:** Offers visually appealing and intuitive tools for fundamental analysis and stock research. <https://simplywall.st/>
- **AlphaSense:** A powerful AI-driven search engine for investment professionals, providing access to a vast library of research and data. <https://www.alpha-sense.com/>

Government & Non-Profit Organizations:

11. **MyMoney.gov:** The official website of the Financial Literacy and Education Commission, offering a wealth of resources on budgeting, saving, investing, and other personal finance topics. <https://www.mymoney.gov/>
22. **Consumer Financial Protection Bureau (CFPB):** Offers a wide range of resources on various financial topics, including budgeting, credit, debt, and avoiding scams. <https://www.consumerfinance.gov/>
33. **Federal Reserve Education:** Provides educational materials on personal finance and economics, including lesson plans, interactive activities, and videos. <https://www.federalreserveeducation.org/>
44. **National Endowment for Financial Education (NEFE):** A non-profit foundation dedicated to providing unbiased financial education resources and programs. <https://www.nefe.org/>
55. **Jump\$tart Coalition:** A national coalition focused on improving the financial literacy of young people, offering resources for students, educators, and parents. <https://www.jumpstart.org/>

66. **Investor.gov (SEC):** Provides educational materials on investing, including information on stocks, bonds, mutual funds, and retirement planning. <https://www.investor.gov/>
77. **FDIC Consumer News:** Offers information and tips on banking, saving, and protecting your money from the Federal Deposit Insurance Corporation. <https://www.fdic.gov/consumer-resource-center/fdic-consumer-news>
88. **IRS Taxpayer Advocate Service:** Provides free assistance and resources for taxpayers who are experiencing difficulties with the IRS. <https://www.taxpayeradvocate.irs.gov/>
99. **USA.gov Personal Finance:** A central hub for government resources on personal finance topics, including budgeting, credit, debt, and saving for retirement. <https://home.treasury.gov/policy-issues/consumer-policy/financial-literacy-and-education-commission>
1010. **Financial Literacy and Education Commission (FLEC) Publications:** Offers a collection of reports and studies on financial literacy and education initiatives in the U.S. <https://home.treasury.gov/system/files/136/FFLRCoordinatingImprovingFinancialLiteracyEfforts.pdf>

Additional Resources:

1111. **Khan Academy Personal Finance:** Offers free courses and videos on personal finance topics, including budgeting, saving, investing, and credit. <https://www.khanacademy.org/college-careers-more/personal-finance>
1212. **Practical Money Skills:** A website from Visa providing free educational resources on various personal finance topics. <https://www.practicalmoneyskills.com/en>
1313. **NerdWallet:** A personal finance website offering tools and information on banking, credit cards, investing, and other financial topics. <https://www.nerdwallet.com/>

Podcasts:

- **Planet Money:** An entertaining and informative podcast from NPR that explores economic concepts in an accessible way.
- **So Money with Farnoosh Torabi:** Features interviews with financial experts and inspiring personal finance stories.
- **The Dave Ramsey Show:** Offers advice on budgeting, debt elimination, and building wealth.
- **ChooseFI:** Focuses on the Financial Independence, Retire Early (FIRE) movement and strategies for achieving financial freedom.

Books:

- **"Rich Dad Poor Dad" by Robert Kiyosaki:** A classic book challenging traditional views on money and wealth building.
- **"The Automatic Millionaire" by David Bach:** Offers a simple and effective system for saving and investing automatically.
- **"I Will Teach You to Be Rich" by Ramit Sethi:** Provides practical advice on personal finance and building wealth.
- **"Broke Millennial" by Erin Lowry:** A relatable guide to personal finance for young adults.

Additional Resources:

- **Local workshops and seminars:** Check with your local community college, library, or financial institutions for free financial literacy workshops and seminars.
- **Financial advisors or counselors:** Consider providing access to financial professionals who can offer personalized guidance to students.
- **Mentorship programs:** Pair students with experienced professionals or older students who can share their financial knowledge and experiences.

By incorporating a variety of these interactive and engaging tools and resources, you can create a comprehensive and effective financial literacy program for your high school and college-level students, empowering them to make informed decisions and build a solid foundation for their financial future.