

# Websites

## [www.annualcreditreport.com](http://www.annualcreditreport.com)

Get your free annual credit report from all three major credit reporting companies through this secure site. This is the only source authorized under federal law.

## [www.bankrate.com](http://www.bankrate.com)

Find and compare interest and banking rates on a local and national level. Bankrate also evaluates and ranks banks and credit unions. Use the online tools to calculate debt consolidation, retirement savings, auto loan payments, and more.

## [www.credithelpny.org](http://www.credithelpny.org)

The web site of the local branch of the Consumer Credit Counseling Service, a non-profit organization which provides a variety of free and low-cost financial counseling services.

## [www.dol.gov/dol/topic/retirement/index.htm](http://www.dol.gov/dol/topic/retirement/index.htm)

The U.S. Department of Labor presents information on different types of retirement and pension plans, as well as advice on how to save for retirement.

## [files.ots.treas.gov/48981.pdf](http://files.ots.treas.gov/48981.pdf)

The Federal Reserve Board prepared this *Consumer Handbook on Adjustable Rate Mortgages* to help homeowners understand these types of mortgages and the risks surrounding them.

## [www.myfico.com](http://www.myfico.com)

This site contains information from Equifax about the FICO credit score— what it means and what it's used for— as well as identity theft, consumer credit, and more.

## [www.mymoney.gov](http://www.mymoney.gov)

From the U.S. Financial Literacy and Education Commission, information on all aspects of personal finances, from consumer banking and debt management to paying for college and retirement to managing money in tough financial times.

**More on back page!**

## [sefcu.com](http://sefcu.com)

Visit SEFCU's educational center to find information on many different aspects of personal finance, such as car buying, preventing identity theft, buying a home and maintaining your credit score.

## [ssa.gov](http://ssa.gov)

Estimate your future retirement benefits through the site of the Social Security Administration. Also contains handy retirement planning tools and information.

## [uui.nysaves.s.upromise.com](http://uui.nysaves.s.upromise.com)

Find information on New York's 529 College Savings Program, a savings plan that enables parents to start planning for their children's education.

## [www.whatsmyscore.org](http://www.whatsmyscore.org)

Get your estimated credit score by taking a short quiz. Also find information on credit reporting and credit repair.

Also check out Guilderland Public Library's investment page for more online resources:

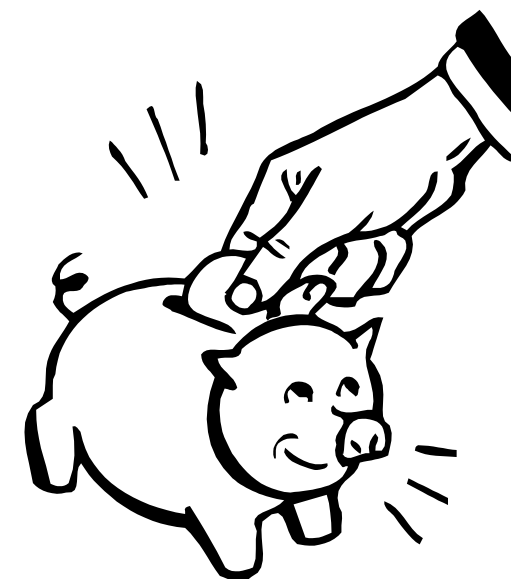
[www.guilpl.org/research/legal.php](http://www.guilpl.org/research/legal.php)

## **Ready for more detailed investment information?**

Ask at the Adult Reference desk for the print versions of *Morningstar Mutual Funds*, *Standard & Poor's Outlook*, and *Value Line*. Also check our Investment Information shelves for more specialty investment books.

GUILDERLAND PUBLIC LIBRARY  
2228 Western Avenue  
Guilderland, NY 12084  
518.456.2400

# Financial Education Resources at the Guilderland Public Library



# Books

## **America's cheapest family gets you right on the money**

by Economides, Steve - 332.024 ECO

## **The cure for money madness**

by Sherman, Spencer - 332.024 SHE

## **Deal with your debt: The right way to manage your bills and pay off what you owe**

by Weston, Liz Pulliam - 332.024 WES

## **Let's get real about money!**

by Tyson, Eric - 332.024 TYS

## **Live well on less than you think: The New York Times guide to achieving your financial freedom**

by Brock, Fred - 332.024 BRO

## **Make money, not excuses: Wake up, take charge, and overcome your financial fears forever**

by Chatzky, Jean Sherman - 332.024 CHA

## **Money can buy happiness: How to spend to get the life you want**

by Dunleavy, M.P. - 332.024 DUN

## **The road to wealth**

by Orman, Suze - 332.024 ORM

## **Smart and simple financial strategies for busy people**

by Quinn, Jane Bryant - 332.024 QUI

## **The Standard and Poor's guide to personal finance**

by Downey, Tom - 332.024 DOW

## **The total money makeover: A proven plan for financial fitness**

by Ramsey, Dave - 332.024 RAM

## **Two for the money: The sensible plan for making it all work**

by Murray, Jonathan and David - 332.024 MUR

## **Why smart people do stupid things with money: Overcoming financial dysfunction**

by Whitehead, Bert - 332.024 WHI

### **Retirement**

## **Live it up without outliving your money**

by Merriman, Paul - 332.024 MER

## **The retirement challenge: Will you sink or swim?**

by Armstrong, Frank - 332.024 ARM

## **This is not your parents' retirement: A revolutionary guide to investment for a revolutionary generation**

by Astre, Patrick - 332.024 AST

### **Investing**

## **The little book of common sense investing**

by Bogle, John C. - 332.632 BOG

## **The new coffeehouse investor: How to build wealth, ignore Wall Street, and get on with your life**

by Schultheis, Bill - 332.6 SCH

## **The smartest investment book you'll ever read: The simple, stress-free way to reach your investment goals**

by Solin, Daniel R. - 332.678 SOL

### **Finances in Today's Economy**

## **The difference: How anyone can prosper in even the toughest times**

by Chatzky, Jean - 332.024 CHA

## **The great depression ahead: How to prosper in the crash following the greatest boom in history**

by Dent Jr., Harry S. - 330.973 DEN

## **Living well in a down economy for dummies**

by Barr, Tracy - PLAYAWAY 332.024 BAR  
(audiobook)

## **The ultimate depression survival guide: Protect your savings, boost your income, and grow wealthy in even the worst of times**

by Weiss, Martin - 332.678 WEI

## **The Wall Street Journal guide to the end of Wall Street as we know it**

by Kansas, Dave - 332.609 KAN

# Periodicals

The Library subscribes to print copies of all the financial newspapers and magazines listed below. Some are also available online, with full-text articles going back ten years or more.

### **Newspapers**

Barron's \*  
Business Review (Capital District)  
Investor's Business Daily  
Wall Street Journal

### **Magazines**

Better Investing  
Business Week \*  
The Economist \*  
Forbes  
Fortune \*  
Harvard Business Review  
Kiplinger's Personal Finance  
Money \*  
Smart Money

\* Also available as full-text in ProQuest, which can be accessed through our website, [www.guilpl.org](http://www.guilpl.org).