MONEY MATTERS

Understanding Personal Finance RESOURCES

Financial Literacy Larimer County/ CSU Extension
## Money Matters -- Understanding Personal Finance Resources

Online: [http://read.poudrelibraries.org/adult/business](http://read.poudrelibraries.org/adult/business)

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### General Information

- **Economics 101** [http://hsw.libguides.com/economics-guide](http://hsw.libguides.com/economics-guide) Learn more about how the world of money works and economic fundamentals. Find answers to your questions about recessions, what an economy is, how money is made, budgeting and saving, credit, types of businesses and more.

- **International Monetary Fund (IMF)**: [http://www.imf.org/external/](http://www.imf.org/external/) The International Monetary Fund (IMF) is an organization of 187 countries, working to foster global monetary cooperation, secure financial stability, facilitate international trade, promote high employment and sustainable economic growth, and reduce poverty around the world.

- **My Money** ([http://www.mymoney.gov/about-us.html](http://www.mymoney.gov/about-us.html)) This website is brought to you by 22 Federal entities that work on improving financial literacy and education. It is a central place for unbiased, reliable information and materials on financial topics of interest to you.

- **Money Smart Colorado** ([http://www.moneysmartcolorado.org/](http://www.moneysmartcolorado.org/)) Money Smart Colorado provides workshops, seminars, programs and events to help families, students, homeowners, businesspersons, employees and other community members expand their opportunities through improved financial literacy.

- **U.S. Security and Exchange Commission (SEC)--Investor Education and Advocacy** ([http://www.sec.gov/investor.shtml](http://www.sec.gov/investor.shtml)) The SEC’s Office of Investor Education and Advocacy provides a variety of services and tools to address the problems and questions you may face as an investor. This is a good site for understanding investment in general and to avoid fraud.

- **U.S. Securities and Exchange Commission (SEC) and the Investor** ([http://www.sec.gov/about/whatwedo.shtml](http://www.sec.gov/about/whatwedo.shtml)) The mission of the U.S. Securities and Exchange Commission is to protect investors, maintain fair, orderly, and efficient markets, and facilitate capital formation. As more and more first-time investors turn to the markets to help secure their futures, pay for homes, and send children to college, the SEC investor protection mission is more compelling than ever.

- **U.S. Treasury Department** [http://www.treasury.gov/Pages/default.aspx](http://www.treasury.gov/Pages/default.aspx) The Treasury Department is the executive agency responsible for promoting economic prosperity and ensuring the financial security of the United States. The Department is responsible for a wide range of activities such as advising the President on economic and financial issues, encouraging sustainable economic growth, and fostering improved governance in financial institutions.
• **U.S. Department of the Treasure. Bureau of the Public Debt.**  
[http://www.publicdebt.treas.gov/](http://www.publicdebt.treas.gov/) You haven't heard of the Bureau of the Public Debt before? This is a small agency within the Department of the Treasury. Their job is to borrow the money needed to operate the federal government and to account for the resulting debt. In a nutshell, they borrow by selling Treasury bills, notes, and bonds, as well as U.S. Savings Bonds; pay interest to investors; and, when the time comes to pay back the loans, they redeem investors' securities. Every time the Bureau borrows or pays back money, it affects the outstanding debt of the United States.

• **World Economic Forum**  
[http://www.weforum.org/](http://www.weforum.org/) The World Economic Forum is an independent international organization committed to improving the state of the world by engaging business, political, academic and other leaders of society to shape global, regional and industry agendas.

The Economy for the Consumer/New Investor

• **Our Confusing Economy, Explained**  

• **Dismal Scientist** ([www.economy.com/dismal](http://www.economy.com/dismal)) Dismal Scientist provides links to economic indicators around the world, exchange rates, general economic information. The term *dismal science* comes from historian Thomas Carlyle, describing human effects of economic sciences. The Dismal Scientist site offers free access to its daily newsletter and the U.S. Economic Calendar.

• **MarketWatch** ([www.marketwatch.com](http://www.marketwatch.com)) A Dow Jones online site. Newly-added portfolio tracker.

• **Motley Fool** ([www.fool.com](http://www.fool.com)) Motley Fool educates, amuses and enriches your financial literacy. Good for the beginning investor, also covers personal finance, has discussion boards, publishes investment guides and rates, and researches stocks. Amusing and very educational.

Understanding the Financial Crisis

• **American Recovery and Reinvestment Act**  

• **Bad Bank** This American Life [http://www.thisamericanlife.org/radio-archives/episode/375/bad-bank](http://www.thisamericanlife.org/radio-archives/episode/375/bad-bank) *This American Life* episodes that explain the financial crisis. Other shows on the financial crisis: Giant Pool of Money and Another Frightening Show About the Economy. You can pick up daily updates about the financial crisis on Alex and Adam's Planet Money podcast and blog, Paddy Hirsh’s Marketplace Whiteboard.

• **Financial Crisis** [CQ Researcher](http://www.poudrelibraries.org/eresources/magazines.html) Check the Poudre Libraries website link for this journal. The financial crisis is explained in the May 9, 2008 issue.

• Financial Crisis Timeline - St. Louis Federal Reserve Bank http://timeline.stlouisfed.org/ Includes a timeline of events and policy actions taken by the Federal Reserve Banks in the financial crisis.

• Financial Industry Overhaul CQ Researcher http://www.poudrelibraries.org/eresources/magazines.html Check the Poudre Libraries website link for this journal. This report is from the July 30, 2010 issue.

• FDIC - Failed Bank List http://www.fdic.gov/bank/individual/failed/banklist.html This page contains useful information for the customers and vendors of failed banks. Includes information on the acquiring bank (if applicable), how your accounts and loans are affected, and how vendors can file claims against the receivership. Failed Financial Institution Contact Search displays point of contact information related to failed banks.

• Market Place (American Public Media’s business program). http://marketplace.publicradio.org/collections/coll_display.php?coll_id=20167 Marketplace, Marketplace Morning Report, and Marketplace Money are heard by an audience of more than 9.1 million unique listeners in the course of a week, on 486 public radio stations nationwide. Marketplace is also distributed worldwide by American Forces Radio. Here is a direct link to the financial crisis:

• Recovery.gov http://www.recovery.gov/Pages/default.aspx This government website tracks developments/progress of Recovery Act.

• European Commission - Driving the European Recovery http://ec.europa.eu/financial-crisis/index_en.htm This website explains the European Union’s approach to common strategies and long-term goals to solve the European financial crisis. Includes a chronology.

Books on the economy can be found in the 330-332 area of any library.

Personal Finance

• USA.gov Made Simple http://www.usa.gov/Citizen/Topics/Money/Personal_Finance.shtml Find government information in managing your finances, including credit, debt, home ownership, money management, retirement and estate planning and more.

• Money Smart Colorado http://www.moneysmartcolorado.org/ Money Smart Colorado is a public awareness initiative designed for YOU. It is aimed at building your financial knowledge so you can deal with your money more quickly, confidently and shrewdly.

personal finance advice, business forecasting, investing advice, and financial management tools. Kiplinger.com hosts all of the best personal...

- **My Money.gov** [http://www.mymoney.gov/about-us.html](http://www.mymoney.gov/about-us.html) Twenty-two federal entities developed this site to help Americans improve financial literacy and education. It is a central place for unbiased, reliable information and materials on financial topics of interest to you.
- **Starting Out on Your Own: Personal Finance Tips for Young Adults FDIC** [http://www.earnedincometaxcredit.org/pdf/starting-out-on-your-own.pdf](http://www.earnedincometaxcredit.org/pdf/starting-out-on-your-own.pdf)  This is a good tip sheet for young persons.

**Personal Finance – More books can be found in the 332 and 640 area of any library.**


Understanding Investing

Understanding Stocks
• Bloomberg (http://www.bloomberg.com/markets/) Daily market news, summaries, investment information, industry information, and stock exchange quotes.
• ClearStation (www.clearstation.com) Free investment analysis community website, with stock profiles, interactive charts, market news, industry news; create your own portfolio and compare stocks; recommendations and investment community blogging.
• CNNMoney (http://money.cnn.com/data/markets/) Includes pre-market trading information, after-hours trading, U.S. stocks, bonds and interest rates, currencies, commodities, mutual funds and world markets.
• Google Finance (http://www.google.com/finance?hl=en&tab=we) Stock profiles, investment information, screeners. Also check out Google Domestic Trends and Google Insights for possible domestic trends and insights that could be used for stock investing.
• Mergent InvestorEdge (http://www.poudrelibraries.org/eresources/business.html) Over 4000 Equity Research Reports, Updated Weekly, providing expert analysis and buy, sell and hold recommendations from Ford Equity Research. Library subscription database—use Library card number to enter from home or office.
• MSN Money Central (http://money.msn.com/) Covers all of the above, plus a good research site, and a good site for analyzing a stock’s potential (stock scout); use “stock screener” to create your own stock profile.
• The Street (http://www.thestreet.com/) Financial news and analysis, investment commentary, stock quotes, symbols, and picks.
• **Stockmaven** ([http://www.stockmaven.com/](http://www.stockmaven.com/)) Extensive research sources for investors. Stock specific information as well as industry information with many links to additional sources. Good clearinghouse of financial and investment tools.

• **Value Line** ([http://www.poudrelibraries.org/eresources/business.html](http://www.poudrelibraries.org/eresources/business.html)) Information and advice on approximately 1,700 stocks, more than 90 industries, the stock market, and the economy. *Due to licensing restrictions, this site is not available for at-home use. Please see a librarian for help in accessing this site.*

• **Yahoo Finance** ([http://finance.yahoo.com](http://finance.yahoo.com)) Daily market summary, market news, investment news and ideas, stocks, bonds, mutual funds, general industry information, historic stock prices, personal finance basics; create your own portfolio and track your stocks; has an easy-to-use stock screener.

**Stock Exchanges**

• **AMEX** [http://www.nyse.com/attachment/amex_landing.htm](http://www.nyse.com/attachment/amex_landing.htm) NYSE Euronext (NYX) completed its acquisition of the American Stock Exchange® (Amex®) in 2009. As a result, NYSE Euronext now integrates amex.com content and data into the nyse.com website. Effective the close of business, Friday, January 16, 2009, amex.com was phased out.


• **NASDAQ** [http://www.nasdaq.com/](http://www.nasdaq.com/)

• **NYSE** [http://www.nyse.com/](http://www.nyse.com/)

• **Stock and Commodity Exchanges** [http://libguides.rutgers.edu/stocks](http://libguides.rutgers.edu/stocks) An extensive listing of stock and commodity exchanges.

**Mutual Funds**

• **Morningstar** ([http://www.poudrelibraries.org/eresources/business.html](http://www.poudrelibraries.org/eresources/business.html)) Provides independent investment research; data on more than 125,000 investment offerings, include stocks, mutual funds, and EFTs; free tools to individual investors on each of its regional websites. The Library subscribes only to Morningstar Mutual Funds—the online version (a PDF of the print version) is available by password at the reference desk. Value is in its research and advice on mutual funds, especially for City and library staff invested in 401k or 457k. Good tracking mechanism online.

• **U.S. Securities and Exchange Commission** ([http://www.sec.gov/investor/pubs/inwsmf.htm](http://www.sec.gov/investor/pubs/inwsmf.htm)) This site explains the basics of mutual fund investing — how mutual funds work, what factors to consider before investing, and how to avoid common pitfalls. Includes, Key Points to Remember, How Mutual Funds Work, Factors to Consider, Avoiding Common Pitfalls, If You Have Problems, Glossary of Key Mutual Fund Terms.
Bonds and Preferred
- **Bondsonline** ([www.bondsonline.com](http://www.bondsonline.com)) Online access to over 3.5 million stocks, bonds, indexes and other securities; charts, quotes, and an educational center for investing basics, newsletter links and investor tools. Portfolio tracking is available but needs client log-in.
- **Municipal Bonds** ([www.municipalbonds.com](http://www.municipalbonds.com)) MunicipalBonds.com is the premier site for municipal bond investors. The site provides individual investors with news, trading data, tools, education, analysis, and state-by-state data to make informed decisions about municipal bond investments.

Hedge Funds
- **Between the Hedges** ([http://hedgefundmgr.blogspot.com/](http://hedgefundmgr.blogspot.com/)) Voted Best Financial Industry/Investment Blog by InsideBlogging.com. Provides links to a large number of financial sources all in one place. Updated mid-day and daily and includes late-night headlines. Created by “Gary”, an anonymous hedge fund manager.
- **Hedge Fund Association** ([https://www.thehfa.org/](https://www.thehfa.org/)) International not-for-profit organization that promotes and supports the hedge fund industry.
- **Seeking Alpha: Investment Strategy, Portfolio Management, Hedge Funds, and Hedge Fund Jobs** ([http://seekingalpha.com/](http://seekingalpha.com/)) This blog is written by David Jackson who runs a long-short portfolio and was previously a research analyst at Morgan Stanley. The blog includes a resource list of "best stock market, economics, and venture capital blogs."

IPO (Initial Public Offerings)

The Investor’s Library
- **Barron’s** (Main Business Reference. Current + 6 months)
- **Forbes** (Main Business Reference. Current + 2 years)
- **Investor's Business Daily** (Main Business Reference. Current + 3 months)
- ***Kiplinger’s Personal Finance** (Main Business Reference. Current + 1 year)
- **Money** (Main Business Reference. Current + 1 year)
- **Northern Colorado Business Report** (Main Business Reference. Current year)
- **Smart Money** (Main Business Reference. Current + 1 year)
- **Wall Street Journal** (Main Newspapers. Current + 3 months)