

fine print Consumer Education/Financial Literacy

360 Degrees of Financial Literacy http://www.360financialliteracy.org

http://www.feedthepig.org

The American Institute of Certified Public Accountants has put together a site that's a must for anyone interested in financial literacy.

Be sure to check out:

- The "Stages of Life" feature covers financial concerns from childhood to retirement.
- "Feed the Pig" uses an interactive calculator to show you, among other things, how much you can save by bringing your lunch from home rather than buying it.

Consumer Jungle

http://www.consumerjungle.org

The Consumer Jungle is geared to young adults, and each of its six main sections – Cars, Computers, Credit, Health, Independent Living, Wireless Phones – includes quizzes, worksheets, and resources.

Be sure to check out:

• The site's splash page takes you directly to "50 Common Financial Pitfalls" and a "Fraud of the Month Menu" that covers everything from pyramid schemes to scholarship scams.

Consumer World

http://www.consumerworld.org

Edgar Dworksy, a.k.a. "MrConsumer," started **Consumer world.org** in 1995 and has built it into one of the internet's more comprehensive education/reference sites for consumers. Among the things you will find on the site's homepage:

- Top Consumer Fraud Complaints
- Price Checker (which compares an item's price at hundreds of online stores)
- Product reviews
- Scam alerts
- Travel bargains
- Resources
- Links to online coupons
- And much more

Be sure to check out:

- "mouse print*" http://www.mouseprint.org exposes "the strings and catches buried in the fine print" of ads and commercial offers.
- For pure fun and enjoyment, click the "Resources" button on the Consumer World homepage and scroll down to "Consumer Fun," which features links to Super Bowl Commercials (past and present), Nutrition Bloopers, Totally Absurd Inventions, supermarket history, Wacky Uses for Brand Name Products, and dozens of other topics that will make you smile, enlighten you, or both.

Federal Deposit Insurance Corporation http://www.fdic.gov

Lots of useful resources under the "Consumer Protection" tab. A few examples: Finding a Safe Loan, Looking for the Best Mortgage, Safe Internet Banking.

Be sure to check out:

• "History of the FDIC" and "Learning Bank" are both located under the "About FDIC" tab.

Federal Trade Commission http://www.ftc.gov

Useful articles and other resources on a variety of consumer related topics, including credit reports, identity theft, and the National Do Not Call Registry.

Be sure to check out:

• Click the "Consumer Protection" tab for information on how to file a consumer complaint about a particular company or organization.

It All Adds Up

http://www.italladdsup.org

It All Adds Up was developed by the National Council of Economic Education to help high school students "understand responsible personal finance management skills and the proper care and use of credit." Content is organized around five modules that use online games and simulations: I) Getting and Using a Credit Card, 2) Buying a Car, 3) Budget Odyssey, 4) Saving and Investing Blitz, and 5) You're Going to College.

Jump\$tart Coalition for Personal Financial Literacy http://www.jumpstartcoalition.org

Jumpstart has been working since 1995 to get basic

Jump\$tart has been working since 1995 to get basic personal financial skills into the K-12 curriculum.

Be sure to check out:

• The Jump\$tart Reality Check **http://www.jumpstart. org/realitycheck** uses an interactive survey to help students get a handle on how much it will really cost them to live their so-called "Dream Life."

Kids.gov - The Official Kids' Portal for the U.S. Government http://www.kids.gov

Lots of useful links to sites that cover a variety of moneyrelated topics. Just click on "Money" in the pull-down menus for Grades K-5, Grades 6-8, and Educators.



LifeSmarts

http://www.lifesmarts.org

Here's one for teachers who love national competitions ... you know who you are. LifeSmarts, a program of the National Consumers League, encourages students to learn about the consumer issues they face today and the new challenges that are right around the corner. The questions in this gameshowstyle competition cover Personal Finance, Consumer Rights and Responsibilities, Health and Safety, Environment, and Technology. Teams compete in district and state matches, with the state winners moving on to the national competition. LifeSmarts is open to all U.S. teens in grades 9-12, and in 2008 middle school students participated in the JV LifeSmarts pilot program.

The Mint

http://www.themint.org

No, it's not *that* Mint. This one is a collaboration between the Northwestern Mutual Foundation and the National Council on Economic Education, and it "provides tools to help parents as well as educators teach children to manage money wisely and develop good financial habits."

Be sure to check out:

• The "Try it!" section features activities that range from "I Paid How Much?" to "Take the Spending Challenge."

The Motley Fool

http://www.fool.com

Their motto says it all: "To Educate, Amuse & Enrich." **Be sure to check out:**

Don't miss "Teens and Their Money" under the "Personal Finance" tab. There's lots of other good stuff, too.

My Money

http://www.mymoney.gov

With information from 20 federal agencies, this is the U.S. government's website "dedicated to teaching all Americans the basics about financial education."

Be sure to check out:

• The "Calculators" page has ten tools to help you plan your college budget, figure out how much your savings bonds are worth, and much more.

National Endowment for Financial Education http://www.nefe.org

The National Endowment for Financial Education (NEFE) is on a mission to "help individual Americans acquire the knowledge and skills necessary to take control of their financial destiny."

Be sure to check out:

 Another NEFE web site, Get smart about your money, has dozens of links to resources on financial planning, credit & debt, saving, investing, and retirement.

http://www.smartaboutmoney.org,