

## Personal Finance: A Bibliography of Resources in the Erwin Library, Wayne Community College

### Scope of the Bibliography:

During this time of financial upheaval in the United States, everyone is looking for sources of information on keeping the money you have and the best ways to let your money work for you. The resources in this bibliography will help you get started and keep yourself financially stable.

**Internet Resources** lists websites with general information about personal finance and specialized websites on personal finance issues like budgeting, credit and identity theft.

The **Books** section list both general and specialized books on personal finance topics. The Erwin Library call number is listed for each item. If a book Call Number begins with Reference, the book is located in the Reference section of the Erwin Library and may be used and photocopied only within the Library.

**Audiovisuals** list only a few of the films you may access from the *Films On Demand* video streaming resource to which the Erwin Library subscribes. To search this database you may use the **Library of Congress Subject Headings** listed in this bibliography as search terms, as well as keywords. The links in these entries are static, or permanent access, URLs, which may also be listed in Moodle class pages. A user outside of the Erwin Library will be prompted to enter his or her Erwin Library card barcode number for access to watch these films. You may click on these links directly, or highlight, copy and paste the URL into your favorite browser or another webpage.

The **Library of Congress Subject Headings** may be used to search various databases including other libraries' online catalogs, to find more materials in various formats. To search by subject heading, choose the subject search option and type the subject heading into the search box without any punctuation, or just copy the heading from the list in this bibliography and paste it into the search box of the online database you are searching.

### Internet Resources:

*Annual Credit Report.com.* <https://www.annualcreditreport.com/cra/index.jsp>

This website allows you to request a copy of your credit report annually from the three major credit reporting companies: Equifax, Experian and TransUnion.

*Bankrate.* <http://www.bankrate.com/>

This website offers you help comparing rates on a number of different loans, credit cards, money market accounts, CDs, and other personal finance items of interest.

*CNN – Money 101.* <http://money.cnn.com/magazines/moneymag/money101/index.html>

This website has 23 lessons on different financial topics such as creating a budget, life insurance and controlling debt.

*Homefair.com.* <http://www.homefair.com/index.asp?cc=1>

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This real estate site has articles on buying and financing a home as well as interactive calculators that can help you understand some of the issues that go along with buying a home.

*Identity Theft. Federal Trade Commission.* <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

This website is from the FTC and gives information about how you protect yourself from identity theft, what you can do if you are a victim of identity theft and other useful information.

*Kiplinger.com.* <http://www.kiplinger.com/>

This is the website for Kiplinger magazine but it also contains articles and other information on such topics such as investing, the economy and other financial issues.

*NASDAQ.* <http://www.nasdaq.com/>

The NASDAQ (National Association of Securities Dealers Automated Quotations) website gives up to date information about stocks and how your stocks are doing on the New York Stock Exchange. There is also an informative personal finance section.

*Personal Finance @ USA.gov.* [http://www.usa.gov/Citizen/Topics/Money/Personal\\_Finance.shtml](http://www.usa.gov/Citizen/Topics/Money/Personal_Finance.shtml)

This website gives information and links to government personal finance issues such as bankruptcy, home ownership, money management and retirement and estate planning.

*Personal Finance Resource List.* <http://www.frugallawstudent.com/2007/05/29/massive-personal-finance-resource-list/>

This resource list is maintained by a former law student and gives an exhaustive list of personal finance links including online money management tools, investing tools, books and blogs.

*USA Today Money Calculators.* <http://www.usatoday.com/money/perfi/calculators/calculator.htm>

This website offers a host of financial calculators found under topics such as mortgages, auto, credit, retirement and savings. Also included is a link to USA Today's Personal Finance section which includes news articles and other articles that will help you with your personal finance issues.

### **Books:**

Abagnale, Frank W. *Stealing Your Life: The Ultimate Identity Theft Prevention Plan.* New York: Broadway Books, 2007. Call Number: HV6684 .U6 A23 2007

Bellenir, Karen. *Budgeting and Debt Management: Advice From Finance Industry Experts about Personal and Family Finances, Banking, Handling Money, Building and Using Credit, Borrowing, Debt, and Recovery From Financial Difficulty.* Detroit, Mich.: Omnigraphics, 2007. Call Number: Reference HG179 .B7977 2007

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Bellenir, Karen. *Cash and Credit Information for Teens: Tips for a Successful Financial Life Including Facts about Earning Money, Paying Taxes, Budgeting, Banking, Shopping, Using Credit, and Avoiding Financial Pitfalls*. 2<sup>nd</sup> ed. Detroit, Mich.: Omnigraphics, 2009. Call Number: Reference HG179 .C346 2009

Bellenir, Karen. *College Financing Information for Teens: Tips for a Successful Financial Life, Including Facts about Planning, Saving, and Paying for Post-Secondary Education, with Information about College Savings Plans, Scholarships, Grants, Loans, Military Service and More*. Detroit, Mich.: Omnigraphics, 2008. Call Number: Reference LB2342 .C63316 2008

Bellenir, Karen. *Debt Information for Teens: Tips for a Successful Financial Life Including Facts about Money, Interest Rates, Loans, Credit Cards, Finance Charges, Predatory Lending Practices, Preventing and Resolving Debt-Related Problems, and More*. Detroit, Mich.: Omnigraphics, 2008. Call Number: Reference HG179 .D379 2008

Bellenir, Karen. *Savings and Investment Information for Teens: Tips for a Successful Financial Life : Including Facts about Economic Principles, Wealth Development, Bank Accounts, Stocks, Bonds, Mutual Funds, and Other Financial Tools*. 2<sup>nd</sup> ed. Detroit, Mich.: Omnigraphics, 2009. Call Number: Reference HG4521 .S337 2009

Bissonnette, Zac. *Debt-Free U: How I Paid for an Outstanding College Education Without Loans, Scholarships, or Mooching off my Parents*. New York: Portfolio/Penguin, 2010. Call Number: LB2342 .B52 2010

Brandenburg, Matthew. *Financial Planning for Your First Job*. Columbus, Ohio: Bridgeway Financial Group, 2010. Call Number: HG179 .B73 2010

Burrell, Jamaine. *How to Repair Your Credit Score Now: Simple No Cost Methods You Can Put to Use Today*. Ocala, Fla.: Atlantic Pub. Group, Inc., 2007. Call Number: HG3751.7 .B87 2007

Collinge, Alan. *The Student Loan Scam: The Most Oppressive Debt in U.S. History, and how we can Fight Back*. Boston, Mass.: Beacon Press, 2009. Call Number: LB2340.2 .C645 2009

Herigstad, Sally. *Help!: I Can't Pay My Bills: Surviving a Financial Crisis*. New York: St. Martin's Press, 2007. Call Number: HG179 .H447 2007

Kelly, Jason. *The Neatest Little Guide to Stock Market Investing*. New York, N.Y.: Plume Book, 2008. Call Number: HG4661 .K354 2008

Kessel, Brent. *It's Not about the Money: Unlock Your Money Type to Achieve Spiritual and Financial Abundance*. New York: HarperOne, 2008. Call Number: HG179 .K494 2008

Krantz, Matt. *Investing Online for Dummies*. 7<sup>th</sup> ed. Hoboken, N.J.: Wiley, 2010. Call Number: HG4515.95 .K73 2010

Lankford, Kimberly. *Rescue Your Financial Life: 11 Things You Can Do Now to Get Back on Track*. New York: McGraw-Hill, 2004. Call Number: HG179 .L266 2004

Lawrence, Judy. *The Budget Kit: The Common Cents Money Management Workbook*. 6<sup>th</sup> ed. New York: Kaplan, 2011. Call Number: HG179 .L338 2011

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Leeds, Regina. *One Year to an Organized Financial Life: From Your Bills to Your Bank Account, Your Home to Your Retirement, the Week-By-Week Guide to Achieving Financial Peace of Mind*. Cambridge, Mass.: Da Capo Lifelong, 2010. Call Number: HG179 .L42439 2010

Little, Jeffrey. *Understanding Wall Street*. 5<sup>th</sup> ed. New York: McGraw-Hill, 2010. Call Number: HG4910 .L54 2010

Lofton, LouAnn. *Warren Buffett Invests like a Girl: And Why You Should Too*. New York: HarperBusiness, 2011. Call Number: HG4515.15 .L64 2011

Orman, Suze. *The Laws of Money, The Lessons of Life: Keep What You Have and Create What You Deserve*. New York: Free Press, 2003. Call Number: HG179 .O7575 2003

Orman, Suze. *The Money Class: Learn to Create Your New American Dream*. New York: Spiegel & Grau, 2011. Call Number: HG179 .O75764 2011

Orman, Suze. *Women and Money: Owning the Power to Control Your Destiny*. New York: Spiegel & Grau, 2007. Call Number: HG181 .O75 2007

Sherman, Spencer D. *The Cure for Money Madness: Break Your Bad Money Habits, Live Without Financial Stress ... and Make More Money*. New York: Broadway Books, 2009. Call Number: HG179 .S4618 2009

Tucci, Paul A. *The Handy Personal Finance Answer Book*. Canton, Mich.: Visible Ink Press, 2012. Call Number: HG179 .T817 2012

Tyson, Eric. *Investing for Dummies*. 6<sup>th</sup> ed. Hoboken, NJ: John Wiley & Sons, 2011. Call Number: HG4521 .T97 2011

Tyson, Eric. *Mutual Funds for Dummies*. 6<sup>th</sup> ed. Hoboken, N.J.: Wiley Pub. Inc., 2010. Call Number: HG4930 .T97 2010

Tyson, Eric. *Personal Finance for Dummies*. 6<sup>th</sup> ed. Hoboken, N.J.: Wiley, 2010. Call Number: HG179 .T97 2010

Ventura, John. *Managing Debt for Dummies*. Hoboken, N.J.: Wiley Pub., 2007. Call Number: HG179 .V463 2007

Welch, Stewart H. *The Complete Idiot's Guide to Getting Rich*. 3<sup>rd</sup> ed. New York, N.Y.: Alpha Books, 2005. Call Number: HG179 .W319 2005

Wright, Sharon Saltzgiver. *Getting Started in Bonds*. 2<sup>nd</sup> ed. Hoboken, N.J.: John Wiley & Sons, Inc., 2003. Call Number: HG4651 .W75 2003

### **Audiovisuals:**

*Budgeting and Financial Decision-Making*. Films Media Group, 2011. *Films On Demand*. Web. 07 May 2012.

<http://cgez.waynecc.edu:2048/login?url=http://digital.films.com/PortalPlaylists.aspx?aid=2048&xtid=43782>

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“This program gives students a solid grounding in a variety of real-life money matters: it provides financial decision-making methods, advises on consumer concerns such as buying versus renting, outlines insurance types and terminology, and discusses the financial scams that students are most likely to encounter. Reviewing the critical concepts of impulse buying and opportunity cost, the video also demonstrates how to set goals and create a budget based on the 50/30/20 plan. Highlights include graphical breakdowns of the PMI and PACED decision-making methods, maintaining wireless Internet security to avoid identity theft, and a realistic way to choose when faced with a not-so-simple yes-or-no financial decision. A viewable/printable instructor’s guide is available online. A Meridian Production. Part of the series Personal Finance Essentials. (38 minutes)”

*Checking Accounts and Everyday Banking.* Films Media Group, 2011. *Films On Demand.* Web. 07 May 2012.

<http://cgez.waynecc.edu:2048/login?url=http://digital.films.com/PortalPlaylists.aspx?aid=2048&xtid=43783>

“Do checking accounts earn interest? Is e-banking safe? What’s the best way to pay for things when traveling out of the country? This program schools viewers in the basics of financial transactions, then arms them with how-tos and tips for choosing a bank, writing and depositing checks, using a debit card, and balancing a checkbook. E-banking to manage accounts and transfer funds is discussed, with security concerns foremost. The video also explains wire transfers and money orders, and advises on changing money and using travelers checks when abroad. Highlights include the pros and cons of ATMs, hidden fees associated with checking accounts, and buying and using gift cards. A viewable/printable instructor’s guide is available online. A Meridian Production. Part of the series Personal Finance Essentials. (32 minutes)”

*Credit, Borrowing, and Debt.* Films Media Group, 2011. *Films On Demand.* Web. 07 May 2012.

<http://cgez.waynecc.edu:2048/login?url=http://digital.films.com/PortalPlaylists.aspx?aid=2048&xtid=43784>

“Recognizing that students may have hazy notions about the consequences of over-spending, this program provides practical information about credit card use, credit reports, credit problems, and managing debt. Viewers learn how to build a credit history and raise a low credit score—and why this is important. Taking a look at a sample credit card statement, the video explains the various fees, charges, and rates, and cautions against relying on cash advances. Mortgages, home equity loans, and the more costly “alternative” loans are covered as well. The program closes with strategies for getting and staying out of debt. Highlights include applying for a car loan, a checklist of warning signs of financial irresponsibility, and ways to fix credit problems. A viewable/printable instructor’s guide is available online. A Meridian Production. Part of the series Personal Finance Essentials. (37 minutes)”

*Interest, Loans, and Credit.* Films Media Group, 2011. *Films On Demand.* Web. 07 May 2012.

<http://cgez.waynecc.edu:2048/login?url=http://digital.films.com/PortalPlaylists.aspx?aid=2048&xtid=47478>

“Many young people are unfamiliar with the concepts of simple interest and compound interest, and how the different rates could impact their wallet over a number of years. In this program a teen planning to purchase a new bike investigates several financing options: personal loans,

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interest-free loans, store credit, credit cards, and investing her money in a savings account. Using spreadsheets and comparisons, the video clarifies each of her various choices, considering fees and charges, interest earned or paid, and how long it will take to achieve the savings goal. A viewable/printable worksheet is available online. (17 minutes)”

*Positive Credit*. Films Media Group, 1994. *Films On Demand*. Web. 07 May 2012.

<http://cgez.waynecc.edu:2048/login?url=http://digital.films.com/PortalPlaylists.aspx?aid=2048&xtid=14634>

“Looking for a car? Want to go to college? Want to start your own business? Are all of these ideas pipe dreams? Only until they come true. To make them come true, you need to know something about handling finances. Positive Credit is an information-packed program that teaches viewers how to make a budget, what savings and assets are, how to use credit, how to become eligible for credit, the ins and outs of credit ratings, and how to accept financial responsibility. Complete with interviews from credit counselors, financial planners, loan officers, and others, this program shows viewers how to acquire assets, establish collateral, and manage finances in a responsible way. A Cambridge Educational Production. (23-minutes)”

*Taking Credit: Understanding Loans, Credit Cards, and Other Debts*. Films Media Group, 2008. *Films On Demand*. Web. 07 May 2012.

<http://cgez.waynecc.edu:2048/login?url=http://digital.films.com/PortalPlaylists.aspx?aid=2048&xtid=37428>

“Some people have a hard time qualifying for a loan, while others can walk into a bank empty-handed and leave with thousands of dollars in credit. The same goes for credit cards—although most consumers carry several, for an unfortunate few they are out of reach. But no matter how easy or difficult it is to borrow money, one thing is certain: paying it back is the real challenge. This program helps high school and college-level viewers understand the basics of financial credit systems, the best ways to obtain and manage credit, and how credit decisions can influence one’s future. Focusing on credit cards, car loans, student loans, and mortgages, the program offers lighthearted dramatizations that illustrate good and bad borrowing and spending habits and highlight discipline as the key to a great credit rating and sustained financial health. Students will also encounter the four C’s of lending—capacity, credit, capital, and collateral. A viewable/printable instructor’s guide is available online. A Cambridge Educational Production. (25 minutes)”

### Library of Congress Subject Headings

Bonds

Consumer credit

Consumer credit. United States

Credit ratings. United States

Credit scoring systems. United States

Debt

Finance, personal

Home economics

Identity theft. United States

Identity theft. United States. Prevention

Investment analysis

Investments

Mutual funds. United States

Portfolio management

Retirement. United States

Stocks

Speculation

Wealth