



Financial Wellness Resources

College Funding Websites

www.savingforcollege.com of college savings 529 plans information
www.upromise.com By SallieMae Saving for college
www.ed.gov/index.html Dept. of Education: financial aid for students – grants, loans, work-study from the government
www.finaid.org The SmartStudent™ guide to financial aid
www.wiredscholar.com From Sallie Mae, a leading government lender with information for those considering college
www.collegeboard.com The College Board
www.independent529plan.org Independent (private) 529 plans
www.studentaid.ed.gov U.S. Department of Education federal student aid
www.collegesavings.org College Savings Plan Network clearinghouse
<https://fafsa.ed.gov> to submit the Free Application for Federal Student Aid (FAFSA). All students interested in financial aid for college will need to complete this form.
Your state's 529 college savings website

Debt Usage Resources

Credit Cards

www.bankrate.com/creditcards Information about credit card usage and

Debt Management

www.consumer.ftc.gov/articles/0150-coping-debt Article on coping with debt

www.nfcc.org National Foundation for Credit Counseling (NFCC) is a non-profit organization representing member agencies that provide free or low-cost individualized, confidential credit counseling in-person, by phone, and on-line.

www.aiccca.org Association of Independent Consumer Credit Counseling Agencies (AICCCA) is the largest national association representing non-profit credit counseling organizations.

www.annualcreditreport.com Site set up by the big three credit reporting agencies in the United States, to furnish free annual credit reports, as required by federal law.

www.creditkarma.com Gives you access to all of your financial information — bank accounts, credit cards, bills, mortgages, loans, and, of course, your credit scores — all in one location, all under one account.

www.ftc.gov Credit counseling services and information

mint.com Mint pulls all your financial accounts into one place. Set a budget, track your goals and do more with your money.

Mortgages

www.mortgagefit.com Information on obtaining a mortgage (including quotes) and home purchase

www.bankrate.com/mortgage Information on current rates and resources on mortgages

www.consumerfinance.gov/mortgage Information on mortgages and home purchases

www.benefits.va.gov/homeloans/ VA home mortgage information

Financial Planners

www.fpanet.org Financial Planning Association

www.napfa.org/ National Association of Personal Financial Advisors (fee-only)

www.aaii.org American Association of Individual Investors: a non-profit organization providing education on investing, mutual funds, and retirement

www.finra.org/brokercheck Financial Industry Regulatory Authority's Broker check provides information about financial planners and financial planning companies

Financial Planning

General Information

www.fidelity.com Sign into FidelityNetBenefits if you have an account

www.investor.gov U.S. Security and Exchange Commissions' investor education website

www.eldercare.gov Eldercare locator with sources for senior services

www.aarp.org Formerly the American Association of Retired Persons, is a membership organization for people age 50 and over.

Calculators

www.cpg.org/planahead CPG calculators: PlanAhead, Retirement Savings Spending Calculator

www.money.cnn.com Choose 'Personal Finance', then choose 'Calculators'

www.choosetosave.org The Emmy and Telly award-winning national public education and outreach program is dedicated to raising awareness about the need to plan and save for long-term personal financial security. Click on 'Calculators'.

www.bankrate.com Website chock full of information, calculators, mortgage information, bank rates, insurance and a host of financial topics.

Insurance

Disability

www.disability.gov/ Federal government disability information

www.ssa.gov/disabilityssi/ Social Security disability information

www.cpg.org Chose Active Clergy, Retired Clergy, Lay Employee Retired Lay or Seminarian. Then choose 'Insurance' in the top menu bar

Health

www.medicare.gov Medicare information

www.medicaid.gov Medicaid information

www.cpg.org Chose Active Clergy, Retired Clergy, Lay Employee Retired Lay or Seminarian. Then choose 'Insurance' in the top menu bar

www.va.gov/health Department of Veterans Affairs health information

Life

CPG calculator www.cpg.org/planahead Chose Active Clergy, Retired Clergy, Lay Employee Retired Lay or Seminarian. Then choose 'Life Insurance Calculator'

www.cpg.org Chose Active Clergy, Retired Clergy, Lay Employee Retired Lay or Seminarian. Then choose 'Tools and Resources' on right. Choose 'Life Insurance Calculator'

Long-Term Care

Levine, Carol. Planning for Long-Term Care for Dummies (for Dummies (Business & Personal Finance)). Hoboken, NJ: John Wiley & Sons, Inc., 2014

<http://longtermcare.gov> This is an official U.S. government website managed by the U.S. Department of Health & Human Services

Investing, Children

(Teaching Children Money Skills)

www.nefe.org National Endowment for Financial Education

<http://www.dfi.wa.gov/financial-education/games-kids> Washington State Dept. of Financial Institutions –resources for teaching money management skills for children through educational games

www.sesamestreet.org/parents/topicsandactivities/toolkits/save?gclid=CK_uh7fsg8ACFYMF7AodnloADQ Sesame Street characters teach children about money, saving, etc.

Social Security

www.socialsecurity.gov Social Security Administration: estimates, forms, and information

www.socialsecurity.gov/mystatement Access to your statements online

www.socialsecurity.gov/espanol In Spanish

Tax

Hammar, Richard R., J.D., LL.M., CPA. *Tax Guide for Episcopal Ministers* available in mid-February of every year, an Episcopal version of the Richard Hammar series, produced and edited by the Church Pension Fund. Go to: www.cpg.org/taxpubs to download or order a free copy.

Hammar, Richard R., J.D., LL.M., CPA. The current version of *Church & Clergy Tax Guide*. Your Church Resources/Christianity Today International Ministry Resources, www.yourchurchresources.com

www.irs.gov Internal Revenue Service: forms publications, information.

Your individual state tax web site

CPG Tax Hotline

— Nancy N. Fritschner, CPA
(877) 305-1414

— The Rev. Canon William Geisler, CPA (ret.), Regular lecturer on clergy and church tax issues (877) 305-1415

Reading Material

- Belsky, Gary and Gilovich, Thomas. *Why Smart People Make Big Money Mistakes and How To Correct Them*. New York, NY: Simon and Schuster, Inc. 2000
- Clason, George G. *The Richest Man in Babylon*. New York, NY: Classic House Books, 2008
- Davidoff, Howard. *The Everything Personal Finance in Your 20s & 30s Book*. Avon, MA: Adams Media 2012
- Garrett, Sheryl. *Personal Finance Workbook for Dummies*. Hoboken, NJ: John Wiley & Sons, Inc. Second Edition 2012
- Hill, Napoleon. *Think and Grow Rich*. New York, NY: Penguin Group, 2005
- Hurley, Joseph F. *The Best Way to Save for College – A Complete Guide to 529 Plans*. New York: **savingforcollege.com**, 2015-2016
- Kinder, George. *The Seven Stages of Money Maturity: Understanding the Spirit and Value of Money in Your Life*. New York, NY: Delacorte Press, 2000
- Kiyosaki, Robert. *Rich Dad, Poor Dad*. New York, NY: Warner Books, 1998
- Opdyke, Jeff. *The Wall Street Journal Complete Personal Finance Guidebook*. New York, NY: Crown Publishing Group 2006
- Quinn, Jane Bryant. *Making the Most of Your Money Now: The Classic Bestseller Completely Revisited for the New Economy*. New York, NY: Simon & Schuster, 2009
- Schwab-Pomerantz and Cuthbertson, Joanne. *The Charles Schwab Guide to Finances After Fifty: Answers to Your Most Important Money Questions*. New York, NY: Penguin Random House Company, 2014
- Stanley, Thomas and Danko, William. *The Millionaire Next Door*. New York, NY: Simon & Schuster, Inc. 2010
- Tyson, Eric. *Personal Finance for Dummies*. Foster City, CA: IDG Books Worldwide, Inc. 7th Edition, 2012