

Financial Coaching Informational Resources

Some of these sites might have advertisements so be sure to inform the student to use these for informational purposes only and that we are not advocating for the use of any advertised products or services.

Financial Websites that Cover Multiple Topics:

<https://www.bankrate.com/> - Useful information and many financial calculators

<https://www.consumerfinance.gov/>

<https://www.consumer.ftc.gov/>

<https://dfi.wa.gov/>

<https://www.dinkytown.net/> - TONS of financial calculators you can use with students

<https://www.investopedia.com/>

<https://www.investor.gov/>

<https://www.nerdwallet.com/>

<https://www.nolo.com/> - Select Articles on their homepage

<https://www.thebalance.com/>

Budgeting/Money Management:

<https://www.consumerfinance.gov/about-us/blog/budgeting-how-to-create-a-budget-and-stick-with-it/>

<https://www.consumer.gov/section/managing-your-money>

<https://www.consumerfinance.gov/consumer-tools/bank-accounts/>

<https://www.thebalance.com/budgeting-4074043>

- There is also the “How to Fill out a Spending Plan” document I have created you can give to students.
- We have an Excel Budgeting Template you can use as well with students.

Credit:

<https://www.consumer.gov/section/credit-loans-and-debt>

<https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

<https://www.annualcreditreport.com/index.action> - Only authorized website to pull your credit reports for free

<https://www.myfico.com/credit-education/whats-in-your-credit-score> - The "Credit Education" tab is filled with useful tools on credit.

<https://www.myfico.com/fico-credit-score-estimator/estimator> – Tool that will ask you several questions and then give you an estimate of what your FICO score is for free.

<https://www.nerdwallet.com/blog/finance/how-to-build-credit/> - How to establish credit

<https://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports> - Disputing errors on a credit report.

<https://www.consumer.ftc.gov/articles/0384-sample-letter-disputing-errors-your-credit-report> - Sample Dispute Letters

Or you can dispute errors directly through credit bureaus websites:

<https://www.equifax.com/personal/credit-report-services/credit-dispute/>

<https://www.experian.com/disputes/main.html>

<https://www.transunion.com/credit-disputes/dispute-your-credit>

Debt:

<https://www.consumerfinance.gov/consumer-tools/credit-cards/>

<https://www.consumerfinance.gov/consumer-tools/auto-loans/>

<https://www.investopedia.com/ask/answers/110614/what-are-differences-between-revolving-credit-and-installment-credit.asp>

<https://www.nerdwallet.com/blog/finance/debt/>

<https://www.bankrate.com/calculators/credit-cards/credit-card-minimum-payment.aspx> - Good for showing how long a credit card will take to pay off and how much total interest we will have paid if we just make a minimum payment

<https://www.bankrate.com/calculators/mortgages/loan-calculator.aspx> - Installment loan calculator with amortization schedule

<https://www.bankrate.com/calculators/credit-cards/credit-card-payoff-calculator.aspx> - Can use to show how long it will take to pay off debt

Medical Debt:

<https://www.nerdwallet.com/blog/finance/pay-medical-debt/>

<https://www.wsha.org/for-patients/financial-assistance/washingtons-charity-care-law/>

Collection Debt:

<https://www.consumerfinance.gov/consumer-tools/debt-collection/>

<https://www.nolo.com/legal-encyclopedia/debt-collectors-collection-agencies>

Identity Theft:

<https://www.consumer.gov/scams>

<https://www.identitytheft.gov/>

<https://www.consumerfinance.gov/consumer-tools/fraud/>

Insurance Basics (Car, Health, Renters, Homeowners and Life):

<https://www.investopedia.com/articles/pf/08/beginner-guide-auto-insurance.asp>

<https://www.nolo.com/legal-encyclopedia/buying-insurance-for-your-car.html>

<https://www.nolo.com/legal-encyclopedia/health-insurance>

<https://www.investopedia.com/terms/r/renters-insurance.asp>

<https://www.nolo.com/legal-encyclopedia/homeowners-insurance-what-you-need-29852.html>

<https://www.nolo.com/legal-encyclopedia/life-insurance>

Investment Education:

<https://www.investor.gov/>

<https://www.finrafoundation.org/files/content-module-key-investment-concepts>

Purchasing a Car/Leasing:

<https://www.nerdwallet.com/blog/loans/how-to-buy-a-car/>

<https://www.nolo.com/legal-encyclopedia/leasing-car-29967-2.html>

<https://www.nolo.com/legal-encyclopedia/buying-leasing-car>

Savings:

<https://www.consumerfinance.gov/start-small-save-up/>

<https://www.investor.gov/introduction-investing/basics/save-invest>

<https://www.thebalance.com/compound-interest-4061154>

<https://www.thebalance.com/where-to-keep-your-savings-1289904>

<https://www.bankrate.com/calculators/savings/simple-savings-calculator.aspx>

<https://www.dinkytown.net/java/compound-savings-calculator.html#>

- These two calculators can be used to show how consistent contributions to a savings account with an assumed rate of return can grow over time

Student Loans/Financial Aid:

<https://www.consumerfinance.gov/consumer-tools/student-loans/>

https://nslds.ed.gov/nslds/nslds_SA/ - Can use this site to locate what loans are out there in people's name

<https://studentaid.ed.gov/sa/repay-loans/understand/plans> - All things Federal student aid

<https://www.nolo.com/legal-encyclopedia/repayment-options-for-private-student-loans.html> - Private student loan information