



## MONEY MANAGEMENT REFERENCES

For more information on effective money management and financial fitness, consider the books and web sites listed below.

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### Helpful Books

**Pay It Down**

by Jean Sherman Chatzky.  
November 2004, Penguin Books, Inc., ISBN:1591840635

**The Money Book for the Young, Fabulous & Broke (Hardcover)**

by Suze Orman,  
March 2005, Putnam Publishing Group; ISBN: 1-57322-2976

**The Millionaire Next Door: The Surprising Secrets of America's Wealthy**

by Thomas J. Stanley, Ph.D. and William D. Danko,  
November 28, 2000, Pocket Books; ISBN: 0743420373

**How to Get Out of Debt, Stay Out of Debt and Live Prosperously.**

By Jerrold Mundis,  
April 1990, Bantam Books; ISBN: 0553283960

**Credit Card Debt: Reduce Your Financial Burden in Three Easy Steps**

by Alexander Daskaloff  
(April 1999) Avon; ISBN: 0380807009

**Slash Your Debt - Save Money and Secure Your Future**

by Gerri Detweiler, Marc Eisenson, and Nancy Castleman,  
October 1999 Financial Literacy Center; ISBN: 0965963837

**9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying**

by Suze Orman,  
1st edition (December 15, 2000) Three Rivers Press; ISBN: 0609801864

### Helpful Websites

<http://mappingyourfuture.org/money>

Provides tips for financial fitness, understanding your income, managing your bank accounts, creating budgets, and establishing savings. Features several helpful calculators, including a Savings Calculator and test to help you gauge your current financial situation.

<http://www.mymoney.gov>

This government sponsored website provides additional helpful resources for retirement planning and financial fitness, including free online calculators.

<http://www.vertex42.com/Calculators/debt-reduction-calculator.html>

This site provides a free download Debt Reduction Calculator that allows you to determine the amounts you should be paying towards each of your debts and calculates the money you will save by paying your debts in the recommended order. Additionally, the program tells you when each of your debts will be paid off.

<http://www.nfcc.org/>

This is the home site for the National Foundation for Credit Counseling, a national non-profit network of 1,450 Member agencies designed to provide assistance to people dealing with stressful financial situations. The site provides links and information for financial counseling, debt planner tools, and other helpful websites.