



Settlers Bank Money Management Resources

Helpful Books

The Total Money Makeover by Dave Ramsey - (\$15 at Amazon) was originally published in 2003, has been updated regularly since then, and subsequently spent over two years on the New York Times' Best Seller list. The book is generally considered a collection of Ramsey's advice, put together into seven easy steps to help you get and stay out of debt and change your attitude about money.

I Will Teach You to Be Rich by Ramit Sethi - (\$8 at Amazon) is a solid beginner's tome to all things personal finance and investing. The book originally came out in 2009, and is primarily designed to break down complicated financial topics into simple, actionable, and manageable tips that anyone can use and put into practice.

Your Money or Your Life by Vicki Robin and Joe Dominguez - If you're looking for a personal finance book that doesn't just cough up financial advice, but also suggests you take a good look at the psychology of money, the way people deal with and talk about money, and the way money plays into your goals and dreams. *Your Money or Your Life* (\$10 at Amazon) is a great option

The Richest Man in Babylon by George Clason - (\$7 at Amazon), originally published in 1926, is actually a collection of short parables set in ancient Babylon, each of which tackles a financial topic, like household budgeting, money management, business finance, and more. The book is aimed at educating people on money management tips and how to handle the ever-increasingly complicated world of personal finance.

Get a Financial Life by Beth Kobliner - (\$10 at Amazon) is aimed squarely at people in their 20s and 30s, and helping them get their financial house in order before they wind up making decisions that may be detrimental to their futures. If you're saddled with student loan debt from years in college and want tips on how to pay it down effectively, need to understand the basics of things like health insurance and don't see how it's possible to save for a home of your own someday, this book may be for you.

Helpful Websites

<http://usa.gov/consumer> - Learn how to be a safe consumer, what to do when a purchase or service goes wrong, and more. Money management tips and videos, tax tips, savings, budgeting and retirement resources, investment and planning tips and more.

<http://www.nfcc.org> - This is the home site for the ***National Foundation for Credit Counseling***, a national non-profit network of agencies designed to provide assistance to people dealing with stressful financial situations.

<http://showmethefuture.org> - **Mapping Your Future** is the resource students and professionals need when it comes to trusted online and person-to-person counseling. *Mapping Your Future's* collection of resources offer college preparation, school selection, and career exploration guidance, as well as a budget and savings calculators, bank balancing tools, financial and loan repayment calculators.

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