

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

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://www.mapping-your-future.org/features/dmtensteps.htm>

Provides 10 Steps to Financial Fitness and tips for creating budgets, and establishing savings. Features a Savings Calculator and test to help you gauge your current financial situation.

<http://www.quicken.com/planning/debt/>

This site offers a free interactive Debt Reduction Planner, which allows you to save money on interest expenses and pay your debt off sooner by paying off your higher interest debts first.

1. Create an action plan to reduce your debt.
2. Use the interactive calculator to determine how much savings to contribute and how much expenses to cut out to pay off the debt sooner.
3. View how the graph changes as you figure out how to decrease your spending.
4. Access useful resources on how to be debt-free.

<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.

http://www.pueblo.gsa.gov/cic_text/money/save-fit/save-fit15.htm

This government sponsored website for The Department of Labor provides additional helpful links for retirement planning and financial fitness, including free online calculators.