

Personal Financial Planning Resources

Credit Scores

Credit Karma (www.creditkarma.com)- free site for credit scores. Does not include Experian.
Suggests credit cards and loans.

Credit Sesame (www.creditsesame.com)- free site for credit scores.

My Fico (www.myfico.com)- The original FICO site. Includes all 3 credit scores (including Experian).
Expensive to get your score and usually locks you into a subscription.

Annual Credit Report- (www.annualcreditreport.com) The only site that is authorized to give you
your annual free credit REPORT. Does not include your credit SCORE.

The Big Three Credit Bureaus:

Experian Credit- (www.experian.com)

Equifax Credit- (www.equifax.com)

Transunion Credit- (www.transunion.com)

Budgeting

GoodBudget (www.goodbudget.com)- Based on the "envelope" concept of budgeting. Mobile App. \$7
/ month for Plus.

Mint (www.mint.com)- Mobile App. No charge. Makes credit card recommendations.

simplifi (www.quicken.com/simplifi) - Mobile App. \$5.99 / month.

EveryDollar (<https://www.ramseysolutions.com/ramseyplus/everydollar>)- based on Dave Ramsey's
financial philosophy. \$129.99 / year.

Banking tools- many banks now offer budgeting features with their online access.

Financial Advice & Calculators

Ally Bank (www.ally.com/do-it-right) - various financial articles

Bureau of Labor Statistics (<https://www.bls.gov/>) - average wage and spending data

IRS Withholding Calculator (<https://www.irs.gov/individuals/irs-withholding-calculator>)- calculate
withholding and taxes

The College Investor (www.thecollegeinvestor.com)- investing site for millennials. A lot of information
on student loan debt.

Loans / Refinancing

Lending Tree (www.lendingtree.com)- portal showing various loan offers

Credit Karma (www.creditkarma.com)- portal showing various loan offers

SoFi (www.sofi.com) - online lender of mortgages and term loans; quick turn-around; good rates

Retirement Planning

Social Security Administration (www.ssa.gov/myaccount) - look up your personal Social Security
Account and expected retirement income

Guideline.com (<https://success.guideline.com/hc/en-us>)

Vanguard (<https://investor.vanguard.com>)

Fidelity (www.fidelity.com)

Regulations / Consumer Protections

Consumer Financial Protection Bureau (www.consumerfinance.gov)

Federal Trade Commission: Fair Debt Collection Practices Act

(<https://www.ftc.gov/enforcement/rules/rulemaking-regulatory-reform-proceedings/fair-debt-collection-practices-act-text>)

Federal Trade Commission: Consumer Information (www.consumer.ftc.gov)

Internal Revenue Service (www.irs.gov)- all tax regulations

Emotional Components of Finances

Consumer Financial Protection Bureau (www.consumerfinance.gov)

Northwestern Mutual Studies & Research

(<https://news.northwesternmutual.com/studies-and-research>)

Center for Financial Security (<https://cfs.wisc.edu/>)