For more information on effective money management consider these books and websites.

Helpful Books

1. *Pay It Down* by Jean Sherman Chatzky ISBN:1591840635

2. *The Money Book for the Young, Fabulous & Broke* by Suze Orman ISBN: 1-57322-2976

3. *The Millionaire Next Door: Surprising Secrets of America's Wealthy* by Thomas J. Stanley, Ph.D. and William D. Danko ISBN: 0743420373

4. *How to Get Out of Debt, Stay Out of Debt and Live Prosperously* by Jerrold Mundis ISBN: 0553283960

5. Credit Card Debt: Reduce Your Financial Burdren in Three Easy Steps by Alexander Daskaloff ISBN: 0380807009 6. *Slash Your Debt- Save Money and Secure Your Future* by Gerri Detweiler, Marc Eisenson, and Nancy Castleman ISBN: 0965963837

7. 9 Steps to Financial Freedom: Practical and Spiritual Steps So You Can Stop Worrying by Suze Orman 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/index.html

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

http://bit.ly/IDgBzVa

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.

http://bit.ly/rrcudebtreduc

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. The program also tells you when each of your debts will be paid off.

