

Nebraska's Guide

Smart Investing: Reference Strategies and Resources

A Self-paced Course to Promote Confidence and Competence in responding to your library customers' questions on personal finance and investment

Developed for: Santa Clara County (CA) Library District (SCCLD)

To help Nebraska Librarians to make their way through Santa Clara's Smart Investing course for librarians, the Nebraska Library Commission has prepared this document that includes links, additional notes, and information concerning parts of the curriculum that are optional in Nebraska's librarian training.

The Smart Investing: Reference Strategies and Resources, an online training course was originally developed for Santa Clark County Library District (SCCLD) reference staff. SCCLD partnered with Infopeople to convert it to a stand-alone, self-paced course. It is available to all librarians who would like to improve their reference strategies and knowledge of financial literacy concepts and resources. The goal of the course is to promote confidence and competence in responding to your library patrons' questions on personal finance and investment. As a result of taking this course, you will understand the language and concepts in a variety of financial areas, including:

- Personal financial planning and budgeting
- Banking and banking products
- Basics of investment
- Investing in stocks, bonds (corporate and government), and mutual funds
- Evaluating stocks using company and industry information
- Mortgages, short sales, first-time home buying, and real estate as an investment
- Retirement accounts, including IRAs and 401(k)s

Note: There are references to the SCCLD catalog and resources throughout the course. Because you will not have access to SCCLD's catalog and online subscription databases, you can substitute the use of your own library's catalog and resources if you need to reference other resources.

The Nebraska Library Commission has reviewed the Santa Clara course for use in its *Smart Investing @your library® Builds Nebraska Communities* project funded through the FINRA Investor Education Foundation. The Commission has prepared the following chart to help Nebraska librarians through the course. Even though most of the links in the chart below are also in the Santa Clara on-line course, there are some Nebraska-specific resources below that are not in the Santa Clara on-line course. If Nebraskans have any questions about this project or document, you may contact JoAnn McManus at 402-471-4870 or via email at joann.mcmanus@nebraska.gov

You may accomplish the entire librarian course at the following site. However the following chart will give you additional Nebraska related links – see the **Green** highlights. The following chart will also give you additional tips that might help you understand 1) what you'll find at the various linked websites, and 2) what activities Nebraska views as optional activities for purposes of Nebraska's project.

http://ifpmedia.org/onlinelearning/scclid_smart_investing/index.html

If you are a librarian at one of the 22 libraries involved in the *Smart Investing @your library® Builds Nebraska Communities* project, please make sure to ask to take the "Nebraska Librarian Pre-Test before proceeding with the Santa Clara Curriculum. There is also a pre-test for other libraries which is recommended but not required.

Note: To activate the hyperlinks in this document press “CTRL” then click on the link.

Home	http://ifpmedia.org/onlinelearning/scclld_smart_investing/index.html
Course Evaluation	The Course Evaluation linked on the Santa Clara site is not required. You may however complete this evaluation to assist Santa Clara assess their materials.
Glossary—Alphabetical (Edited for Nebraska)	http://nlc.nebraska.gov/grants/finra/index.aspx http://nlc.nebraska.gov/grants/finra/libs/NebraskasGlossaryAlpabeticalOrder.pdf
Glossary—Order of Appearance (Edited for Nebr.)	http://nlc.nebraska.gov/grants/finra/index.aspx http://nlc.nebraska.gov/grants/finra/libs/NebraskasGlossaryOrderOfAppearance.pdf Using the Glossary in Order of Appearance version might be the most useful as you are making your way through the curriculum.
Glossary of Course Terms	http://ifpmedia.org/onlinelearning/scclld_smart_investing/glossary.pdf <i>However, we recommend Nebraska’s version which is linked above.</i>
Week 1 Reading	Overview of Personal Finance & Banking http://ifpmedia.org/onlinelearning/scclld_smart_investing/Week1_reading.html
SCCLD’s Smart Investing Web Portal	This portal is on the Santa Clara Library web site http://www.sccl.org/research/business-1/business/smart-investing
FINRA	Financial Industry Regulatory Authority web site; learn how to invest, build your financial knowledge & protect your investment from fraud. http://www.finrafoundation.org/resources/education/modules/index.htm
CNN Money (& Week 2)	Current business, financial and personal finance news to keep up with current topics. http://money.cnn.com/
Glossary of Terms	See above – to select Nebraska’s
FINRA Investor Education Modules (& Week 2)	FINRA Foundation education modules in Word format—16 assorted topics and worksheets available in both English & Spanish – Click on Learning Materials as well for more great information http://www.finrafoundation.org/resources/education/modules/index.htm
Are you Financially Fit?	http://www.finrafoundation.org/web/groups/foundation/@foundation/documents/foundation/p122359.pdf A workbook with test to help you become and stay financially fit
Project Planning Template	Template for completing your course project. Nebraska’s course does not require a course project
Love Your Money	This is an online video course to learn basic principles and techniques for money management and investing http://www.loveyourmoney.org/
MyMoney.gov Spending Plan	The link in Santa Clara no longer works . Here is the new link: http://www.mymoney.gov/spend/Pages/spend.aspx
Money Smart Week @ Your Library (& Week 2)	http://www.chicagofed.org/digital_assets/others/education/msw/ala/msw_ala_resources.pdf Web resources and programming ideas for Money Smart Week@Your library by category from Savvy Shopping & Bargain Hunting to Identify Theft—NOTE: Money Smart Nebraska Week at http://www.moneysmartnebraska.org/
CNN Personal Finance Page—	http://money.cnn.com/pf/ Same Website as CNN Money above—just clicked on the Personal Finance TAB
Board of Governors of the Federal Reserve system	http://www.federalreserve.gov/ Main Authority on the Federal Reserve System
Federal Reserve Bank of Kansas City (This Link is Nebraska’s FRB)	http://www.kc.frb.org/
Federal Reserve Education.Org	http://www.federalreserveeducation.org/ school and consumer education lesson plans, publications & more

Week 1 Assignments & Possible Answers	Not required in Nebraska's course.
Week 1 Quiz & Answers to self-test your knowledge, you do not need to turn in any results.	http://ifpmedia.org/onlinelearning/scclid_smart_investing/quizzes/Smart%20Investing_Wk1Quiz&Ans_081212.pdf <i>The Answer key was incorrect as to which letters the correct answers were. For Question 2 for correct answers are b & d. For Question 3 the answer is d. Equifax, TransUnion, and Experian which is spelled correctly here.</i>
Week 2 Reading	Investing in Stocks & Doing Company & Industry Research http://ifpmedia.org/onlinelearning/scclid_smart_investing/Week2_reading.html
FINRA Investor Education Modules: Common Types of Investments	41-page document describes types of investments http://www.finrafoundation.org/resources/education/modules/index.htm
Bloomberg	Bloomberg site has many articles relating to stocks and investing. http://www.bloomberg.com/
Financial Times	Site has articles on international markets and investing. http://www.ft.com/home/us
FINRA Investor Education Modules: Managing Investment Risk; Evaluating Performance, Safeguarding your Investment	These 3 documents are 20, 17 & 16 pages long http://www.finrafoundation.org/resources/education/modules/index.htm
Financial Markets and Investments	http://brass.libguides.com/investmentwebsites
Best of the Best Business Websites	http://brass.libguides.com/index.php
BIG CHARTS for Historical Looks at stocks in chart views	http://bigcharts.marketwatch.com/ You can enter a stock and ask how many days to years you'd like to track it – COOL TOOL
Net/MBS's Ratio Page	http://www.netmba.com/finance/financial/ratios/ important ratios to calculate 13 significant ratios in four major categories: profitability, asset utilization, liquidity, and debt utilization.
DuPont analysis (I think this is a little deep for our purposes)	DuPont analysis is an expression which breaks ROE (Return On Equity) into three parts. http://en.wikipedia.org/wiki/DuPont_analysis
Researching Public Companies Through EDGAR: A Guide for Investors	The SEC's EDGAR database provides free public access to corporate information, allowing you to quickly research a company's financial information http://www.sec.gov/investor/pubs/edgarguide.htm
10 Steps to Company Intelligence	http://businesslibrary.uflib.ufl.edu/companyresearch maintained by University of Florida business librarian Peter McKay. (The sources listed include free, partly free, and subscription sources)
Best Business Web Sites: American Corporations (on RUSA a Division of ALA) Maintained by Brigham Young University	http://www.ala.org/rusa/sections/brass/brassprotocols/bestofthebestbus/bestbusinesswebsitesamerican
Company Research – Rutgers University	This guide will direct you to many print and online resources for conducting research on public, private, and foreign companies. http://libguides.rutgers.edu/companies
Business & Investing E-Resources Page – on Santa Clara Library site	http://www.sccl.org/research/business-1/business
Yahoo Finance	http://finance.yahoo.com/ Identify the company's history, financials, ratios, and competitors
Better Business Bureau	http://www.bbb.org/council/ Consumer education programs & services
Reuters	http://www.reuters.com/ Find corporate culture information using: the company's annual report & current news articles
US Department of Labor's SIC manual	https://www.osha.gov/pls/imis/sic_manual.html For SIC Code searches (category of businesses)

Census Bureau NAICS website	North American Industry Classification System (NAICS) is the standard used by Federal statistical agencies in classifying businesses (to replace the SIC system) http://www.census.gov/eos/www/naics/
ThomasReuters	http://thomsonreuters.com/ Useful for company research
RUL Industry Research Guide	This guide provides links to useful tables from the U.S. Census and other free web sources. http://libguides.rutgers.edu/industries
Ten Steps to Industry Intelligence, developed at the University of Florida Libraries	http://businesslibrary.uflib.ufl.edu/industryresearch This provides a good basic strategy for industry research and describes a variety of subscription and free sources.
Company, Industry & Career tutorial from Harvard's Baker Library	A great <i>starting place</i> for company, industry and career research; this guide points to the best resources available to the HBS community. http://www.library.hbs.edu/guides/company-industry-and-career-research.html
Industry Analysis Guide -- from Kennedy Library at Cal Poly has explanations/links to industry codes	http://libguides.calpoly.edu/content.php?pid=38437&sid=282283
Industry Information Center developed by the University of Florida Libraries,	http://businesslibrary.uflib.ufl.edu/industry Offers links to subscription databases on left, and on right are links to free and partly free web sources.
Industry Information Guide from UC Berkeley's business library	http://www.lib.berkeley.edu/BUSI/bbg8.html Provides detailed list of subscription & web sources
International Trade Association's Office of Industry Analysis (US Department of Commerce)	http://www.trade.gov/mas/ian/index.asp Key government source (Department of Commerce) for past and current trade and industry data.
U.S. Census Bureau American FactFinder	http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml
The Bureau of Economic Analysis (US Department of Commerce)	has key economic and some industry data. http://www.bea.gov/
Federal Reserve Economic DataBooks (Beige Book) This link provided here is for the 10 th district which includes Nebraska, you can go to the current Tenth District book or to Nebraska's book	http://www.kc.frb.org/research/indicatorsdata/regionaldatabook/index.cfm Databooks provide current economic indicators to monitor trends and allow for comparisons. Indicators include: Gross Domestic Product; inflation; employment by industry; county and state unemployment; personal income; home prices; housing indicators; manufacturing; oil, gas and coal production; agriculture; and exports. The link in Santa Clara's Curriculum if for a different district.
US Bureau of Labor Statistics	http://www.bls.gov/ Particularly useful for investigating an industry for employment purposes.
Hoover's Online	Not live Site
US Business Reporter	http://www.activemedia-guide.com/ Good web source for industry data, news & analysis
Business.com	http://www.business.com/ Good web source for industry data, news & analysis
Additional website recommended by Nebraska: Nebraska Department of Banking & Finance	http://www.ndbf.ne.gov/index.shtml This state agency has an enforcement unit and a customer service unit that you may contact if you have any issues with financial institutions or brokerage firms/securities businesses.
Week 2 Assignments & Answer Key	Not required in Nebraska's course.
Week 2 Quiz & Answers to self-test your knowledge, you do not need to turn in any results.	http://ifpmedia.org/onlinelearning/scclcd_smart_investing/quizzes/Smart%20Investing_Wk2Quiz&Ans_081212.pdf

Week 3 Reading	Investing in Bonds, Mutual Funds & Other Funds; Finding a Broker http://ifpmedia.org/onlinelearning/scclcd_smart_investing/Week3_reading.html
Bureau of the Public Debt (link in Week 3 is incorrect but redirects you)	http://www.fiscal.treasury.gov/ This is the primary site for U.S. public debt information; it is the biggest site for U.S. savings bonds, T-Bills, Treasury notes.
Investing in Bonds	http://www.investinginbonds.com/ Site has info on municipal, corporate, and Treasury bonds.
Bonds Online	http://www.bondsonline.com/ This site has yield curve tables in addition to basic bond information.
Other federal rules and regulations	http://www.sec.gov/about/laws.shtml Securities & Exchange Commission's page that links to laws governing the securities industry.
Invest Wisely: An introduction to Mutual Funds (SEC)	http://www.sec.gov/investor/pubs/inwsmf.htm A tutorial from the SEC. Nice info about things to know about Mutual funds.
Smart Investing: Mutual Funds (FINRA)	http://www.finra.org/Investors/SmartInvesting/ChoosingInvestments/MutualFunds/index.htm
Lipper Fund/Market Insight Reports: These reports allow you to view trends within the equity and fixed income fund universes, via charts, graphs, and commentary.	http://www.lipperweb.com/Research/FundMarket.aspx Lipper FundMarket Insight Reports provide summaries and analysis of key economic and market events that shape fixed income and equity mutual fund performance trends.
Kiplinger Mutual Fund Guide (the link gets you to Kiplinger but not to the correct page) Better links are included to the right...	http://www.kiplinger.com/fronts/archive/tool/ The page of tools from tax maps to college comparisons to investing tools http://www.kiplinger.com/tool/investing/T041-S001-top-performing-mutual-funds/index.php This is the mutual funds performers tool link
The Street Authority (mutual fund information & valuable links)	http://web.streetauthority.com/links/mutual-funds.asp
FINRA Fund analyzer	The Fund Analyzer offers info and analysis on over 18,000 mutual funds, Exchange Traded Funds (ETFs) and Exchange Traded Notes (ETNs). It estimates the value of the funds and impact of fees and expenses & allows you the ability to look up fund fees & available discounts. http://apps.finra.org/fundanalyzer/1/fa.aspx
iMoneyNet	http://www.imoney.net/ iMoneyNet provides money-market information and analysis regarding domestic and offshore money-market funds for investment of short-term cash.
Best and Worst Mutual Funds of 2011	http://www.bloomberg.com/markets/mutual-funds/top-funds/us/ Could not find similar article for 2013 but they do have a list of best funds for each major country.
Listing of other sources for mutual fund information	BAD link—ignore
Top 10 reasons to buy a mutual fund (on About.com)	http://mutualfunds.about.com/od/mutualfundbasics/a/top10funds.htm?mr=680
FINRA provides Overviews of these Funds	http://www.finra.org/Investors/InvestmentChoices/Bonds/SmartBondInvesting/Introduction/ (Introduction page with hot links to other pages about bond basics to yield & return, etc.)
Unit Investment funds (SEC)	http://www.sec.gov/answers/uit.htm
Closed-End Funds (SEC)	http://www.sec.gov/answers/mfclose.htm
Leveraged and Inverse ETFs: Specialized Products w/Extra Risks for Buy-and-Hold Investors (SEC)	http://www.sec.gov/investor/pubs/leveragedetfs-alert.htm
Hedging your bets (Hedge funds)	http://www.sec.gov/answers/hedge.htm
Yahoo! Finance Unit Investment Trusts Explained	http://finance.yahoo.com/funds/
Hedge Fund Resources	http://www.hedgefundmarketing.org/resources/
Closed-End Fund Association	http://www.cefa.com/

The ETF database (Exchange Traded Funds)	http://etfdb.com/
ETF Guide	http://www.etfguide.com/
ETF Trends	http://www.etftrends.com/ ETFtrends.com: Site's writers, editors, & financial experts bring readers the latest news, trends and insights from the world of exchange traded funds.
Web resources for the ETF investor (article from Wall Street Journal that discusses web resources like those above.)	http://online.wsj.com/news/articles/SB10001424052970203440104574407004162933812?mg=reno64-wsj&url=http%3A%2F%2Fonline.wsj.com%2Farticle%2FSB10001424052970203440104574407004162933812.html
Goldberg's Picks: The 5 Best Exchange-Traded Funds for 2011 (couldn't find similar 2013 article)	http://www.kiplinger.com/article/investing/T022-C007-S001-goldbergs-picks-the-5-best-exchange-traded-funds.html
What to Expect When You Open a Brokerage Account (FINRA)	http://www.finra.org/Investors/SmartInvesting/GettingStarted/OpeningaBrokerageAccount/index.htm
Selecting Investment Professionals (FINRA)	http://www.finra.org/Investors/SmartInvesting/GettingStarted/SelectingInvestmentProfessional/index.htm
FINRA BrokerCheck [®] - (free tool to help investors research registered firms & brokers (FINRA)	http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/index.htm
Avoid Investment Fraud (FINRA)	http://www.finra.org/Investors/ProtectYourself/AvoidInvestmentFraud/index.htm
How to choose the right brokerage (Article on MSN Money)	http://money.msn.com/stock-broker-guided/how-to-choose-the-right-brokerage-liz-weston
Choosing a Broker (Yahoo Finance article)	http://finance.yahoo.com/education/choosing_a_broker/article/101160/Choosing_a_Broker
Financial Planners Association	http://www.fpanet.org/professionals/Connect/Chapters/
"Reaching Out" article Financial Advisor Magazine	http://www.fa-mag.com/news/reaching-out-6018.html
EARN(Not applicable for Nebraska)	A program not applicable to Nebraskans.
National Association of Personal Financial Advisors in partnership with Kiplinger's, schedules free advice days.	I emailed NAPFA. The free advice day is February 20, 2014. I emailed the libraries on 2/18 with additional ones quarterly. You can go to their site to view the advice provided the last time it was held.
The Financial Planners Association (FPA) sponsors annual Financial Planning Days , providing "free one-on-one counseling and classroom-style educational presentations addressing key personal finance topics." No business cards are exchanged and businesses agree not to call the individual afterwards.	Four national non-profit organizations – Certified Financial Planner Board of Standards, Inc. [®] , Financial Planning Association [®] , the Foundation for Financial Planning, and the U.S. Conference of Mayors – joined forces to offer the Financial Planning Days initiative. This program is designed to bring in financial planners to assist Americans in need of financial guidance through a series of free Financial Planning Day events. I didn't see any Nebraska ones in 2013 but it looks like a cool idea. http://www.financialplanningdays.org/content/aboutfpd.aspx
Week 3 Assignments & Answer Key	Not required in Nebraska's course.
Week 3 Quiz & Answers to self-test your knowledge--no need to report.	http://ifpmedia.org/onlinelearning/scclcd_smart_investing/quizzes/Smart%20Investing_Wk3Quiz&Ans_081212.pdf

Week 4 Reading	Building Wealth for the Future http://ifpmedia.org/onlinelearning/scclid_smart_investing/Week4_reading.html
Tutorials related to retirement (FINRA)	http://www.finra.org/Investors/SmartInvesting/Retirement/ (includes 401K Investing, Smart Tips for Spotting Retirement Scams, etc)
Retirement Calculator (FINRA)	http://apps.finra.org/Investor_Information/Calculators/1/Retirement_Calc.aspx Use this calculator to plan your investing strategy so that you will have enough \$ to see you through your retirement years
Retirement Planning (AARP)	Lots of information from Social Security to taxes, etc. http://www.aarp.org/work/retirement-planning/
Retirement Calculator (AARP's)	http://www.aarp.org/work/retirement-planning/retirement_calculator/
Taking the Mystery out of Retirement Planning (US Dept of Labor) (Libraries can order 50 which is the maximum per request)	http://www.dol.gov/ebsa/Publications/nearretirement.html On-line version with chapters & interactive worksheets or you can download the fully illustrated 62-page PDF or call 1-866-444-3272 to order copies.
Top 10 Ways to Prepare for Retirement (US Dept of Labor)	http://www.dol.gov/ebsa/publications/10_ways_to_prepare.html Good info plus links to publications
The Employee Retirement Income Security Act (ERISA) (US Dept of Labor)	http://www.dol.gov/compliance/laws/comp-erisa.htm The Employee Retirement Income Security Act of 1974 is a federal law that sets minimum standards for pension plans in private industry. It does not require employers to establish a pension plan but it requires those who do establish plans must meet certain minimum standards.
Planning for Retirement (smartaboutmoney.org) http://www.smartaboutmoney.org/Portals/0/ResourceCenter/40MoneyManagementTips.pdf This is a link to 40 money management tips every college student should know	http://www.smartaboutmoney.org/LifeEventsFinancialDecisions/MajorLifeEvents/PlanningforRetirement/tabid/358/Default.aspx Smart About Money or SAM, is a program of the National Endowment for Financial Education (NEFE) a nonprofit dedicated to inspiring empowered financial decision making. SAM is a free, unbiased resource where you can find articles, resources, calculators and tips to help you manage your money.
Guidebook to Help Late Savers Prepare for Retirement	http://ifpmedia.org/onlinelearning/scclid_smart_investing/guidebook_late_savers_retirement.pdf (53-page PDF (2006) entitled "Guidebook to Help Late Savers Prepare for retirement.
Center for Retirement Research at Boston College	http://crr.bc.edu/ CRR@BC maintains a website with links to research, reports, and data sources on retirement issues.
Guide to Retirement & Pensions	Univ. of Louisville (KY) NO LONGER AVAILABLE
Bob Carlson's Retirement Watch	http://www.retirementwatch.com/ Bob's website and newsletter provides much information and practical advice on retirement and estate planning. Some information free—some through a paid subscription
Smart Investing for Retirement Section (Santa Clara's website that refers to their library's resources)	http://www.sccl.org/research/business-1/business/smart-investing/smart-investing-for-retirement
SCCLD Smart Investing Portal	http://www.sccl.org/research/business-1/business/smart-investing Portal on Santa Clara County's website w/links to financial literacy features
Guide to Insurance (RUSA—American Library Association)	http://brass.libguides.com/insuranceresources Information, terms, & guides on insurance
Guide to Insurance Associations News & Data Websites (RUSA—American Library Assoc.)	http://brass.libguides.com/insurancesites links to insurance associations & organizations
Resources on Insurance & Annuities (FINRA)	http://www.finra.org/Investors/InvestmentChoices/AnnuitiesInsurance/ Summaries under the following titles: Seniors Beware: What You Should Know About Life Settlements; Variable Annuities: Beyond the Hard Sell; Equity-Indexed Annuities—A Complex Choice; Should You Exchange Your Life Insurance Policy?; Should you exchange your variable Annuity?

Pathfinder on Best of the Web resources on insurance (New York Public Library website)	http://www.nypl.org/weblinks/1874 Some of the links are New York specific and others are national links
California Department of Insurance Website	http://www.doi.nebraska.gov/ Here is the link for Nebraska Department of Insurance. You can do company/agent searches, file a complaint, or call the Consumer Affairs Hotline
Megalaw's Guide to California Insurance Law	Could not find similar Guide for Nebraska
Get Smart about Insurance (Nat'l Assc. of Insurance Commissioners)	http://www.insureuonline.org/insureu_library.htm Consumer resources & guides with information about what to look for in various kinds of insurance policies. (some labeled—not for reprint)
Resources on annuities & Insurance (FINRA)	http://www.finra.org/Investors/InvestmentChoices/AnnuitiesInsurance/ Topics include: Seniors Beware: what you should know about life settlements; Variable Annuities: Beyond the hard sell; Equity-Indexed Annuities-A Complex choice; Should you Exchange your Life Insurance Policy?; Should you Exchange Your Variable Annuity?
All About REITs (Real Estate Investment Trust) Link takes you to reit.com page that is no longer there—once there click on REIT 101 tab:	http://www.reit.com/REIT101/WhatisaREIT.aspx A REIT is a type of real estate company modeled after mutual funds that anyone can invest in. REITs may invest in the properties themselves or they may invest in mortgages or mortgage securities tied to the properties, helping to finance the properties and generating interest income
Guide to Real Estate (Northwestern University Library)	http://libguides.northwestern.edu/content.php?pid=18459&sid=134589 Links to National Real estate associations/organizations
Guide to Real Estate (RUSA—American Library Assoc.)	http://brass.libguides.com/realestate Links to Government Housing related websites
S&P/ Case-Shiller Home Price Indices	http://www.spindices.com/index-family/real-estate/sp-case-shiller The S&P/Case-Shiller Home Price Indices are the leading measures of U.S. residential real estate prices, tracking changes in the value of residential real estate both nationally as well as in 20 metropolitan regions
Housing Topics Page (U.S. Census)	http://www.census.gov/housing/ Housing stats that can be found on US Census from vacancies to rentals
FDIC Regional Economic Conditions Page	http://www2.fdic.gov/RECON/ReconInternet/Index Useful economic & housing info that can be found by state, county or city.—some pretty cool stuff
Market Reports (NAIOP—Commercial Real Estate Development Association)	http://www.naiop.org/# Market Reports doesn't appear to be on their website any longer
Before investing in rental properties, familiarize yourself with laws & regulations about landlord/tenants	http://www.legalaidofnebraska.com/files/Landlord%20and%20Tenant%20handbook.pdf Landlord & Tenant Handbook Written by Legal Aid of Nebraska
Internal Revenue Service IRS website	http://www.irs.gov/ This is the go-to site for forms and for tax information targeted to individuals, businesses, non-profits, government entities, and administrators of retirement plans.
California Franchise Tax Board	Not applicable to Nebraska.
California Tax Service Center	http://www.revenue.nebraska.gov/ Nebraska Tax forms & information
AARP Taxes Web Page	http://www.aarp.org/money/taxes/ Articles concerning taxes, refunds, audits, tips, scams, refunds, etc.
TaxTopics.net	http://taxtopics.net/ a guide to tax web resources maintained by Alan Kalman, provides an extensive index to federal, California, and international tax topics, forms, publications, and news.
Accounting & Taxation (RUSA—American Library Association)	http://brass.libguides.com/accounting
Selected Core Resources—Taxation (RUSA—American Library Assoc.)	http://brass.libguides.com/content.php?pid=118193&sid=1018946
Legal Resources (Berkeley Public Library)	http://berkeleypubliclibrary.libguides.com/content.php?pid=172084&sid=1580260 Research guide created by the Berkeley Public Library

Contact information (IRS)—Free Tax Return Preparation for you by Volunteers -- I also included a link for volunteers through AARP Both have location locators from your zip	http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers http://www.aarp.org/applications/VMISLocator/searchTaxAideLocations.action
Nolo Press	http://www.nolo.com/legal-encyclopedia/taxes Nolo's site features do-it-yourself guides and software making it one of the Internet's leading legal websites—to include self-help books on taxes, articles on filing tax returns, reducing tax liability & avoiding/preparing for audits
California CPA Ed. Foundation Nebraska Society of Certified Public Accountants	http://www.nescpa.org/
Directory of Members Search for Licensed CPAs at Nebraska Board of Public Accountancy	http://www.nbpa.ne.gov/search/
Websites related to Nebraska's College Savings/529 Plan: Nebraska Educational Savings Trust--NEST (Nebraska's 529 plan) Link to 2.58 minute story on 10/11 about how to Save for College in Nebraska using NEST	Additional Websites recommended by Nebraska for Nebraskans: https://www.nest529direct.com/ http://www.1011now.com/backtoschoolparty/headlines/Saving-For-College-with-NEST--220347311.html http://www.treasurer.org/documents/cs/trustTree.pdf
Week 4 Assignments & Answer Key	Not required in Nebraska's course.
Week 4 Quiz & Answers to self-test your knowledge, you do not need to turn in any results.	http://ifpmedia.org/onlinelearning/scclld_smart_investing/quizzes/Smart%20Investing_Wk4Quiz&Ans_081212.pdf
Acknowledgments for Santa Clara's Curriculum	http://ifpmedia.org/onlinelearning/scclld_smart_investing/acknowledgments.html

Additional Links recommended by Nebraska: The following are not part of the librarian resource curriculum but they could be “fun activities” that could be held in the library during Money Smart Week are at other times to promote financial literacy.

Curious Behaviors that can Ruin your Retirement – Center for Financial Literacy at Boston College		http://squaredawayblog.bc.edu/curious/ this is an interactive video that asks the viewer (solo or in groups) that talks about choices when thinking about things to do to prepare for retirement. It's fun and interesting and only take about 15 minutes
Target Your Retirement – Center for Financial Literacy at Boston College		http://crr.bc.edu/special-projects/interactive-tools/target-your-retirement/ this is an interactive program that helps near retirees develop a reasonable plan for maintaining their standard of living in retirement. With user inputs such as home equity, savings, age, etc, you can see how controlling your spending (saving each month), working longer, and taping home equity will help you meet your goals. If you do this in a group, you want to enter fictitious information but you can email the link to their home so they can play with the tool at home.