

Finances-related Resources

Section 1: Banks vs. Credit Unions and Banking vs. Checking Accounts

Credit Smart Español

<http://www.freddiemac.com/creditsmartespanol/>

Source: FreddieMac

“Your Credit, Your Home, and Your Future” is a bilingual pdf document available free for download and print excerpted from CreditSmart Español. It is a guide to better credit, money management and responsible homeownership with financial planning worksheets and hands-on activities.

Financial Literacy Resources

<http://www.hud.gov/offices/hsg/mfh/nmw/consortia/consortiafinancialliteracy.cfm>

Source: U.S. Department of Housing and Urban Development/Homes and Communities

This site offers links to resources/curricula on financial literacy—much of which is in Spanish, too. The site is also available in Spanish

Hands on Banking Program

<http://www.elfuturoentusmanos.org/es/>

Source: Wells Fargo

Whether you want to build your credit, your investments, or your own small business; invest in the market, a home, or higher education; shop for a loan, buy a car, or open your first bank accounts, the Hands on Banking program offers all the basic money tools, skills, and information you need. In addition, there are helpful tips for talking to your kids (or your parents) about money, suggestions for seniors, fun quizzes and scenarios to test your judgment, helpful links, handy reference articles, and an expanded glossary of financial terms. The site is completely available in Spanish.

Section 2: Basic Requirements for Opening Accounts

AWARE Program

<http://www.autofinancing101.org/spanish/>

Source: American Financial Services Association and other companies

Americans Well-informed on Automobile Retailing Economics is designed to educate consumers about auto financing. The group aims to ensure that potential buyers of new and used autos have the tools and resources they need to successfully navigate the auto financing process.

Practical Money Skills for Life

<http://www.practicalmoneyskills.com/spanish/>

Source: VISA

This site is designed to teach practical money skills for life and is available in two sections on the Spanish site—home and at school. There are interactive games for children on the site that teach financial skills-in English and Spanish.

Money Smart Training Program

http://www.fdic.gov/consumers/consumer/moneysmart/overview_program.html#tyc

Source: FDIC

The Money Smart Program is a 10 module training program to help adults outside the financial mainstream enhance their money skills and create positive banking relationships. The instructor-led version of Money Smart is for those who plan to teach financial education to others in English, Spanish, Chinese, Korean, Vietnamese, or Russian. A version for the visually impaired is also available. The CBI version enables individuals to complete Money Smart at their own pace on a computer in English or Spanish. The CBI is available online or can be ordered on CD-ROM.

Section 3: Credit and Bill Paying and How to Write Checks

How to Write a Check

<http://www.thebeehive.org/es/money/como-escribir-un-cheque>

Source: The Beehive en español

This is an online power point presentation in Spanish showing the steps to writing a personal check. This site has other financial literacy resources in Spanish including a “Manual para superar la crisis economico” and a “Pregúntale al experto” feature.

Money-Wise

<http://www.money-wise.org/>

Source: Consumer Action and CapitalOne

MoneyWi\$e, a national financial literacy partnership of Consumer Action and Capital One, is the first program of its kind to combine free, multilingual financial education materials, curricula and teaching aids with regional meetings and roundtables to train community-based organization staff so that consumers at all income levels and walks of life can be reached.

Building a Better Future Curriculum

<http://www.latinoccu.org/en/education/financial-education-materials>

Source: Cooperativa Latino Credit Union

With the support of the National Endowment for Financial Education—NEFE, the Credit Union has developed a bilingual curriculum that can be used by organizations and English as a Second Language (ESL) teachers to teach basic money management

concepts. There are two versions, one for students and one for teachers. The information is organized in six chapters that deal with the following themes: savings and checking accounts, budgets, credit history, car purchases, home purchases, and income taxes. Currently, copies of these chapters can be downloaded in Spanish. (You will need Adobe Acrobat PDF Reader. You can download it for free.)

General links of interest:

MyMoney.gov

<http://www.mymoney.gov/Espanol/default.shtml>

Source: Federal Commission on Financial Education

MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. Whether you are planning to buy a home, balancing your checkbook, or investing in your 401k, the resources on MyMoney.gov can help you do it better. Throughout the site, you will find important information from 20 federal agencies government wide. Everything on the site is also available in Spanish.

Hispanic Outreach Financial Education Program

http://www.fdic.gov/consumers/community/sp_outreachsp/index.html

Source: FDIC

FDIC launched a Hispanic Outreach Financial Education Program intended to reach "unbanked" persons with little or no banking experience. Of the 40 million Hispanics residing in the U.S., almost one-half do not have a bank account, such as a savings or checking account, which is a basic starting point in financial management and wealth-building for American families.