

Annotated Bibliography for Financial Education Materials

August 2007



**NEIGHBORWORKS® AMERICA,
THE NEIGHBORWORKS® NETWORK AND
THE NEIGHBORWORKS® CAMPAIGN FOR HOME OWNERSHIP**

NeighborWorks® America was established by an act of Congress in 1978 (Public Law 95-557). A primary objective of NeighborWorks® America is to increase the capacity of local community-based organizations to revitalize their communities, particularly by expanding and improving housing opportunities.

These local organizations, known as NeighborWorks® organizations, are independent, resident-led, nonprofit partnerships that include business leaders and government officials. Together they make up the NeighborWorks® network.

The NeighborWorks® Campaign for Home Ownership is the largest national initiative of its kind: a joint effort by private industry and government working with community-based NeighborWorks® organizations to bring more families into home ownership. NeighborWorks® organizations participating in the campaign use the NeighborWorks® Full-Cycle LendingSM system. Under this system, prepurchase education, innovative loan products and early-intervention delinquency counseling are combined into a system that helps create successful homebuyers who take charge of their neighborhoods as well as their homes.

This publication, *Annotated Bibliography for Financial Education Materials*, was written by Christi Baker, Chrysalis Consulting Group. The second edition was edited by Ann DiPetta, Doug Dylla, Christi Baker, Sheila Squier and Amy Christian. The third edition was edited by Marna Schwartz and Christi Baker. This publication may be reprinted with permission.

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INTRODUCTION

Financial education is a critical need, for both consumers and communities. For consumers, financial education is the key to building wealth—regardless of their incomes. For communities, financial education programs can help promote stronger and more stable neighborhoods—where residents are more resistant to downturns in the economy and other financial threats.

The U.S. financial system is not only complex but also laden with institutional barriers and potential pitfalls. Over the years, access to legitimate financial institutions and credit in low-income neighborhoods has become more and more difficult. Local bank branches have been replaced by expensive fringe banking outlets, such as check-cashing stores, payday loan outlets and pawn shops. Moreover, some residents face cultural or language barriers that prevent them from fully accessing suitable financial services. Other dangers include consumer scams and schemes, as well as predatory lending practices—high-cost loans that strip away the wealth and assets families may have accumulated.

Financial education can help families become more aware of common pitfalls and thus avoid them. It can also help them to learn the financial management and planning skills needed to make the most of their income, savings and assets.

The need for broad financial education services has been recognized by many and has led to an increase in the number of organizations developing and delivering financial education. Many curricula are in circulation around the country, being used by Cooperative Extension and education organizations; government agencies; consumer, nonprofit and community organizations; and private financial institutions and credit agencies.

This guide is designed to assist NeighborWorks® organizations that are developing or supplementing a financial fitness program. It includes a list of financial education curricula as well as other asset-building programs and supportive organizations, literature and Web sites. It is meant to help organizations build their financial education programs with the most useful and up-to-date financial literacy materials and information.

Since 2002, the landscape of financial education materials has changed dramatically. A few curricula that were published by local community-based organizations are no longer available. Meanwhile, a number of new curricula from financial institutions, cooperative extension services and national nonprofit organizations have been released. What is most striking about today's financial education materials is that they are much more Web-oriented than they were five years ago. The majority of curricula can be downloaded from the Internet and include interactive games that are available online. In addition, a plethora of supplemental financial education materials is available online through cooperative extension services, national nonprofit organizations and federal government agencies.

MAJOR CURRICULA

ABCs of Credit Card Finance: Essential Facts for Students

Center for Student Credit Card Education

www.cscce.com

P.O. Box 18, Burlingame, CA 94011-0018; tel. (650) 347-3327; fax (650) 585-9477;

ccarolan@cscce.com



This curriculum was created to improve credit card literacy for college-bound students. Topics cover budgeting and credit card basics in eight lessons, from credit card costs and selecting the best credit card to credit card do's and don'ts, credit reports and more. The curriculum package includes a student workbook, trainer's guide, a PowerPoint presentation, bulletins and a DVD. Free.

All My Money: A Financial Management Curriculum for Persons Working With Limited Resource Audiences

Consumer and Family Economics, University of Illinois Extension

www.ace.uiuc.edu/cfe/mymoney/index.html

Information Technology and Communication Services, University of Illinois; tel. (800) 345-6087; fax (217) 333-3917; acespubs@uiuc.edu (publication order number: ACE3-ab)

This "train-the-trainer" curriculum set is designed to assist staff and volunteers in community-based organizations who work with limited-resource clientele. Each of the eight lessons can be used alone or taught as part of the series that totals up to 20 hours of training. The lessons cover making spending choices, budgeting, understanding credit, handling credit problems, building consumer skills, taking consumer action and managing a checking account. The research-based curriculum features hands-on and experiential learning and is organized in an easy-to-use format. The kit contains a 40-page trainer's manual, lesson planning guides, handout masters, checklists, background information, evaluation instruments and other teaching materials for hands-on activities. \$100 plus shipping. Participant materials are also available in Spanish in the *Todo Mi Dinero* supplement: \$55 plus shipping.

Banking on Our Future

Operation HOPE

www.bankingonourfuture.org

707 Wilshire Blvd., 30th Floor, Los Angeles, CA 90017; tel. (877) 592-4673; fax (213) 484-7511;

emily.ausbrook@operationhope.org



This online financial literacy program has four modules for grades four through 12. It is designed to teach students about the basics of banking and credit unions, checking and savings accounts, insurance, credit and investments. This fun program is an interactive online game with audio and video that includes problem-solving activities. It focuses on engaging urban and underserved youth communities and is designed to be taught by volunteer HOPE Corp mentors but can be accessed by anyone through a login. Only available as an online tutorial. Free.

The Basics of Saving and Investing: Investor Education 2020

Investor Protection Trust

www.investorprotection.org

919 18th St. N.W., Suite 300, Washington, D.C. 20006-5517; iptinfo@investorprotection.org



This teaching guide on investor education and protection was developed for high school teachers, but its content lends itself to all kinds of investor education and protection initiatives. The focus on investing and the inclusion of an entire unit on investor protection makes the guide unique among the financial education curricula available today. The guide is divided into four units—Getting Started, Introduction to Financial Markets, Making a Financial/Investment Plan and Investment Fraud—plus an appendix. Free.

Building Blocks to Financial Success

Women's Opportunity Resources Center (WORC)

www.worcfinancial.com

2010 Chestnut St., Philadelphia, PA 19103; tel. (215) 564-5500; fax (215) 564-0933; fsamgr@worc-pa.com



This online financial literacy curriculum offers seven classes on Savings and Money Management, Debt and Credit Management, Banking Products, Loan and Grant Options, Taxes, Investing and Insurance. *Building Blocks* is designed to be used in conjunction with WORC's Family Savings Account Program as well as other training programs for low-income individuals to help them become self-sufficient and grow their assets. Counselors communicate online with participants to give participants feedback on their exercises and questions. Participants can communicate with one another through the program's Community Board. There is a range of fees depending on needs, from \$40 for an individual user to a \$500 annual fee for an agency.

Building a Financial Future: A Financial Education Program for English as Second Language Classes

Latino Community Credit Union

www.cooperativalatina.org

201 W. Main St., Durham, NC 27701; tel. (919) 688-9270; info@cooperativalatina.org



This program can be used to help newly arrived immigrants understand the financial system in the United States and feel more comfortable using financial institutions and planning their financial future. The curriculum includes teacher and student materials in English and Spanish. The Spanish and ESL versions include six units on the following topics: how to use a financial institution, how to increase savings and write a budget, how to use credit, how to buy a car, how to buy a house, and introduction to taxes. The teacher's edition includes an evaluation component and list of resources. Free download, or \$5 for shipping and handling for one full set.

Building Native Communities: Financial Skills for Families

Fannie Mae Foundation

www.fanniemaefoundation.org

3900 Wisconsin Avenue N.W., Washington, D.C. 20016-2892; tel. (202) 752-7000

A decorative badge with a scalloped border and a drop shadow, containing the word "New" in a simple font.

Created by the Fannie Mae Foundation and First Nations Development Institute, this curriculum is a unique tool to help Native people build on their own knowledge and develop personal finance skills while embracing Native traditions and values. The curriculum includes an instructor's guide and participant workbook. It provides 18 hours of training, including six sessions on Building a Healthy Economy, Developing a Spending Plan, Working With Checking and Savings Accounts, Understanding Credit and Your Credit Reports, and How to Access Credit. A glossary of terms, certificate of completion and evaluation form are also included. Free download.

Building Wealth: A Beginner's Guide to Securing Your Financial Future

Federal Reserve Bank of Dallas

www.dallasfed.org/ca/wealth/index.cfm

Community Affairs Office, 2200 N. Pearl St., Dallas, TX 75201; tel. (800) 333-4460 x5377; fax (214) 922-5268

A decorative badge with a scalloped border and a drop shadow, containing the word "New" in a simple font.

This curriculum includes print and interactive online versions of basic financial management and planning for youth or adults. There is an overview of personal wealth building strategies, goal setting, budgeting, saving, investing, managing debt and understanding credit reports. The online interactive version engages users with cartoon-like characters and is available for both PC and MAC users. Topics are broken down into five categories: wealth creation, budget to save, save and invest, take control of debt, and protect your wealth. Each lesson includes interactive activities. The print version covers similar materials with worksheets and includes glossary and resource guide. 39 pages. Both print and online interactive versions are available in Spanish and English. Free.

Credit Smart

Freddie Mac

www.freddiemac.com/creditsmart/home.html

8200 Jones Branch Drive, Mclean, VA 22102-3107; tel. (800) 373-3343

This curriculum was designed to help consumers obtain the knowledge and skills necessary to manage their finances and positively impact their credit. The 12 modules cover the importance of credit, financial goal setting, money management, maintaining credit, banking services, credit scoring, restoring credit, avoiding credit traps, planning for the future, thinking like a lender, becoming a homeowner and preserving home ownership. A trainer's guide is also available. The curriculum is available in Spanish, Chinese, Korean and Vietnamese. The curriculum is available for free online.

Credit When Credit Is Due

The Institute of Consumer Financial Education

www.financial-education-icfe.org

P.O. Box 34070, San Diego, CA 92163; tel. (619) 239-1401



This 12-lesson curriculum is designed to help individuals gain a better knowledge of money issues and responsibilities related to credit. The program is a self-study curriculum, with pass/fail tests following each lesson. The lessons included are The Facts of Life, Living on the Edge, To Borrow or Not to Borrow, So You Have Decided to Borrow Money, The Terms of the Deal, Auto Loans and Leases, Home Sweet Home, Credit Cards and Other Loans, You've Got Trouble When, When You Fall Behind, Bankruptcy, and Building and Rebuilding Credit. Students who successfully complete the course are registered in a national database that provides special considerations and discounts from participating utility companies, real estate brokers and mortgage companies. \$50 plus shipping and handling.

Dollar \$ense

Central Vermont Community Action Council

www.cvcac.org

195 US Route 302-Berlin, Barre, VT 056411; tel. (802) 479-1053; fax (802) 479-5353;

mdougherty@cvcac.org

This eight-step program includes a facilitator's guide and participant workbooks. The workshop series covers goal setting, financial planning, savings tools and challenges, credit, taxes and investing, asset ownership and next steps. The facilitator's guide contains goals for the series, chapter-by-chapter instructions, materials lists, objectives and handouts. \$100 for facilitator's guide and \$20 per workbook.

Dollar Works: An Educational Package to Teach the ABC's of Economic Literacy

University of Minnesota Extension Service

www.extension.umn.edu

Extension Distribution Center, 405 Coffey Hall, 1420 Eckles Ave, St. Paul, MN 55108-6068; tel.

(800) 876-8636; fax (612) 625-6281; shopextension@umn.edu



This educational package has 11 teaching units on the basic elements of economic literacy. The program is designed to teach newly employed people in transition from welfare to work how to manage new earnings and take control of personal or family finances. The flexible, independent modules cover measuring money skills, setting money goals, making choice about money, teaching children about cash, making a spending and savings plan, managing a spending and savings plan, reading a paycheck, using credit wisely and getting out of debt. The package contains a teaching guide with training tips, handout masters on a CD, participant folders and an evaluation component. Updated versions of individual handouts are available online in a PDF format. The curriculum is available in English and Spanish. \$5.

Economic Empowerment Curriculum

Women's Institute for Housing and Economic Development

www.wihed.org

14 Beacon St., Suite 608, Boston, MA 02108; tel. (617) 367-0520 x17; dpond@wined.org

This program consists of a “training for trainers” certification program, a trainer’s guide and a curriculum for students. Its five sessions are designed to increase low-income women’s control over economic events in their lives and understanding of their relation to the local economy. It provides a “reality check” of the income needed to maintain a decent standard of living and brainstorming explorations about one’s skills and preferences to determine a long-term career path. Tools to assess personal budget needs, build awareness of financial concepts and plan for personal economic development are included in the highly participatory curriculum that builds on participants’ life experiences and knowledge. The trainers’ guide comes with activities, objectives, teaching notes and resource lists. The curriculum includes five modules on career planning, budgeting, banking, taxes and credit. 150 pages. Available online in Spanish and English. Free.

Financial Decisions for Life Events

The Financial Planning Association and National Endowment for Financial Education

www.fpanet.org/public/tools/lifeevents/jobs.html

4100 E. Mississippi Ave., Denver, CO 80246-3053; tel. (800) 322-4237; fax (303) 759-0749

This online financial education program helps individuals learn how to financially prepare for major life events. Tips for buying a home, getting married, planning for divorce, saving for retirement and planning estates are included in the program’s 16 modules. Free.

Financial Education Curriculum

Citigroup

www.financialeducation.citigroup.com

1101 Pennsylvania Ave. N.W., Suite 1000; Washington, D.C. 20004; tel. (212) 559-9762;

financialeducation@citigroup.com



This curriculum includes online modules for children, teens and adults. Each module is further divided by age group with age-appropriate lessons. There are four modules for children and teens and seven modules for adults. Starting as young as kindergarten, the curriculum teaches children about the meaning and value of money. For adults, the sections cover information on basic banking services, financial planning, investing and credit. All sessions include lesson plans, interactive lessons and tips for facilitators. The Web site contains additional resources, a glossary and online calculators. Free.

Financial Empowerment Curriculum

The Allstate Foundation

www.allstate.com

2775 Sanders Road, Suite F4, Northbrook, IL 60062-6127; tel. (847) 402-5502



This curriculum includes financial tools and information that will enable survivors of domestic violence to fully understand their financial circumstances and engage in short- and long-term planning to accomplish personal goals. The curriculum's five workbooks are designed to be used in a variety of local settings: emergency shelters, temporary housing units and nonresidential programs that serve populations at high risk for domestic violence. Survivors learn how to make budgets, open bank accounts, establish credit and qualify for mortgages. Free.

Financial Literacy Manual

National Community Reinvestment Coalition

www.ncrc.org

727 15th St., NW, Suite 900, Washington, D.C. 20005; tel. (202) 628-8866; fax (202) 628-9800; aalbright@ncrc.org

This manual is designed to bring low- and moderate-income individuals into the economic mainstream and includes resource materials in English, Spanish and other languages. Its 10 modules, some with multiple parts, consist of money flow and asset creation, basic banking, electronic payment of government benefits, credit and debt management, budgeting and goal setting, transition from benefit income to employment income, avoiding predatory lending, insurance and investing, home ownership preparation, and small business and economic development. The curriculum includes an instructor's guide, participant workbooks and activities. Cost depends on number of items ordered, \$70 to \$120.



Financial Literacy Training for High School Students

Southern New Hampshire University and the National Association of Securities Dealers Education Foundation

www.snhu.edu

2500 N. River Road, Manchester, NH 03106; tel. (800) 668-1249; info@snhu.edu

This specialized financial literacy curriculum was developed for use in teaching young adults. The curriculum covers eight related financial literacy topics, with each module including extensive hands-on Internet applications. Although the module topics are related, each module is independent of the others. Topics include Asset Allocation and Security Selection; Creating and Monitoring a Diversified Stock Portfolio; Internet Resources for Bond, Bond Mutual Fund and Exchange Trade Fund Investors; Investing for Retirement; Investing in Equity Mutual Funds; Personal Financial Statements; Portfolio and Risk Management; and Selecting a Financial Advisor. Free.

Financial Peace for the Next Generation

Dave Ramsey's Youth Resources

www.daveramsey.com

The Lampo Group, 1749 Mallory Lane, Suite 110, Brentwood, TN 37027; tel. (800) 781-8914 or (888) 227-3223; fax (615) 371-5007; youth@daveramsey.com



Designed by teachers for teachers, this curriculum is geared toward high school seniors and college students, but can be adapted for students in lower grades, to help them make sound financial decisions for life. Content covered in the 12 chapters includes income, money management, spending and credit, and saving and investing. The full curriculum package contains a teacher's guide CD-ROM with lesson plans, activities, tests, answer keys and syllabi; DVDs of video lessons and bonus materials; audio CD with clips from the "The Dave Ramsey Show;" and student workbooks with financial forms, recent statistics and a glossary of key terms. \$499.99 for complete package. Some components are sold separately.

Financing Your Future

National Council of Economic Education (NCEE)

www.ncee.net

1140 Avenue of the Americas, New York, NY 10036; tel. (212) 730-7007 or 1(800) 338-1192; fax (212) 730-1793; econed@ncee.net



Designed for high school age students, this curriculum gives youth a solid grounding in key personal finance concepts. There are five video segments and 15 in-class activities (three for each video segment). The five themes covered are Get a Financial Life, Get Smart: Decisions Have Consequences, Get Banked! The Banking Advantage, and Get the Credit You Deserve. The DVDs also include lesson plans, glossary of terms and test questions. There is also a companion Web site, www.financingyourfuture.ncee.net, which includes other supplemental materials. \$99.95 plus shipping and handling. NCEE also has other financial literacy materials for other grade levels or interests.

Finding Paths to Prosperity

Corporation for Enterprise Development

www.cfed.org

777 N. Capitol St. N.E., Suite 800, Washington, D.C. 20002; tel. (202) 408-9788; fax (202) 408-9793; jjones@cfed.org

This curriculum is a practical tool to help Individual Development Account (IDA) programs create financial literacy education programs. The curriculum includes a facilitator's guide, CD ROM and workbooks for class participants. The facilitator's guide provides 10 session outlines as well as information about developing effective training sessions, using participatory training techniques, adapting materials for low-literacy audiences and other tips. The CD ROM offers customizable handouts, visual aids and supportive materials. The participant workbook contains practical information on money management and financial planning, setting goals, planning for life's events, addressing attitudes about money, developing spending plans, repairing credit and saving and

OTHER ASSET-SPECIFIC RESOURCES

Home Ownership Education Resources

Fannie Mae Foundation

www.fanniemacfoundation.org

Although the Fannie Mae Foundation has ceased its day-to-day operations, Fannie Mae, the Foundation's sole funder, has consolidated its philanthropic initiatives into the Office of Community and Charitable Giving. Its Web site has links to education tools, training manuals, and housing-related periodicals, reports and census notes it previously published.

Fannie Mae

www.fanniemae.com

3900 Wisconsin Ave. N.W., Washington, D.C. 20016-2899; tel. (800) 732-6643 or (202) 752-7000

Fannie Mae works with mortgage lenders and others to help make the American Dream of home ownership a reality. Fannie Mae's Web sites include homepath.com, a resource that helps users find the Fannie Mae mortgage and lender that's right for them. Fannie Mae has developed a large array of innovative mortgage products, available through a nationwide network of Fannie Mae-approved lenders. Fannie Mae doesn't lend money directly to borrowers. Homepath.com also offers a number of tools, such as calculators, a glossary of terms, a list of organizations that provide counseling and a list of mortgage lenders.

Freddie Mac

www.freddiemac.com

8200 Jones Branch Drive, McLean, VA 22102; tel. (800) 373-3343 or (703) 903-2000

Freddie Mac is a shareholder-owned corporation dedicated to making the American dream of decent, accessible housing a reality. The Buying and Owning a Home section on the Web site includes an online guide to the home buying process in English and Spanish, financial calculators and tools, and a list of properties for sale.

Homeownership Preservation Foundation

www.995.hope

8400 Normandale Lake Blvd., Suite 250, Minneapolis, MN 55437; tel. (952) 857-8910



Through its 888-995-HOPE hotline, the Homeownership Preservation Foundation has a single mission: to help homeowners avoid foreclosure. It is an independent nonprofit that provides HUD-approved counselors dedicated to helping homeowners.

Mortgage Bankers Association of America (MBA)

www.mbaa.org

1919 Pennsylvania Ave. N.W., Washington, D.C. 20006; tel. (202) 557-2700

The MBA is the national association representing the real estate finance industry. It serves its members by representing their legislative and regulatory interests before the U.S. Congress and federal agencies, meeting their educational needs through programs and a range of periodicals and publications, and supporting their business interests with a variety of research initiatives and other products and services. The MBA is unique in that it is the only association devoted exclusively to real estate finance and joins together the many different participants in the real estate finance industry.

NeighborWorks[®] America

www.nw.org

1325 G St. N.W., Suite 800, Washington, D.C. 20005; tel. (202) 220-2300; fax (203) 376-2600

NeighborWorks[®] America is a national nonprofit organization created by Congress to provide financial support, technical assistance and training for community-based revitalization efforts. The NeighborWorks[®] Web site hosts information on trainings, policy, publications and data. The NeighborWorks network represents the neighborhood revitalization and educational services offered by NeighborWorks[®] America, Neighborhood Housing Services of America and a national network of public and private partnerships, the NeighborWorks[®] network.

NeighborWorks[®] Center for Home Ownership Education and Counseling promotes long-term home ownership for low-income families by promoting training standards and quality service delivery. Its efforts center on providing continuing education and certification for home ownership practitioners, along with delivering professional tools and resources. Resources include articles, publications and symposia proceedings related to home ownership education and counseling. One of the newest additions to its growing range of valuable practitioner resources are the Consumer Home Buying Guides, a set of four consumer-focused guides to various stages of the home buying process. Developed by Fannie Mae Foundation, these guides deliver practical, specific and concise information in a user-friendly format. From the NCHEC section of the Web site, practitioners can find out how their organizations can support and adopt the National Industry Standards for Homeownership Education and Counseling.

U.S. Department of Housing and Urban Development (HUD)

www.hud.gov

451 Seventh St. S.W., Washington, D.C. 20410; tel. (202) 708-1112 or (800) 569-4287

HUD is the federal agency responsible for national policy and programs that address America's housing needs, improve and develop the nation's communities and enforce fair housing laws. HUD's mission is to increase home ownership, support community development and increase access to affordable housing free from discrimination. As such, HUD plays a major role in supporting home ownership by underwriting home ownership for lower- and moderate-income

families through its mortgage insurance program. HUD also provides funding and information for housing counseling agencies including how to become a HUD-certified housing counseling agency, housing counseling trainings and consumer information and resources. HUD's Web site serves as a resource for HUD-approved housing counseling agencies and other local agencies, which assist homeowners. HUD USER, HUD's policy development and research information service (www.huduser.org), is the primary source for federal reports and information on housing policy and programs, economic development, urban planning and other housing-related topics. It also creates and distributes a wide variety of useful information products and services for home ownership educators and counselors.

In the Consumer Information section of its Web site, HUD has consumer tip sheets to avoid fraud, information on homebuyers' and borrowers' rights, and many resources for potential homebuyers, including information on shopping for a mortgage, working with a real estate professional and calculating an affordable mortgage. In this section, consumers can search for HUD-approved housing counseling agencies in their area.

Microenterprise Development Resources

ACCION USA

www.accionusa.org

56 Roland St., Suite 300, Boston, MA 02129; tel. (866) 245-0783; fax (617) 625-7020;

info@accionusa.org



ACCION USA is a private nonprofit organization that offers small business loans of up to \$25,000 and financial literacy education to small business owners in the United States. Its online Small Business Resource Center offers training, advice, expertise and other small-business resources.

The Aspen Institute

www.aspeninstitute.org

One Dupont Circle N.W., Suite 700, Washington, D.C. 20036; tel. (202) 736-5800;

fax (202) 467-0790

The Aspen Institute is an international nonprofit educational institution dedicated to enhancing the quality of leadership through informed dialogue. Its Economic Opportunities Program publishes a number of materials on microenterprise, including a directory of programs, evaluations of programs, innovative strategies and program models.

The Association for Enterprise Opportunity (AEO)

www.microenterpriseworks.org

1601 N. Kent St., Suite 1101, Arlington, VA 22209; tel. (703) 841-7760; fax (703) 841-7748;

aeo@assoceo.org

AEO is a membership organization whose affiliates are either directly involved in enterprise opportunity projects or engaged in such supportive activities as public policy, training and technical assistance.

California Association for Microenterprise Opportunity (CAMEO)

www.microbiz.org

275 Fifth St., Fourth Floor, San Francisco, CA 94103; tel. (415) 348-6214; fax (415) 541-8588;

cameo@microbiz.org

CAMEO is a statewide association of organizations, agencies and individuals dedicated to furthering microenterprise development in California. CAMEO builds the capacity of practitioner organizations to better meet customer needs. The Web site contains Web seminars for practitioners on topics ranging from assessment tools to advocacy. Additionally, CAMEO produces a newsletter entitled "Enterprising Times."

Education Training and Enterprise Center (EDTEC INC)

www.edtecinc.com

13 Market St., Camden, NJ 08102; tel. (800) 963-9361; fax (856) 963-8110; edtec@edtecinc.com

EDTEC is a management consulting and training firm. EDTEC's Education Division develops and produces curriculum materials that promote enterprise, job training and economic development. EDTEC publishes the *New Youth Entrepreneur*, a comprehensive youth entrepreneurship curriculum; *Making Money the Old Fashioned Way*, a history of entrepreneurship in the African American community; and an array of materials focused on economic development issues including financial literacy, microloan development and nonprofit board training.

FIELD

www.field.org

One Dupont Circle, N.W., Suite 700, Washington, D.C. 20036; tel. (202) 736-1071; fax (202) 467-0790; fieldus@aspeninst.org

FIELD's mission is to identify, develop and disseminate best practices and to educate funders, policymakers and others about microenterprise as an antipoverty strategy. FIELD is part of the Aspen Institute and creates many helpful resources for microenterprise agencies. "State of the Field" is a major new publication from FIELD that examines the state of the microenterprise industry in the United States. FIELD also produces a series of best practice manuals and houses MicroTest. MicroTest is a management tool that empowers microenterprise practitioners to gauge and improve the performance of their program and the outcomes of their clients.

Institute for Social and Economic Development (ISED)

www.ised.org

1900 L St. N.W., Suite 705, Washington, D.C. 20036; tel. (202) 223-3288; ised@ised.us

The mission of ISED is to strengthen the social and economic well-being of individuals and communities. ISED Solutions is a consulting and evaluation organization headquartered in Washington, D.C. that specializes in refugee and immigrant services, economic and asset development, organizational capacity building, performance measurement, program evaluation and public policy analysis. Picture This! is a picture-based financial literacy curriculum developed for immigrants and refugees with limited English and literacy skills. It emphasizes experiential learning through visual aids, pictorial stories and hands-on activities such as writing checks and balancing budgets. The curriculum encourages trainers to involve the entire family in the lessons and is useful for anyone with limited literacy.

National Business Education Association (NBEA)

www.nbea.org

1914 Association Drive, Reston, VA 20191-1596; tel. (703) 860-8300; fax (703) 620-4483;

nbea@nbea.org

NBEA is the nation's largest professional organization devoted exclusively to serving individuals and groups engaged in the instruction, administration, research and dissemination of information for and about business.

NBEA offers a number of publications related to business education, such as standards, teaching strategies and methods, reference guides and a quarterly newsletter. NBEA developed "Entrepreneurship Teaching Strategies," which covers nine basic concepts and provides 26 easy-to-follow lesson plans for business educators.



National Business Incubation Association (NBIA)

www.nbia.org

20 E. Circle Drive, #37198, Athens, OH 45701-3571; tel. (740) 593-4331; fax (740) 593-1996

NBIA is the world's leading organization advancing business incubation and entrepreneurship. It provides thousands of professionals with the information, education, advocacy and networking resources to bring excellence to the process of assisting early-stage companies worldwide. NBIA offers a number of publications related to business incubation.

National Foundation for Teaching Entrepreneurship (NFTE)

www.nfte.com

120 Wall St., 29th Floor, New York, NY 10005; tel. (212) 232-3333 or (800) 367-6383; fax (212) 232-2244

NFTE provides entrepreneurship education programs to young people from low-income communities. NFTE's programs teach entrepreneurship using experiential curriculum. There are versions for middle school, high school and young adult students, with corresponding reading levels and complexity. The curriculum entitled "How to Start and Operate a Small Business" is in its 10th edition and includes case studies and sample business plans and teacher and student guides. In an NFTE program students learn business concepts and practice skills including negotiation and pricing, and they work on completion of business plans for their own individual businesses.

NxLevelL

www.nxlevel.org

63 E. 11400 South, #322, Sandy, UT 84070; tel. (800) 873-9378 or (801) 446-6162; fax (800) 860-0522

The NxLevelL Entrepreneurial Training Programs are hands-on business development courses designed to help entrepreneurs advance their skills in starting, growing and managing their business. The NxLevelL Training Network is a group of organizations engaged in entrepreneurial training,

including small business development centers, chambers of commerce, business incubators, councils and associations of government, private industry councils, planning districts, community development corporations, United States Department of Agriculture agencies, native American groups, Small Business Association-funded training organizations, community development financial institutions, loan funds and others. The purpose of the network is to develop training curricula and share best practices among network partners, including effective operational, funding and management strategies.

Service Corporation of Retired Executives (SCORE)

www.score.org

SCORE Association, 409 Third St. S.W., Sixth Floor, Washington, D.C. 20024; tel. (800) 634-0245; fax (202) 205-7636; contact.score@sba.gov

SCORE's tag line is "Counselor to America's small business." It is a national nonprofit association with volunteer members and chapters throughout the United States dedicated to entrepreneur education and the formation, growth and success of small business nationwide. Working and retired executives and business owners donate their time and expertise as volunteer business counselors and provide confidential counseling and mentoring free of charge. SCORE offers several workbooks and brochures on small business topics and a business resource index, which provides links to business information and tools.

The U.S. Chamber of Commerce

www.uschamber.com

1615 H St. N.W., Washington, D.C. 20062-2000; tel. (202) 659-6000



The U.S. Chamber of Commerce is the world's largest business federation representing more than 3 million businesses of all sizes, sectors and regions. It includes hundreds of associations, thousands of local chambers and more than 100 American chambers of commerce in 91 countries. Its Small Business Resources section assists entrepreneurs in building, managing and expanding their companies by providing comprehensive information, business tools and tips on the subjects and issues affecting small businesses.

U.S. Small Business Association (SBA)

www.sba.gov

6302 Fairview Road, Suite 300, Charlotte, NC 28210; (800) 827-5722; answerdesk@sba.gov

The SBA is dedicated to providing customer-oriented, full-service programs and accurate, timely information to the entrepreneurial community. The SBA helps Americans start, build and grow businesses. The SBA has an extensive network of field offices and partnerships with public and private organizations throughout the United States, Puerto Rico, the U.S. Virgin Islands and Guam.

The Wall Street Journal Entrepreneur

online.wsj.com/small-business



Entrepreneur is a comprehensive online resource for small businesses. The Web site features articles, podcasts, e-mail newsletters and toolkits for entrepreneurs.

Job Training and Education Resources

Council for Adult and Experiential Learning (CAEL)

www.cael.org

55 E. Monroe St., Suite 1930, Chicago, IL 60603; tel. (312) 499-2600; fax (312) 499-2601

CAEL focuses on adult learning and workforce development and has local and regional networks of education and training providers representing a broad range of disciplines. CAEL offers consultative services, conducts research and publishes books and papers related to adult learning, public policy and workforce development. Publications include the CAEL Forum and News, which is published three times a year and provides updates concerning adult education, workforce development and public policy. CAEL acts as an intermediary of information, resources and technical assistance related to lifelong learning goals.

ERIC (Education Resource Information Center)

www.eric.ed.gov

ERIC Project, Computer Sciences Corporation, 655 15th St. N.W., Suite 500, Washington, D.C. 20005; tel. (800) 538-3742

ERIC is an Internet-based digital library of education research and information sponsored by the Institute of Education Sciences of the U.S. Department of Education. ERIC provides access to bibliographic records of journal and nonjournal literature indexed from 1966 to the present.

The ERIC system is a searchable database consisting of a multitude of clearinghouses, each serving a specialized field of education, and support services. ERIC components offer products and services including ERIC digests, major publications, journals, full text materials in PDF format, bibliographies, referrals and computer searches.

NeighborWorks America
1325 G St. N.W., Suite 800
Washington, D.C. 20005
(202) 220-2300
www.nw.org

