

Starting the New Year with a Healthier Wallet?

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With the New Year upon us, many of us may look back to the previous several months in which the holiday season may have not only impacted our waistlines, but perhaps, also stretched the seams of our wallets as well. January is an excellent time to take stock of where we are, and where we would like to go with our personal finances.

Cornell University Cooperative Extension's Family Economics & Resource Management Program continually provides New Yorkers with tools and resources that will assist them in securing their own financial well being.

The following websites are intended to help individuals and families access financial information, planning tools and materials. It can be as simple as making your first monthly spending plan, or as detailed as creating a financial security plan for the future.

Personal Finance

- Federal Reserve Education
www.federalreserveeducation.org
- Consumer Action
www.consumer-action.org
- Schuyler Center of Analysis & Advocacy
www.scaany.org
- MoneyTalks for Kids
moneytalks4teens.ucdavis.edu
- Video Placement Review
www.vpw.com
- The National Center for Women Aging
iasp.brandeis.edu
- Bank Rate
www.bankrate.com
- The Annie E. Casey Foundation
www.aecf.org
- The Urban Institute
www.urban.org
- The Center for Responsible Lending
www.responsiblelending.org
- eXtension
www.extension.org
- America Saves
www.americasaves.org

- FDIC Consumer News
www.fdic.gov
- Family Education - Finances and Your Family
life.familyeducation.com
- Annual Credit Report
www.annualcreditreport.com
- Practical Money Skills
www.practicalmoneyskills.com
- U.S. Financial Literacy and Education Commission
www.mymoney.gov
- Financial Fitness...It's Priceless: Public Policy Deliberation Guide
www.aafcs.org
- Consumer Credit Counseling Service
www.cccsatl.org
- Freddie Mac's Guide to the Homebuying Process
www.freddiemac.com
- 360 Degrees of Financial Literacy
www.360financialliteracy.org
- You Are Here - FTC educational games
www.ftc.gov

Federal

- U.S. Census Bureau
www.census.gov
- Internal Revenue Services
www.irs.gov
- Federal Trade Commission
www.ftc.gov
- Federal Citizen Information Center
www.pueblo.gsa.gov
- Social Security Administration
www.ssa.gov
- U.S. Department of Housing and Urban Development
www.hud.gov
- U.S. Department of Energy
www.energy.gov
- U.S. Financial Literacy and Education Commission
www.MyMoney.gov
- USA.gov - Personal Finance
www.usa.gov

New York State

- NYS Consumer Protection Board
www.nysconsumer.gov

- NYS Department of Taxation
www.tax.state.ny.us
- NYS Department of Insurance
www.ins.state.ny.us
- NYS Banking Department
www.banking.state.ny.us
- New York State Energy Research and Development Authority
www.nyserda.org
- NYS Long Term Care Insurance
www.ins.state.ny.us