Money-Smart Resources

An Educational Resource Guide

It seems like a simple question: **Is the past performance of an investor a good indicator of future results?** Yet in a recent survey of US investors, barely half of respondents got it right.[1] That highlights a critical need: at a time when individuals are more responsible for their financial futures than ever before, there remains a gap between financial responsibilities and the knowledge needed to meet our goals.

Financial literacy gives us the power of choice. In fact, 96% of surveyed US adults say they want to invest for long-term growth — and a strong majority (72%) are also interested in short-term gains.[2] We all have different financial goals throughout our lives, and those goals often shift as we age and as our circumstances change. Building financial literacy helps you stay confident and adaptable as your goals evolve.

There are many ways to learn, and the power of information can help you make informed decisions that support a secure financial future. Financial literacy is a lifelong pursuit — and there's no better time to start than now. Getting there starts here.

Whether you're working alongside a financial professional or charting your own path, taking the time to learn and stay engaged with your financial life is a meaningful step. Building confidence through knowledge is one of the most valuable investments you can make in yourself.

We've compiled this collection to help you and your loved ones build knowledge through every stage of your financial life — from books and podcasts to games and practical tools.

Financial Planning and Investing Fundamentals

Websites

Wise Bread wisebread.com

Financial advice website that offers help with personal finance, life hacks, advice about credit, education and careers, and advice about frugal living.

Practical Money Skills practicalmoneyskills.com

Information-intensive site offering educational tools on investing basics, credit and debt, savings and spending, and planning for major life events.

Finance at Kahn Academy kahnacademy.org

A free, online resource with classes on everything from astronomy to microeconomics. Their robust section on finance and capital markets, which includes video presentations, covers a wide range of financial products and concepts for all levels.

Books

The Money Manual: A Practical Money Guide to Help You Succeed On Your Financial Journey By Tonya B. Rapley, CreateSpace Independent Publishing Platform, 2018

Information designed to empower you to take action. Learnings include how to manage your money without feeling overwhelmed, ways to use money as a tool to improve financial life outcomes, and how to tackle financial basics such as budgeting, saving, improving or building credit, and eliminating debt.

Get Good with Money: Ten Steps to Becoming Financially Whole By Tiffany "The Budgetnista" Aliche

Written by an award-winning teacher of financial education and current personal finance expert for the daytime talk show The Real. At one point in her life, Aliche had received bad money advice and had to pull herself out of a financial hole. She now teaches a ten-step process of building wealth through financial wholeness that includes helpful checklists, worksheets, a toolkit of resources, and advanced advice from other experts. Audio book available.

Your Money or Your Life: 9 Steps to Transforming Your Relationship with Money and Achieving Financial Independence By Vicki Robin, Joe Dominguez, and Peter Adeney, Penguin Publishing Group, 2018

Insights to help you redefine your relationship with money. The authors walk you through nine clear steps to help guide your thinking from status quo to financial independence by addressing the psychology of money. Audio book available.

Books (cont'd)

Nudge: Improving Decisions about Health, Wealth & Happiness By Richard H. Thaler and Cass R. Sunstein, Penguin Publishing Group, 2021

Every day we make choices — about what to buy or eat, about financial investments or our children's health and education, even about the causes we champion or the planet itself. Unfortunately, we often choose poorly. This book is about how we make these choices and how we can make better ones.

Atomic Habits By James Clear, 2018

Successful habit forming supports your ability to follow through your financial goals. Audio book available.

Atlas of the Heart By Brené Brown, Random House, 2021

Learn about 87 emotions and practical tools on how to manage your emotions. Knowing your values and how you manage your feelings supports your financial goals and planning. Audio book available.

Podcasts

Popcorn Finance Hosted by Chris Browning

Learn how to invest, pay down debt, and reach your financial goals in about the time it takes to make a bag of popcorn.

So Money Hosted by Farnoosh Torabi

Torabi digs into topics from retirement to student loans and distills them in a way that is approachable and applicable.

The Disciplined Investor Hosted by Andrew Horowitz

Applicable for investors of all ages and levels of experience, Horowitz tackles a wide range of issues that touch on investing and finance.

Money for the Rest of Us Hosted by David Stein

Stein discusses the basics around finance, investing and the economy in an easy-to-understand manner.

Apps & Websites

PiggyBot

A digital allowance app aimed at younger kids that helps track savings and spending, reinforcing money habits in a simple, visual way. Ideal for younger children just learning about savings and budgeting.

Savings Spree Developed by MoneySavvy Generation

This app teaches kids ages 7+ how the choices they make each day can add up to big savings or big expenses, depending on how they decide to spend (or not spend) their money. Savings Spree shows kids that they can save their money for short-term goals (like a bike or an MP3 player), spend wisely by making more frugal decisions, donate to others or invest money so it will grow to meet future needs like a college education.

Money as You Grow consumerfinance.gov/money-as-you-grow

An initiative of the President's Advisory Council on Financial Literacy, the site offers age-appropriate financial lessons, with corresponding activities, that kids need to know as they grow. Written in down-to-earth language for children and their families.

FamZoo Family Finance Developed by FamZoo.com

FamZoo Family Finance is for children ages 13+ and allows them to take more responsibility for their own personal (real-life) spending. The goal is to understand how money works, how to budget and how to save.

The Stock Market Game stockmarketgame.org

This is a game supported by the SIFMA foundation. It simulates investing in the stock market and bond markets as well as additional concepts that support academic development. For children 9+ this is an opportunity to learn these financial concepts through experimental learning. Minors ages 10–18 need parental permission.

Books

Blue Chip Kids: What Every Child (and Parent) Should Know About Money, Investing, and the Stock Market By David W. Bianchi, Wiley, 2015

An easy-to-understand introduction to the world of money and investing for kids and parents. This hands-on resource demystifies the basic principles about money matters and shows what it takes to spend, save, and invest wisely.

Finance 101 for Kids: Money Lessons Children Cannot Afford to Miss By Walter Andal, Mill City Press, Inc, 2016

One of the most important lessons that you can teach your kids is how to handle their money. This book's insights helps equip the next generation with money management skills that they can carry forth into their adult lives

Books (cont'd)

Make Your Kid A Money Genius (Even If You're Not): A Parents' Guide for Kids 3 to 23 By Beth Kobliner, Simon & Schuster, 2017

A jargon-free, step-by-step guide to help parents of all income levels teach their kids about money. This book is an essential guide for passing along enduring financial principles, making your kids wise beyond their years when it comes to money.

Saving for College

Websites

College Scorecard collegescorecard.ed.gov

With college costs continuing to increase faster than the rate of inflation, even affluent families need to plan and save for college. College Scorecard is an interactive tool that provides key indicators about the estimated cost and value of different institutions to help college shoppers choose a school that is in line with their personal and financial needs and goals.

Savingforcollege.com savingforcollege.com

A leading source of information on 529 plans and other ways to save and pay for college.

Studentaid.gov studentaid.gov

Provides official information from the US department of education; valuable for families navigating federal aid options, loan terms, and FAFSA completion.

BigFuture by College Board bigfuture.collegeboard.org

A comprehensive destination offering tools for finding scholarships, understanding college affordability, and making informed decisions about college.

Books

Paying for College, 2025: Everything You Need to Maximize Financial Aid and Afford College By Princeton Review and Kalman Chany with Geoff Martz, Princeton Review, 2025

Step-by-step guidance on topics such as calculating the actual costs of college, increasing the chances of receiving aid, avoiding costly mistakes when applying, and understanding long- and short-term money-saving tactics. Audio book available.

The Price You Pay for College By Ron Lieber, HaperCollins Publishers, 2022

This book offers a deeply reported and emotionally honest approach to the biggest financial decision families will ever make: what to pay for college. Lieber explains who pays what and why and walks families through the process of setting financial goals, explaining the system to their children and figuring out the right ways to save, borrow, and bargain for a better deal. Audio book available.

Money Management for your 20s and 30s:

Podcasts

ChooseFI Hosted by Brad Barrett and Jonathan Mendonsa

Insights into how you can reduce expenses, eliminate debt, optimize credit card rewards, and more to design and life you love.

NerdWallet's Smart Money Hosted by NerdWallet

NerdWallet's finance journalists answer real-world questions empowering you to make smarter decisions with your money, build your wealth, invest wisely, shop for financial products, and plan for major life events.

Networth and Chill Hosted by Vivian "Your Rich BFF" Tu

Simplified personal finance concepts with actionable tips and advice to make the most of your money, all while feeling like a conversation with your best friend.

Stacking Benjamins Hosted by Joe Saul-Sehy and Josh Bannerman

Informative and entertaining discussions on investing and building wealth.

Books

Own Your Money: Practical Strategies to Budget Better, Earn More, and Reach Your 6-Figure Savings Goals By Michela Allocca, Fair Winds Press, 2023

The author is a financial analyst and TikToker specializing in Gen Z and Millennial money management. This crash course in everything personal finance includes illustrations, helpful charts and graphics, and templates to help you plan. Audio book available.

How I Invest My Money: Finance experts reveal how they save, spend, and invest By Joshua Brown and Brian Portnoy, Harriman House Publishing, 2020

In this collection, 25 financial experts share how they navigate markets with their own capital. In this honest rendering of how they invest, save, spend, give, and borrow, this group of portfolio managers, financial advisors, venture capitalists and other experts detail the "how" and the "why" of their investments.

Broke Millennial By Erin Lowry, Penguin Publishing Group, 2017

Packed with straightforward advice and relatable true stories, this book goes beyond the basics to tackle tricky money matters and situations most Millennials face #IRL.

Retirement Planning

Websites & Blogs

AARP Retirement Essentials aarp.org

The website of the association for older Americans has a wide array of retirement-oriented information, including budget planners, financial calculators, and investment advice.

Morningstar Save for Retirement https://morningstar.com/retirement-planning

The site offers insights on how to best select and allocate investment for retirement, including tips on IRAs, 401(k)s and other vehicles. Also provides guidance on savings targets and ensuring that retirement savings will last.

SquaredAway squaredawayblog.bc.edu

This blog covers anything having to do with financial behavior, psychology and the US money culture. It provides information and resources that might help Americans of all ages better understand their behavior so that they can act in their own best interest — and get their all-important financial matters "squared away."

Books

AgeProof: Living Longer Without Running Out of Money or Breaking a Hip By Jean Chatzky, Michael F. Roizen MD, and Ted Spiker, Grand Central Publishing, 2019

The authors explain the vital connection between health and wealth, giving readers a plan for both financial independence and biological strength with action steps. to get you there. Audio book available.

How Much Money Do I Need to Retire?: Uncommon Financial Planning Wisdom for a Stress-Free Retirement By Todd R. Tresidder, 2020

The author explains three different financial approaches to retirement planning: Traditional Model, Lifestyle Planning Model, and Cash Flow Model. Pros and Cons of each approach are discussed to help you think through the various strategies.

Retire Before Mom and Dad: The Simple Numbers Behind A Lifetime of Financial Freedom By Rob Berger, A.R. Roberts LLC (D/B/A Glenbrook Press), 2019

This book takes key concepts from finance, psychology and self-help and boils them down into actionable steps that anyone, including teenagers and young adults, can use to improve their financial futures and secure financial freedom. Audio book available.

Retirement by Design By Ida Abbot, 2021

Emphasis is on a holistic retirement lifestyle and should be viewed as a complement to the financial advice she may be receiving. It addresses retirement readiness plus guides the reader on aligning their retirement with personal values, social engagement, and purposeful activities. (i.e. lifestyle alongside finances).

Estate Planning

Books

Beyond the Grave, Revised and Updated Edition: The Right Way and the Wrong Way of Leaving Money to Your Children (and Others) By Jeffrey L. Condon, HarperBusiness, 2014

Covers technical information about estate planning problems, but also uses real-life examples, including cautionary tales of inheritance planning gone wrong.

The Business of Family: How to Stay Rich for Generations By Lind Davis Taylor, 2015

Teaches readers how to write their own family business plan using strategies from the corporate world to provide a practical, user-friendly method to help families plan for the future. Audio book available.

Family Trusts: A Guide for Beneficiaries, Trustees, Trust Protectors, and Trust Creators By Hartley Goldstone, James E. Hughes Jr., Keith Whitaker, Bloomber Series, 2015

This book is a step-by-step guide for anyone involved in family trusts: trust creators, trustees, beneficiaries, and advisors. It will help families create and administer a culture that recognizes trusts as a gift of love. Audio book available.

Get It Together: Organize Your Records So Your Family Won't Have To By Melanie Cullen and Shae Irving, NOLO, 2020

This book is a guide and resource to help you create your own personal planner — an organizer for you and an eventual road map for your loved ones. It covers 28 topics, including you, your family, your work endeavors, your assets and liabilities, your estate planning and final wishes.

Mom and Dad, We Need to Talk: How to Have Essential Conversations with Your Parents About Their Finances By Cameron Huddleston, Wiley, 2019

Talking about money with aging parents can be hard. This book teaches you the best ways to approach this issue, and provides a wealth of financial and legal information that will help you help your parents into and through their golden years.

Endnotes

1 Investors in the United States: The Changing Landscape, A Report of the FINRA Foundation National Financial Capability Study, December 2022, Investors in the US: The Changing Landscape, an NFCS Report (finrafoundation.org).

2 Investors in the United States: The Changing Landscape, A Report of the FINRA Foundation National Financial Capability Study, December 2022, Investors in the US: The Changing Landscape, an NFCS Report (finrafoundation.org).

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* Pensions & Investments Research Center, as of December 31, 2023.
†This figure is presented as of December 31, 2024 and includes ETF AUM of $1,577.74 billion USD of which approximately $82.19 billion USD in gold assets with respect to SPDR products for which State Street Global Advisors Funds Distributors, LLC (SSGA FD) acts solely as the marketing agent. SSGA FD and State Street Global Advisors are affiliated. Please note all AUM is unaudited.

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ID2721600-2963349.5.1.GBL.RTL 0325
Exp. Date: 03/31/2026 ADA