



## **Financial Meltdown Information for YOU**

The state of the economy is a daily concern for everyone. MAGIC, the Management and Government Information Center, has compiled a list of reliable internet and book resources to help you understand these challenging economic times. You'll find everything from legislation to tips for small business owners to making the most of your money.

If you need additional resources on this topic, please do not hesitate to contact MAGIC at [magic2@pwcgov.org](mailto:magic2@pwcgov.org) or talk to us at 703-792-4880. The Prince William Public Library System also offers access to current news and magazines at <http://www.pwcgov.org/library/electronicresources/index.htm>

### **AN OVERVIEW**

[Credit Crisis-The Essentials](#) – updated daily by the New York Times

[A series of reports from NPR](#) – “Why ‘Fallout’ for the Financial Crisis?” explains use of the word ‘fallout’ in their reports and the effects of the crisis.

[Federal Reserve Bank of St. Louis](#) Research Library links to national and world wide economic indicators, research reports, newsletters and more.

[Congressional Research report](#) on the causes of the financial crisis – view the full report by clicking on “open CRS.”

[United States Treasury](#) Department website has links to latest news, legislation, budget, world economic news and more. You can also sign up to receive press releases, interest rate information and other economic updates.

[The Bureau of Economic Analysis](#) site has up to the minute data on the US economy. The U.S. Economy at a Glance page under News is especially helpful.

<http://www.naco.org/Template.cfm?Section=Publications&template=/ContentManagement/ContentDisplay.cfm&ContentID=29679>

[Don't know an abatement from a zero-coupon bond?](#) You're not alone! For help with terminology, see the *Glossary of Public Finance Terms* from the National Association of Counties.

## **CURRENT LEGISLATION**

[The government website for tracking the economic recovery.](#)

[The American Recovery and Reinvestment Act of 2009](#) – full text

<http://www.treasury.gov/initiatives/eesa/>

[The site for the Emergency Economic Stability Act of 2008](#)- includes full text of bill, fact sheets, information the Targeted Investment Program, Automotive Industry Finance Program, Press releases and more.

## **FOR THE SMALL BUSINESS OWNER**

[Small Business Administration site](#) – lots of information on stimulus bill, etc.

[Business credit questions answered.](#)

[“Timely Tips for Steering around the Stalled Economy” from the Virginia Department of Business Assistance, Nov. 2008](#)

[Virginia Department of Business Assistance---financing and other information for small business.](#)

[Effects of the financial crisis on small business - testimony before the Committee on Small Business, November 20, 2008.](#)

[:Small Business Economic Outlook Assessing Current Conditions and Challenges to Growth, Committee on Small Business, October 2008](#)

## **FOR THE CONSUMER**

### **Your Finances**

[http://bulletin.aarp.org/yourmoney/personalfinance/articles/on\\_your\\_mindtop\\_questions\\_members\\_are\\_asking\\_aarp\\_about\\_the\\_current\\_financial\\_crisis.html](http://bulletin.aarp.org/yourmoney/personalfinance/articles/on_your_mindtop_questions_members_are_asking_aarp_about_the_current_financial_crisis.html)

From the AARP Bulletin – the Top Questions Members are Asking AARP about Financial Security and the Economy.

[www.fdic.gov](http://www.fdic.gov)

FDIC site for information on banks – bank closings, press releases and consumer help.

<http://www.fdic.gov/deposit/deposits/index.html>

Are my deposits insured? Find out how FDIC deposit insurance works.

<http://www.ncua.gov/ShareInsurance/index.htm>

If you bank with a credit union, this site from the National Credit Union Administration will answer all your concerns.

[http://www.dol.gov/ebsa/publications/protect\\_your\\_pension.html](http://www.dol.gov/ebsa/publications/protect_your_pension.html)

Information about protecting your pension plan

<http://www.federalreserve.gov/consumerinfo/foreclosure.htm>

Mortgage foreclosure resources

[http://www.vhda.com/vhda\\_com/front\\_page/default.asp](http://www.vhda.com/vhda_com/front_page/default.asp)

Foreclosure, housing information from Virginia Housing and Development Authority

<http://www.virginiaforeclosureprevention.com/clinic.asp>

Virginia's online foreclosure clinic – tips for preventing foreclosure, finding assistance and more.

### **Your Credit**

<http://www.federalreserve.gov/pubs/shop/>

Advice from the Federal Reserve Board on choosing a credit card.

[http://www.bankrate.com/brm/rate/cc\\_home.asp](http://www.bankrate.com/brm/rate/cc_home.asp)

Compare credit card offers and apply in just a few simple steps.

<https://www.annualcreditreport.com/cra/index.jsp>

Official site for receiving your free annual credit report

<http://articles.moneycentral.msn.com/Banking/YourCreditRating/BuildAKillerCreditScoreIn2008.aspx>

How to build a killer credit score

<http://www.nfcc.org/>

National Foundation for Credit Counseling – find a counselor, tips on managing finances, debt, etc

## Your Cost Cutting Measures

<http://www.doityourself.com/scat/homeprep>

Home repair and how-to articles from Do-It Yourself.

<http://www.coolcapitalchallenge.org/tips>

Save money **and** reduce your carbon output

<http://eere.typepad.com/energysavers/>

Energy Savers Blog – learn about energy efficiency at home

<http://hes.lbl.gov/>

Home energy saver – web based do-it-yourself energy audit tool

<http://www.consumerworld.org/>

Loads of consumer info here - price checker, product reviews, bargains, coupons for online shopping and much more.

<http://www.retailmenot.com/>

Coupons for over 20,000 stores

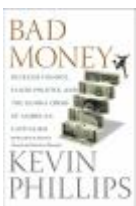
<http://www.fatwallet.com/>

Hot deals from all kinds of merchants

[http://couponing.about.com/od/groceryzone/Grocery\\_Savings\\_and\\_Coupon\\_Zone.htm](http://couponing.about.com/od/groceryzone/Grocery_Savings_and_Coupon_Zone.htm)

Low cost meals, coupons, tips from thrifty shoppers

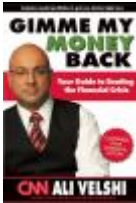
## BOOKS



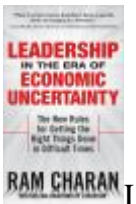
Bad Money: Reckless Finance, Failed Politics, and the Global Crisis of American Capitalism, by Kevin Phillips, 2008.



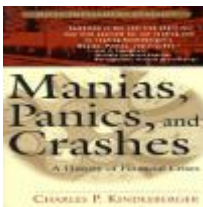
Chain of Blame: How Wall Street Caused the Mortgage and Credit Crisis, by Paul Muolo and Matthew Padillo, 2008.



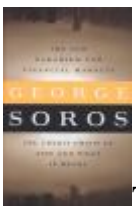
Gimme My Money Back: Your Guide to Beating the Financial Crisis, by Ali Velshi, 2009.



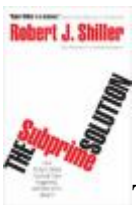
Leadership in the Era of Economic Uncertainty: The New Rules for Getting the Right Things Done in Difficult Times, by Ram Charan, 2009.



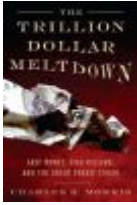
Manias, Panics, and Crashes: A History of Financial Crises, by Charles P. Kindleberger. 2005.



The New Paradigm for Financial Markets: The Credit Crisis of 2008 and What It Means, by George Soros.



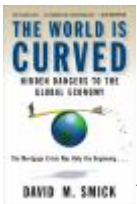
The Subprime Solution: How Today's Global Financial Crisis Happened and What To Do About It, by Robert J. Shiller. 2008



The Trillion Dollar Meltdown: Easy Money, High Rollers, and the Great Credit Crash, by Charles R. Morris, 2008.



Where Does the Money Go?: Your Guided Tour to the Federal Budget Crisis, by Scott Bittle and Jean Johnson, 2008.



World is Curved, Hidden Dangers in the Global Economy, by David M. Smick, 2008.