

RESOURCE APPENDIX

DISCLAIMER: The resources in this appendix have been provided for informational and educational purposes only. Recommendations and descriptions are the sole opinions of the author. You assume the responsibility of relying on information gathered from the resources presented in this appendix.



BOOKS

The Simple Path to Wealth, JL Collins

One of the few investment books you'll ever need. There are many great books on investing, but most get technical and long. This book is funny and easy to read, yet profoundly educational.

The Psychology of Money, Morgan Housel

This is an excellent read on the psychological drivers behind our relationship with money. Full of historical anecdotes, offering a great perspective on our trials and tribulations of wealth, greed, and happiness.

Surviving Debt, National Consumer Law Center

This is the ultimate authority on everything debt related, including your rights as a consumer. It is not a fun read and is not recommended as such, but as your go-to for topics such as medical debt, mortgage modifications, utility shutoffs, collections lawsuits, student loans, credit reports, etc.

I Will Teach You to Be Rich, Ramit Sethi

A very comprehensive guide to "everything" money. Very practical, hands-on, and goal oriented.

Never Split the Difference, Chris Voss

Have you ever considered how much of life comes down to negotiation? It is one of the most important skills to have, and this is the book to study it.

It's Not About the Money, Brent Kessel

This is a true classic in the money psychology field; it describes eight financial archetypes but also digs into basic financial topics like investing, taxes, etc.

Sapiens: A Brief History of Humankind, Yuval Noah Harari

This is the definitive book on “us.” It offers the proverbial 30,000- foot view of our species and our unusual mental ability to construct money, nations, brands, and many other universally agreed on imaginary concepts.

FINANCIAL WEBSITES / COMMUNITIES

Mr. Money Mustache

Great forum and site for everything saving and investing related. This is an excellent website if you are pursuing F.I.R.E (Financial Independence, Retire Early).

www.mrmoneymustache.com

Lyn Alden

Lyn Alden is one of my favorite financial analysts. Her writing is thorough and very thoughtful. You will learn a lot from her market perspectives.

www.lynalden.com

Bogleheads

This extensive bulletin board is named after Jack Bogle, the founder of Vanguard. Mr. Bogle invented “index funding,” revolutionizing the investment industry. This group has great expertise with many finance professionals as members. It is not only about investing, but also related subjects like taxes, insurance, and real estate.

www.bogleheads.org/forum/index.php

Investopedia

As the name implies, this is essentially an encyclopedia of investment terms. I’ve found the explanations to be balanced and factual, presenting widely accepted pros and cons to many of the topics.

www.investopedia.com

Tiller

This is a great community with a focus on tracking spending via community- and professionally made templates, plus many other resources.

www.tillerhq.com

YOUTUBE CHANNELS

Blockworks

Excellent interviews with thought leaders in the financial space.

www.youtube.com/channel/UCkrwgzhIBKccuDsi_SvZtnQ

Real Vision

Presents lots of free content covering everything economics. I recommend their “Daily Briefing” as a great show for different perspectives and to learn the jargon of investing.

www.youtube.com/channel/UCBH5VZE_Y4F3CMcPlzPEB5A

Our Rich Journey

Here we have an American family who retired at age 40 with 2.5 million dollars in net worth. Their extensive video catalog is all about saving, investing, and making money. The information here is excellent and suited for beginners and up. The family now lives in Portugal, so there is also some content about retiring abroad.

www.youtube.com/c/OurRichJourney

FACEBOOK / REDDIT GROUPS

Road to 750

With over 450,000 members, this may be the largest group in everything related to credit scores. Some of the value in the group lies in all the heartbreaking stories of bad loans and wrecked credit — what not to do — and how folks have dug themselves out of bad situations. Be sure to check out the group's menu of Guides, Media, and Files, which are excellent resources.

www.facebook.com/groups/1871196439860307

First Time Home Buyer

With 100,000 plus members, this is a very active and supportive subreddit, covering many topics for new home buyers. Lots of stories, tips, and shared experiences.

www.reddit.com/r/FirstTimeHomeBuyer

BUDGETING / DEBT PAYOFF APPS

I am not personally familiar with the following apps, but these are apps often recommended by financial counselors.

YNAB (You Need A Budget)

YNAB requires an annual fee but is free of ads. YNAB features an expense tracking system that flows into a customizable budgeting tool that allows users to forecast cash flows. A unique feature of YNAB is the focus on education, with many live interactive classes.

www.youneedabudget.com

Mint

This resource is free but features ads. The app connects to your bank and investment accounts so that it can use your details to create a personalized budget. It features various reports, a financial alert system, and even a bill pay feature.

www.mint.intuit.com

BUDGETING / DEBT PAYOFF TEMPLATES

Tiller

This is a great resource for templates created for both Google Sheets and Excel formats.

www.tillerhq.com

Vertex42

Lots of free templates for various budget situations are available here (family, personal, business, etc.)

www.vertex42.com/ExcelTemplates

Pinterest

Where other member sites share content, Pinterest is based on members sharing images. This surprisingly includes many financial templates for debt payoff, budgeting, and cash flow management.

www.pinterest.com

GENERAL LINKS

In the following section, you will find links to websites that I have used over time and found very helpful, including links sourced for this course. At the time of evaluating these links, I found the content suitable for their categories.

Side incomes

Online/offline:

www.thisonlineworld.com/side-hustle-list

Community:

www.sidehustlenation.com

Financial calculators

Investment:

www.calculator.net/investment-calculator.html

Amortization:

www.calculator.net/amortization-calculator.html

Student loans

www.studentaid.gov

www.finaid.org/loans/loancomparisonsites

Consumer protection

www.consumerfinance.gov

www.nolo.com/legal-encyclopedia/consumer-protection-state-offices-and-best-consumer-protection-websites.html

Legal, tax, and business structures

www.legalzoom.com/articles/article-center

Debt consolidation

www.nfcc.org

www.fcaa.org

Other resources

Labor statistics:

www.bls.gov

Occupational Industry outlook:

www.bls.gov/ooh

Economic data:

www.tradingeconomics.com

Social security:

www.ssa.gov

Credit monitoring:

www.annualcreditreport.com

IRS retirement contributions:

www.irs.gov/retirement-plans