

FINANCIAL LITERACY



Digital Resource from Rosen Publishing

How do I create a budget?

**How long will it take me to pay off
my credit card?**

**What does it mean when a
mortgage is “underwater”?**

**What are the best college savings
plans?**

Prepare Students and Citizens for Their Financial Futures

From personal and household finance to market economics, **Financial Literacy** makes economics and money management easy to understand and highly engaging. Users will learn to manage credit and debt, invest with confidence and plan for retirement, and avoid fraud and scams.

FINANCIAL LITERACY

Features include:


- Google Single Sign-On
- Instant translation into 100 languages
- Text-to-speech and enhanced text visibility ensures all readers succeed
- Financial calculators and free mobile app for hands-on experience with money management
- Curriculum-correlated content, including Jump\$tart Coalition for Personal Financial Literacy
- Young Entrepreneurs Story (YES) project provides digital storytelling opportunities
- Quizzes and polls for an added level of interactivity
- MLA 8 citations
- iPad, iPhone, and Chromebook compatible

Google Single Sign-On (SSO)

Site Help | Mobile App | Logout ROSEN digital»

FINANCIAL LITERACY 

Username Password

 Entrepreneur Career S

 Measuring Economic Performance

 Money and Financial Institutions

FINANCIAL LITERACY

03:31  HD

Now Available!
GOOGLE Integration
seamless user login

3A Best in Reference Award-Winner!

- How do I create a budget?
- How long will it take me to pay off my credit card?

Google Single Sign-On (SSO): Institutions configure Google SSO to make it fast and easy for users to access multiple products.

(Non-Google users can log in using the username and password fields or IP authentication can be set up.)

Homepage

FINANCIAL LITERACY

Site Help | **Mobile App** | Logout ROSEN digital»

Mobile app provides financial calculators for hands-on experience with personal finance.

Explore topics with visual browse.

Key content draws users into the resource.

Interactive calculators provide tools for financial success.

Appealing, friendly interface with prominent search tool

Dynamic, high-interest video brings content to life and supports visual learners.

Interactive quizzes encourage users to interact with content.

The screenshot shows the homepage of the Financial Literacy resource. At the top, there's a navigation bar with 'Site Help', 'Mobile App' (circled in red), and 'Logout'. Below this is a search bar. The main content area is divided into several sections:

- Left Sidebar:** A vertical list of topics with icons: Entrepreneurship and Career Skills (dollar sign), Measuring Economic Performance (line graph), Money and Financial Institutions (bank building), Personal Finance (calculator), Role of Government (classical building), The Market Economy (line graph), Trade and the Global Economy (globe), Financial Tools & Calculators (calculator), Resources for Teachers & Librarians (lightbulb), and Interactive Activities (checklist).
- Take a Closer Look:** A section featuring a video player showing a person proofreading a resume, with text explaining the importance of proofreading and a link to 'Read more. See more videos.'
- Making Sense of It:** A section with text about student debt and a link to 'Read more about paying for college', accompanied by a photo of a 'Financial Aid Entrance' sign.
- Think Fast:** A quiz section titled 'You should always prepare questions to ask during a job interview.' with radio buttons for 'True' and 'False', and an 'Answer' button.
- Savings Goals Calculator:** A section with a piggy bank icon and text: 'Calculate how much to set aside to meet your savings goals.'

Red arrows point from callout boxes to specific elements: 'Explore topics with visual browse.' points to the sidebar; 'Key content draws users into the resource.' points to the 'Take a Closer Look' video; 'Interactive calculators provide tools for financial success.' points to the 'Financial Tools & Calculators' link; 'Appealing, friendly interface with prominent search tool' points to the search bar; 'Dynamic, high-interest video brings content to life and supports visual learners.' points to the 'Take a Closer Look' video; and 'Interactive quizzes encourage users to interact with content.' points to the 'Think Fast' quiz.

Site Help | Mobile App | Logout **ROSEN digital** »

[Browse Subject](#)

Entrepreneurship and Career Skills

Financial

Personal Finance

Role of Government

The Market Economy

Trade and the Global Economy

Financial Tools & Calculators

Resources for Teachers & Librarians

[illegible]

[Read more](#)
[See more](#)

The Institute for College Access & Success' Project on Student Debt

Using the A-Z and Subject
browse.

You should always prepare questions to ask during a job interview.

☒ True

 False

Answer

Savings Goals Calculator

Calculate how much to set aside to meet your savings goals.

Using the visual browse.

Using the search bar.

Using the A-Z and Subject
browse.

Using visual browse

Allows readers of all levels to navigate the resource. Just click on any category and it will lead to subcategories.

The screenshot shows the 'Financial Literacy' website. At the top right, there are links for 'Site Help', 'Logout', and 'ROSEN digital' with a double arrow icon. Below these is a search bar with a magnifying glass icon. The main navigation bar lists several topics: 'Entrepreneurship and Career Skills', 'Measuring Economic Performance', 'Money and Financial Institutions', 'Personal Finance' (highlighted in green), 'Role of Government', 'The Market Economy', and 'Trade and the Global Economy'. Below this, two columns of subcategories are displayed. The left column is titled 'Personal Finance' and includes: 'Credit and Debt' (highlighted with a red box and a red arrow pointing to it), 'The Economy and the Individual', 'Financial Responsibility and Decision-Making', 'Income and Careers', 'Planning and Money Management', and 'Saving and Investing'. The right column is titled 'Credit and Debt' and includes: 'Consumer Credit and Debt', 'First Credit Card and Credit Smarts', 'How Debt and Default Affect You', and 'How Interest Rates, Credit Ratings, and Lending Affect You' (highlighted with a red box and a red arrow pointing to it). A red arrow also points from the 'Credit and Debt' link in the left column to the 'How Interest Rates, Credit Ratings, and Lending Affect You' link in the right column.

Site Help | Logout ROSEN digital»

Financial Literacy

Entrepreneurship and Career Skills | Measuring Economic Performance | Money and Financial Institutions | **Personal Finance** | Role of Government | The Market Economy | Trade and the Global Economy |

Personal Finance

- Credit and Debt »**
- The Economy and the Individual »
- Financial Responsibility and Decision-Making »
- Income and Careers »
- Planning and Money Management »
- Saving and Investing »

Credit and Debt

- Consumer Credit and Debt
- First Credit Card and Credit Smarts
- How Debt and Default Affect You
- How Interest Rates, Credit Ratings, and Lending Affect You

All subcategories and entries are just one click away.

Navigating an article

Site Help | Logout ROSEN digital»

FINANCIAL LITERACY

Print Email Cite this Article

Sections


- The Increasing Cost of a College Education
- Financial Aid Basics
- Free Application for Federal Student Aid (FAFSA)
- Preparing in Your Freshman and Sophomore Years
- Preparing in Your Junior and Senior Years
- Grants and Loans
- Scholarships
- Good Grades and Loan Forgiveness
- Money Management
- Myths and Facts About Financial Aid
- Ten Great Questions to Ask a Financial Aid Expert
- Resources
- For Further Reading
- Glossary

Investigate

- Budgeting and Money Management
- Consumer Credit and Debt
- Financial Literacy
- First Budget Smarts
- First Credit Card and Credit

Financial Aid Smarts

[NEXT SECTION »](#)

Select Language  [SHARE](#) [f](#) [t](#) [e](#) [...](#)

The Increasing Cost of a College Education

Concerns about the soaring costs of college hit close to home for a senior at the University of Illinois in Chicago. The aspiring occupational therapist told CBS news that she constantly worries about the \$50,000 debt she'll have when she graduates.

"It's really overwhelming," she said during an October 2011 interview. "As much as I don't want to think about it, I have to think about it."

High school and college students across the country echo those fears. Skyrocketing costs have made many of these future leaders wince with thousands of dollars.

A 2011 study shed light on the issue. The College Pricing Report found that the average room and board, the price of tuition and fees, and the total costs of those schools increased by 8.3 percent in 2011 to an average of \$10,000.

Students at private four-year schools paid a total of \$10,000 in tuition and fees, while those at public schools paid \$7,000. The nonprofit association of independent colleges reported that the average total cost of a four-year degree at a private school was \$30,000, up from \$28,000 in 2010.

There appears to be no end in sight to these soaring prices. Experts predict that in 2012–2013 tuition will jump at least 3% at private schools and 5% at public schools. Some public universities may charge a "premium" of up to 30 percent for high-demand classes, according to a 2012 report by *Money* magazine.

College Cost Calculator

Year Until College:

College Type:

Years Attending:

Calculation Type:

[Calculate](#)

- Economic concepts are made accessible to all learners.
- Table of contents allows students to navigate within an article.
- All articles feature "Resources," "Further Reading," and "Glossary."

Navigating an article

Site Help | Logout ROSEN digital»

FINANCIAL LITERACY

 Print  Email  Cite this Article

Sections

The Increasing Cost of a College Education

Financial Aid Basics

Free Application for Federal Student Aid (FAFSA)

Preparing in Your Freshman and Sophomore Years

Preparing in Your Junior and Senior Years

Grants and Loans

Scholarships

Good Grades and Loan Forgiveness

Money Management

Myths and Facts About Financial Aid

Ten Great Questions to Ask a Financial Aid Expert

Resources

For Further Reading

Glossary

Investigate

Budgeting and Money Management

Consumer Credit and Debt

Financial Literacy


First Budget Smarts

First Credit Card and Credit

Financial Aid Smarts

 Listen

[NEXT SECTION »](#)

Select Language 

 SHARE   

The Increasing Cost of a College Education

Concerns about the soaring costs of college hit close to home for a senior at the University of Illinois in Chicago. The aspiring occupational therapist told CBS news that she constantly worries about the \$50,000 debt she'll have when she graduates.

"It's really overwhelming," she said during an October 2011 interview. "As much as I don't want it, I have it."

High school students country fears. Sky costs have of these with thou

\$ College Cost Calculator

Years Until College:

- Print or email an entire article or an article section.
- Citations can be automatically generated in MLA8 and APA format.
- Investigate related articles.

2011 s

College Price

8.3 percent in 2011 to an average of \$8,244. That was twice the rate of **inflation**. With room and board, the price tag climbed to \$17,131.

Students at private four-year institutions had to dig deeper in their pocketbooks, too. The total costs of those schools rose to \$38,589, according to a report by the College Board. The nonprofit association does research and advocacy work for students, teachers, and others in the educational community.

There appears to be no end in sight to these soaring prices. Experts predict that in 2012–2013 tuition will jump at least 3% at private schools and 5% at public schools. Some public universities may charge a "premium" of up to 30 percent for high-demand classes, according to a 2012 report by *Money* magazine.

Navigating an article

Site Help | Logout ROSEN digital»

FINANCIAL LITERACY

 Print  Email  Cite this Article

Sections

The Increasing Cost of a College Education

Financial Aid Basics

Free Application for Federal Student Aid (FAFSA)

and

Myths and Facts About Financial Aid

Ten Great Questions to Ask a Financial Aid Expert

Resources

For Further Reading

Glossary

Investigate

Budgeting and Money Management

Consumer Credit and Debt

Financial Literacy

First Budget Smarts

First Credit Card and Credit

- Text-to-speech helps students read and understand the content.
- Video, audio, photos, and interactive calculators demonstrate and reinforce key concepts.

Financial Aid Smarts

 Listen

[NEXT SECTION »](#)

Select Language   SHARE   

The Increasing Cost of a College Education

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"It's really overwhelming," she said during an October 2011 interview. "As much as I don't want to think about it, I have to think about it."

High school and college students across the country echo those fears. Skyrocketing costs have made many of these future leaders wonder if they can afford college. Others worry they'll be saddled with thousands of dollars in student loan debt after they graduate.

A 2011 study shed light on the rising costs of a college degree. The annual "Trends in College Pricing" report revealed that tuition and fees at four-year public schools jumped 8.3 percent in 2011 to an average of \$8,244. That was twice the rate of **inflation**. With room and board, the price tag climbed to \$17,131.

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\$ College Cost Calculator

Years Until College:

College Type:

Years Attending:

Calculation Type:

Calculate

Enhanced Text Visibility

Site Help | Mobile App | Logout ROSEN digital»

FINANCIAL LITERACY



 Print  Email  Cite this Article

Browse A-Z

Browse Subject

Sections

Credit, Credit Cards, and More

Understanding Credit

The Fine Print

Getting Started

Online Bill Paying

Traps and Trip-Ups

Credit Scores and Reports

Guarding Your Credit

Myths and Facts About Credit
Cards

Ten Great Questions to Ask a
Credit Card Representative

Resources

For Further Reading

Glossary

First Credit Card and Credit Smarts

 Listen

NEXT SECTION »

 Select Language ▼

SHARE    ...

Credit, Credit Cards, and More

The advice “Neither a
house nor a car can be
bought without borrowing money”

To enhance the text
visibility of an article,
click the “Listen” icon.

sort. It is still good advice.

The smartest way to
manage money is to pay as
you go—to spend only
what you have, not to
borrow.

However, this is not always
practical. Life is more
complicated now than it
was four hundred years

ago. Today, the average person cannot buy a car or a house without borrowing money.

Credit Cards

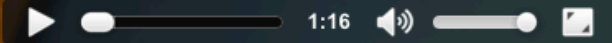
\$3,500 Balance

17% Interest

Pay Minimum each Month

Duration of Payments: 23 Years

Interest Paid: \$4,248



Many people get their first credit card through their bank. Opening a checking account, and using it responsibly, will help you build credit history.

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Enhanced Text Visibility

Site Help | Mobile App | Logout ROSEN digital»

Select "On" in the drop-down menu, below "Enhanced text visibility."

ReadSpeaker
The Voice of the Web!

Settings

Listen

—Highlighting—

Text highlighting ?
☒ On ☐ Off

Highlighting options Word and sentence

Word color ?
☐ ☒ ☐ ☐ ☐ ☐ ☐ Underline None

Sentence color ?
☒ ☐ ☐ ☐ ☐ ☐ ☐ Underline None

Text color ?
☐ ☐ ☐ ☐ ☒ ☐

Enhanced text visibility ?
☒ On ☐ Off

—Reading—

Speed ?
☐ Slow ☒ Medium ☐ Fast

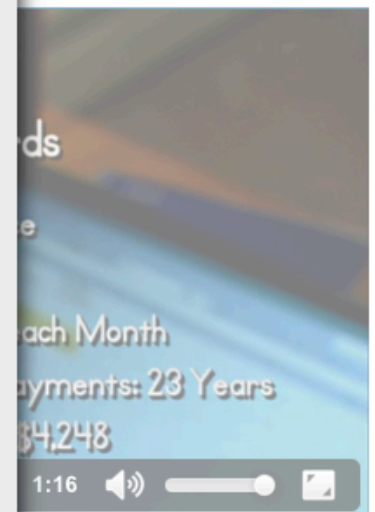
Close



Listen

NEXT SECTION »

SHARE



card through their bank. Opening a responsibly, will help you build credit

Enhanced Text Visibility

View the enlarged text as it's read aloud.
(Option to turn word/sentence highlighting on.)

Getting Started
Online Bill Paying
Traps and Trip-Ups
Credit Scores and Reports
Guarding Your Credit
Myths and Facts About Credit

First Credit Card and Credit Smarts

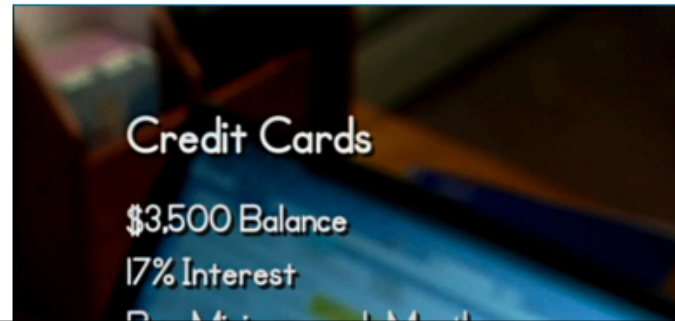


NEXT SECTION >>



Credit, Credit Cards, and More

The advice "Neither a borrower nor a lender be" is more than four hundred years old. It is from Shakespeare's play *Hamlet*. In the play, a father is giving instructions to his son. It is still good advice.



The advice "Neither a borrower nor a lender be" is more than four hundred years old.

Instant Translation Feature

FINANCIAL LITERACY

 Print  Email  Cite this Article

Browse A-Z

Browse Subject

Sections

First Credit Card and Credit Smarts

 Listen

[NEXT SECTION >>](#)

› Select Language	Bulgarian	Esperanto	Haitian Creole	Italian	Latvian	Myanmar (Burmese)	Scots Gaelic	Swahili	Welsh
Afrikaans	Catalan	Estonian	Hausa	Japanese	Lithuanian	Nepali	Serbian	Swedish	Xhosa
Albanian	Cebuano	Filipino	Hawaiian	Javanese	Luxembourgish	Norwegian	Sesotho	Tajik	Yiddish
Amharic	Chichewa	Finnish	Hebrew	Kannada	Macedonian	Pashto	Shona	Tamil	Yoruba
Arabic	Chinese (Simplified)	French	Hindi	Kazakh	Malagasy	Persian	Sindhi	Telugu	Zulu
Armenian	Chinese (Traditional)	Frisian	Hmong	Khmer	Malay	Polish	Sinhala	Thai	
Azerbaijani	Corsican	Galician	Hungarian	Korean	Malayalam	Portuguese	Slovak	Turkish	
Basque	Croatian	Georgian	Icelandic	Kurdish (Kurmanji)	Maltese	Punjabi	Slovenian	Ukrainian	
Belarusian	Czech	German	Igbo	Kyrgyz	Maori	Romanian	Somali	Urdu	
Bengali	Danish	Greek	Indonesian	Lao	Marathi	Russian	Spanish	Uzbek	
Bosnian	Dutch	Gujarati	Irish	Latin	Mongolian	Samoan	Sundanese	Vietnamese	

Myths and Facts About Credit Cards

Ten Great Questions to Ask a Credit Card

Resources

For Parents

Glossary

The smartest way to manage money is to pay as you go—to spend only what you have, not to

Duration of Payments: 23 Years
Interest Paid: \$4,248

1:16

Many people get their first credit card through their bank. Opening a checking account, and using it responsibly, will help you build credit history.

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To translate an article, click “Select Language” and choose from the drop-down menu of over 100 languages.

ago. Today, the average person cannot buy a car or a house without borrowing money.

Instant Translation Feature

Google Translated to: [Spanish](#) Show original Options

FINANCIAL LITERACY

Imprimir Correo

Browse A-Z Browse Subject

secciones

- De crédito, tarjetas de crédito, y Más
- Comprender el crédito
- La letra pequeña
- Empezando
- El
- Tr
- Las
- Informes
- Protegiendo su crédito
- Mitos y verdades sobre las tarjetas de crédito
- Diez grandes preguntas para hacer un representante de la tarjeta de crédito

recursos

En primer lugar la tarjeta de crédito y la inteligencia de Crédito

SIGUIENTE SECCIÓN >>

Spanish

SHARE

De crédito, tarjetas de crédito, y Más

El consejo "Ni un prestatario ni un prestamista sea" es más de cuatrocientos años. Es a partir de la obra de Shakespeare *Hamlet*. En la obra, un padre está dando instrucciones a su hijo. Todavía es un buen consejo. La forma más inteligente de administrar el dinero es para pagar a medida que avanza a gastar sólo lo que tiene, no pedir prestado.

Sin embargo, esto no siempre es práctico. La

Credit Cards

\$3,500 Balance
17% Interest
Pay Minimum each Month
Duration of Payments: 23 Years
Interest Paid: \$4,248

Muchas personas obtienen su primera tarjeta de crédito a través de su banco. La apertura de una cuenta de cheques, y su uso responsable, le ayudará a construir la historia de crédito.

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Easily switch languages using the options at the top.

Navigating an article

Each page contains links to:

- Financial Tools & Calculators
- Resources for Teachers & Librarians

Glossary

and Money

edit and Debt

tracy

Smarts

ard and Credit

How Debt and Default Affect You

How Interest Rates, Credit Ratings, and Lending Affect You

Money Management Skills

Paying for College

Smart Saving and Financial Planning



Financial Tools & Calculators



Resources for Teachers & Librarians

A 2011 study shed light on the rising costs of a college degree. The annual "Trends in College Pricing" report revealed that tuition and fees at four-year public schools jumped 8.3 percent in 2011 to an average of \$8,244. That was twice the rate of **inflation**. With room and board, the price tag climbed to \$17,131.

Students at private four-year institutions had to dig deeper in their pocketbooks, too. The total costs of those schools rose to \$38,589, according to a report by the College Board. The nonprofit association does research and advocacy work for students, teachers, and others in the educational community.

There appears to be no end in sight to these soaring prices. Experts predict that in 2012–2013 tuition will jump at least 3% at private schools and 5% at public schools. Some public universities may charge a "premium" of up to 30 percent for high-demand classes, according to a 2012 report by *Money* magazine.

How can students and their families keep up with these rising costs? How can they find "free" money—like grants and scholarships—to pay for college instead of relying on expensive loans?

Do your homework, financial aid experts say. Find out how the financial process works. And learn ways to tap into all the possible sources of money.

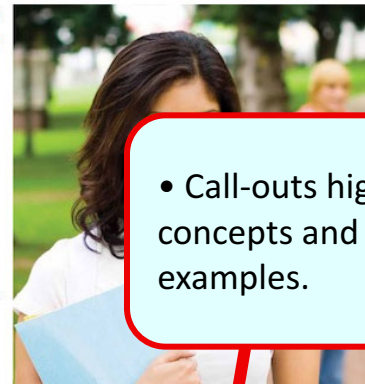
"College can be more affordable than you might think," author Lynn O'Shaughnessy wrote in her book *The College Solution*.

Private colleges and universities, for example, reduce tuition for students they want in their programs. Those discounts average about 33.5 percent, the College Board said.

Many students also pay much less than the advertised "sticker" price for college. "The average tuition discount for public schools, which cost less to begin with, is nearly 15 percent," O'Shaughnessy wrote.

Students should also compare prices. Costs differ from state to state. Financial aid packages vary, too.

In 2010–2011, undergraduate students received an average of \$12,455 per student in financial aid, according to the College Board. The average financial aid package included \$6,539 in grants, \$4,907 in federal loans, and \$1,009 in tax credits and deductions and federal work-study.



More than 19 million students enrolled in U.S. colleges and universities in 2011, according to the Census Bureau. Finding money to pay for school is a major concern among those students.

[View Larger Image](#)

© iStockphoto/Thinkstock

- Call-outs highlight key concepts and real world examples.

The average financial aid package included \$6,539 in grants, \$4,907 in federal loans, and \$1,009 in tax credits and deductions and federal work-study.

Interactive calculators







Interactive calculators provide real world examples as tools for financial success.

Site Help | Logout ROSEN digital»



Financial Calculators

Managing money takes practice. These calculators can help you make more informed financial decisions and plan for larger goals like paying for college or buying a car.

 Auto Loan Payment Calculator Estimate your monthly auto loan payment.	 Budget Building Quiz Project how much you'll need to support your lifestyle.	 College Cost Calculator Estimate how much your college education will cost.
 How Much House Can I Afford? Match your finances to a smart housing choice.	 Savings Goals Calculator Calculate how much to set aside to meet your saving goals.	 Repaying Student Loan Debt

Calculators are also available throughout the database on relevant article pages.

Interactive Activities

Site Help | Mobile App | Logout ROSEN digital»

FINANCIAL LITERACY

Interactive Activities

Become a Citizen Journalist

Create a Digital Business Plan

Create a Multimedia Presentation

Create a Podcast

Film a Public Service Announcement



Financial Tools
& Calculators



Resources for
Teachers &
Librarians



Interactive
Activities

Interactive Activities

Use these activities as a starting point to project or presentation about economic and *Financial Literacy* database to get ideas for and important events.

All interactive activities are correlated to Common Core state standards for English language arts (ELA) and mathematics; state standards for language arts, mathematics, and economics; and National Standards in Personal Finance Education as created by the Jump\$tart Coalition for Personal Financial Literacy. [Explore correlations here.](#)



Interactive activities with step-by-step guidance prepares users to create presentations using the digital tools at their fingertips.

Librarian/Educator Resources

Site Help | Logout ROSEN digital»

FINANCIAL LITERACY

Resources for Teachers/Librarians

Curriculum Correlations

Customer Newsletters

Lesson Plans

Online Training

Promotional Materials

Usage Statistics

User's Guide

Web Buttons



Financial Tools & Calculators



Resources for Teachers & Librarians

Resources for Teachers/Librarians

Financial Literacy offers an extensive array of resources to help teachers and librarians most effectively use this online resource. From curriculum correlations and promotional materials to lesson plans and reproducibles, you will find all the tools you need to support your teen users here.

And, to subscribe to the free, Financial Literacy Customer Newsletter—offering the latest news on site enhancements, proven promotional and programming ideas, and advice to how to best serve your student users—simply [send us your email address](#).

From curriculum correlations and lesson plans, to promotional materials and Web buttons, to online training and usage statistics, you can find all the tools you need.

FINANCIAL LITERACY

About Rosen Publishing

Rosen Publishing is an independent educational publishing house, established in 1950 to serve the needs of students in grades Pre-K to 12th grade with high-interest, curriculum-correlated materials. Rosen publishes more than 750 new print and eBooks each year and has a backlist of more than 7,000 titles.

Rosen Digital launched its inaugural database, the award-winning, critically acclaimed **Teen Health & Wellness: Real Life, Real Answers**, in 2007. The resource has garnered stellar reviews from School Library Journal, Library Journal, Booklist, and American Libraries, and is available in libraries and schools world-wide.

The Financial Literacy online database for teens has been created in collaboration with educators across North America by the same extraordinary Rosen team that built Teen Health & Wellness. Directly supporting Common Core State Standards for English Language Arts (ELA) and Mathematics, state standards for Mathematics and Economics, and National Standards in Personal Finance Education as created by the Jump\$tart Coalition for Personal Financial Literacy, it offers research, report, and homework help, while providing roadmaps for an introduction to financial literacy and the development of 21st-century learning skills.

1-877-381-6649

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» digital