

# Financial Literacy Resources

VU Career Center | Vanderbilt.edu/Career | Careercenter@vanderbilt.edu

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## **Vanderbilt University Resources:**

- [GradReady](#) | Vanderbilt University is now providing an optional free tool called GradReady which includes information for managing tuition, budgets, and bills. VU Students will always maintain access to this tool as a student and after they leave Vanderbilt. It is designed to help you understand your financial aid and manage your finances.
- [Dore Money \\$marts](#) | The Office of Financial Aid has compiled helpful information about banking, budgeting, investing, and more.
- [VU Financial Advisor](#) | The Office of Student Financial Aid and Scholarship offers individual appointments and workshops on budgeting, preparing financial aid applications, and loan repayment.
- [VU Student Care Network, Financial WellBeing Coaching](#) | The [CSW](#) wants to help ensure students are prepared to make smart financial decisions during and after one's time at Vanderbilt. Through financial well-being coaching, students will have the opportunity to assess personal relationships with money and how that impacts financial behaviors, identify connections between mental and financial well-being, analyze current spending and saving habits, and become more aware of ways to apply budgeting and money-saving concepts.
- [Off-Campus Living Budget Worksheet](#)

## **Online Resources:**

- [Hands on Banking](#) | Hands on Banking® a free, fun, non-commercial financial education program available in both English and Spanish that teaches people, in all stages of life, about the basics of responsible money management, including how to create a budget, save and invest, borrow responsibly, buy a home, and establish a small business.
- [Nerd Wallet](#) | Financial Literacy platform whose mission is, "To provide clarity for all of life's financial decisions."
- [ECMC - FAB, Finance Awareness Basics](#) | As a nonprofit corporation providing services in support of higher education finance, ECMC assist students and families in their efforts to plan and pay for college.
- [FDIC – Money Smart](#) | The Federal Deposit Insurance Corporation's Money Smart financial education program can help people of all ages enhance their financial skills and create positive banking relationships.

- [TN Financial Literacy Commission](#) | *The Commission continues to broaden its reach and impact, while helping all Tennesseans improve their financial futures.*

**Books:**

**[“10 Best Money Books to Improve Your Financial Literacy” | Chime](#)**

- **Best book for millennials:** *Broke Millennial: Stop Scraping By and Get Your Financial Life Together* by Erin Lowry
- **Best book about student loans:** *Bye Student Loan Debt: Learn How to Empower Yourself by Eliminating Your Student Loans* by Daniel J. Mendelson
- **Best book on frugality:** *365 Ways to Live Cheap: Your Everyday Guide to Saving Money* by Trent Hamm
- **Best book for investing:** *The Little Book of Common Sense Investing: The Only Way to Guarantee Your Fair Share of Stock Market Returns* by John C. Bogle
- **Best book for increasing your income:** *Hustle Away Debt: Eliminate Your Debt by Making More Money* by David Carlson
- **Best book on budgeting:** *The Money Book for the Young, Fabulous & Broke* by Suze Orman
- **Best book for couples:** *Money Talks: The Ultimate Couple’s Guide to Communicating About Money* by Talaat and Tai McNeely
- **Best book for general financial advice:** *Total Money Makeover* by Dave Ramsey
- **Best book for saving:** *Rich Dad Poor Dad: What the Rich Teach Their Kids About Money – That the Poor and Middle Class Do Not!* by Robert T. Kiyosaki
- **Best book for early retirement:** *How to Retire Early: Your Guide to Getting Rich Slowly and Retiring on Less* by Robert and Robin Charlton