

Cerritos College Library

In the Wilford Michael Library & Learning Resource Center

PERSONAL BUDGETING

Your search for information on **Personal and Household Budgeting** can include books, periodical articles, online databases, and authoritative Internet resources.

Books

Use the **Library Catalog** located on the Cerritos College **Library Home Page** to find books on your topic that are available in the Cerritos College Library. Try the following Library of Congress **Subject** Headings but remember this list is by no means conclusive. There are many more subject headings for finance in the online catalog.

Budgets, Personal	Entrepreneurship	Financial Security	Investments
Business	Family Economic aspects	Finance, Personal United States	Money
Economics	Finance	Income tax	Saving and Investments
Estate Planning	Finance, Personal	Insurance	Young adults Finance, Personal

Selected Reference Books

Listed below are reference books that may be useful in your research.

Encyclopedia of Business and Finance

REF HF1001 .E466 2007 V 1

Consumerism

REF HB801 .C62824 2009

Household Spending : Who Spends How Much On What

REF HC110 .C6 O35 2006

Consumerism

REFDESK HC79 .C6 C657 2008

Encyclopedia of American Business

REF HF1001 .E463 2004

Is American Society Too Materialistic?

REFDESK HC110 .C6 I79 2006

State of the World : 2010, Transforming Cultures: From Consumerism to Sustainability

REF HC59.15 .S734 2010

Journal & Newspaper Articles

Journals and magazines usually provide the most current information on a topic. Journal articles are more scholarly or professional while magazine articles tend to be shorter and more general. Newspaper articles, while not usually scholarly or professional, can give you the most current news and some additional facts on your topic. To find articles on your topic, use one of the online databases listed below. These databases usually provide full-text articles on almost every topic. They are available via the **Library Home Page**. Conduct your search in these databases by using subject headings and keywords similar to those you used to locate books.

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Databases for Personal Budgeting Topics

EBSCOhost MasterFILE Premier – includes many business magazines

Proquest Newspapers– includes the full text of the *Wall Street Journal*, *New York Times*, *Washington Post*, *Los Angeles Times* and the *Christian Science Monitor*

See the **Database Page** for a complete description of the Cerritos College Library online resources. For remote access to the library databases, login using your Cerritos College ID number.

Keywords and Subjects to Search in Online Databases:

Budgets and Money and Personal
 BUDGETS, Personal
 FINANCES, Personal
 SAVING & investment
 FINANCIAL planning
 HOME economics -- Accounting
 FINANCIAL management
 COST & standard of living

Selected Periodical Titles for Finance

The following periodical titles are available in the periodical stacks of the library:

<i>Black Enterprise</i>	<i>Business Week</i>	<i>Consumers' Research Magazine</i>
<i>Economic Review</i>	<i>Economist</i>	<i>Finance and Development</i>
<i>Forbes</i>	<i>Fortune</i>	<i>Harvard Business Review</i>
<i>IW/The Management</i>	<i>Journal of Marketing</i>	<i>Kiplinger's Personal Finance</i>
<i>Los Angeles Times</i>	<i>Money</i>	<i>New Leader</i>
<i>New York Times</i>	<i>Newsweek</i>	<i>Hispanic Business</i>
<i>PC Magazine</i>	<i>Sales and Marketing Management</i>	<i>Time</i>
<i>U.S. News and World Report</i>	<i>Wall Street Journal</i>	<i>Washington Monthly</i>

Internet Sites

The Internet can be a valuable source for supplementing the information you have gathered from books and periodicals. It is important that you evaluate the information you get from the Internet to determine if it is reliable and useful to your research. Here are a few general websites for budgeting information.

Google Web Directory - Financial Services

http://directory.google.com/Top/Business/Financial_Services/

General Planning

California Career Zone

<http://www.cacareerzone.org/index.html>

PayScale

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

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Money and Finance

Money Management – IUPUI

www.hra.iupui.edu/HRA/WorkLife/wl_money.asp

SmartMoney.com

<http://www.smartmoney.com>

CNNMoney.com

<http://money.cnn.com>

Money Talks: A CalCPA Institute Production (Video)

<http://www.youtube.com/watch?v=21PuqepQ5Hk>

Financial Skills – Video Cases

http://highered.mcgraw-hill.com/sites/0073530638/student_view0/video_cases.html

Finance and Money Websites- Cerritos College Professor Mark Fronke

<http://www.cerritos.edu/mfronke/Persfin.htm>

Suze Orman – The Complete Suz Library

http://www.suzeorman.com/igsbase/igstemplate.cfm?SRC=SP&SRCN=layout_resourcecenter&GnavID=84

Money101 – CNNMoney.com

<http://money.cnn.com/magazines/moneymag/money101/index.html>

Yahoo Finance

<http://finance.yahoo.com>

Money Management – Delta State University

<http://www.deltastate.edu/PAGES/3853.asp>

Kiplinger Magazine

<http://kiplinger.com/family-finance/>

U.S. Financial Literacy and Education Commission

<http://www.mymoney.gov/>

FDIC - Managing Your Money in Good Times and Bad

<http://www.fdic.gov/consumers/consumer/news/cnwi0809/sources.html>

SchoolHouse Rock - Where The Money Goes (Video)

<http://www.youtube.com/watch?v=5Z8uw1zjjiE>

Calculators, Tools and Trackers

Schools First Federal Credit Union – Financial Tools

<http://schoolsfirstfcu.org/index/tools.asp>

Wall Street Journal Personal Finance Tools

<http://online.wsj.com/public/page/booktools.html>

Suze Orman Tools

http://www.suzeorman.com/igsbase/igstemplate.cfm?SRC=SP&SRCN=layout_suzetools&GnavID=110

Auto and Home

Bank, Mortgage and Auto Rates

<http://www.bankrate.com/mortgage.aspx>

HUD in California – Housing and Urban Development

<http://portal.hud.gov/portal/page/portal/HUD/states/california>

Kelley Blue Book – Car Values

<http://kbb.com>

Zillow - Real estate listings and home values

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

Edmonds – Car Values

<http://www.edmonds.com>

Sperling’s BestPlaces - Compare Cities to live in!

www.bestplaces.net

Real Estate Database

<http://www.realtor.com>

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Credit

Free Credit Report

<https://www.annualcreditreport.com>

FICO Scores

<http://myfico.com>

Taxes and Insurance

Tax Calculator

http://www.ftb.ca.gov/online/tax_calculator/Calculator.aspx

IRS

<http://www.irs.gov/>

State of California Franchise Tax Board

<http://www.ftb.ca.gov/>

Health Insurance – USA.gov

<http://www.usa.gov/Citizen/Topics/Health/HealthInsurance.shtml>

Money and Taxes – USA.gov

http://www.usa.gov/Citizen/Topics/Money_Taxes.shtml

California Department of Insurance

<http://www.insurance.ca.gov/>

Social Security

<http://www.socialsecurity.gov/>