STATISTICS/ DATA

U.S. Dept. of Agriculture
www.usda.gov/wps/portal/usdahome

USDA Center for Nutrition Policy and Promotion:
Expenditures on Children by Families
http://www.cnpp.usda.gov/ExpendituresonChildrenbyFamilies.htm

USDA Center for Nutrition Policy and Promotion:
Cost of Food at Home

U.S. Department of Labor
Bureau of Labor Statistics
http://www.bls.gov/

U.S. Department of Labor
Consumer Price Index
http://www.bls.gov/CPI/

U.S. Department of Labor
Consumer Expenditure Survey
http://www.bls.gov/cex/

U.S. Census Bureau
http://www.census.gov/

United States Department of Health & Human Services
THE 2008 HHS POVERTY GUIDELINES
http://aspe.hhs.gov/poverty/08Poverty.shtml

Social Security Administration
Social Security Online
http://www.ssa.gov/

Gallup Organization
http://www.gallup.com/home.aspx

Institute for Research on Poverty
http://www.irp.wisc.edu/

National Endowment for Financial Education
http://www.nefe.org/

U.S. Cooperative Extension Service
http://www.csrees.usda.gov/
<table>
<thead>
<tr>
<th>Service</th>
<th>URL</th>
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<tbody>
<tr>
<td>America’s Job Bank</td>
<td><a href="http://www.ajb.dnj.us">www.ajb.dnj.us</a></td>
</tr>
<tr>
<td>One Stop Shopping for the Federal Government Sites</td>
<td><a href="http://www.fedstats.gov">www.fedstats.gov</a></td>
</tr>
<tr>
<td>National Administration on Aging</td>
<td><a href="http://www.aoa.dhhs.gov">www.aoa.dhhs.gov</a></td>
</tr>
<tr>
<td>Department of Health and Human Services</td>
<td><a href="http://www.os.dhhs.gov">www.os.dhhs.gov</a></td>
</tr>
<tr>
<td>Department of Housing and Urban Development</td>
<td><a href="http://www.hud.gov">www.hud.gov</a></td>
</tr>
<tr>
<td>Department of Veterans Affairs</td>
<td><a href="http://www.va.gov">www.va.gov</a></td>
</tr>
<tr>
<td>Social Security</td>
<td><a href="http://www.ssa.gov">www.ssa.gov</a></td>
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<tr>
<td>U.S. Census Bureau</td>
<td><a href="http://www.census.gov">www.census.gov</a></td>
</tr>
<tr>
<td>Monster Trak</td>
<td><a href="http://www.monstertrak.monster.com">http://www.monstertrak.monster.com</a></td>
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</table>
Aging Related Sites

AARP
Stats on aging
Huffington Center on Aging
The Center for Communication & Consumer Service
National Council on Aging
National Institute on Aging
National Association of Area Agencies on Aging
American Association of Home and Services for the Aging
American Geriatrics Society
Profile of Older Americans
Oklahoma Assoc. of Administration on Aging
National Eldercare Locator
Nursing Homes
Center for Social Gerontology
Families USA

www.aarp.org
Agingstats.gov
www.hcoa.org
http://www.health.gov/NHIC/NHICScripts/Entry.cfm?HRCode=HR2497
www.NCOA.org
www.nih.gov/nia
www.n4a.org
www.aahsa.org
www.americangeriatrics.org
http://www.o4aging.org/index.html
http://www.medicare.gov/NHCompare/home.asp
www.tcsg.org
www.familiesusa.org
**Assistive Devices**
AARP Tools and Gadgets for Independent Living  
[www.aarp.org/life/](http://www.aarp.org/life/)

Housing Environments for Persons who are Elderly and Disabled  
[http://www.extension.iastate.edu/housing](http://www.extension.iastate.edu/housing)

National Rehabilitation Information Center  
[www.naric.com/naric](http://www.naric.com/naric)

AgrAbility Project  

**Caregiving**
AARP Caregiving Resources Search for: For caregivers  
[http://www.aarp.org/families](http://www.aarp.org/families)

Adm. on Aging Info. for Older Persons & their Families  

Family Caregiver Alliance  
[www.caregiver.org](http://www.caregiver.org)

National Alliance for Caregiving  
[www.caregiving.org](http://www.caregiving.org)

National Family Caregivers Association  
[www.nfcacares.org](http://www.nfcacares.org)

Careguide  
[www.careguide.net](http://www.careguide.net)

The Family Village Caregiver Resources  
[www.familyvillage.wisc.edu/general/care-givers.html](http://www.familyvillage.wisc.edu/general/care-givers.html)

**Chore Maintenance**
AARP Home Modification and Universal Design  
[http://www.aarp.org/universalhome/families/home_design/](http://www.aarp.org/universalhome/families/home_design/)

National Organization on Disability  
[www.nod.org](http://www.nod.org)

**Health**
American Cancer Society  
[www.cancer.org](http://www.cancer.org)

Arthritis Foundation  
[www.arthritis.org](http://www.arthritis.org)

Centers for Medicare and Medicaid Services  
[http://cms.hhs.gov](http://cms.hhs.gov)
Medicare Rights Center
National Eye Institute
American Diabetes Association
Center for Disease Control and Prevention
Consumer Lab
Mayo Clinic Web Page
A Gateway to Consumer Health and Human Services on the Web
Alzheimer’s Disease Education and Referral Center
National Center for Health Statistics
National Institute of Health

**Senior Health Information and Insurance Education**

Department of Health and Human Services
Department of Veterans Affairs
Federal Employee Health Benefits Program (FEHBP)
Health Insurance Association of America
Medicare Rights Center
National Association of Insurance Commissioners
National Council on Teacher Retirement Life Plan
Social Security
US Medicare
www.medicare.gov

Health & Human Services -
Ctrs. for Medicare & Medicaid Services (CMS)
www.cms.hhs.gov

Oklahoma Insurance Department
Search for: Senior Health Insurance Counseling Program (SHICP)
http://www.ok.gov/oid/

Legal Services

Oklahoma State Bar
http://www.okbar.org/

American Bar Association on legal problems facing elderly
www.abanet.org/aging/

National Academy of Elder Law Attorneys
www.naela.com

National Citizens Coalition for Nursing Home Reform
www.nccnhr.org

National Guardianship Association
www.guardianship.org

National Health Law Project
www.healthlaw.org

Senior Horizons
http://www.jfcsphil.org/seniorhorizons.htm

Ombudsman

Consumer Consortium on Assisted Living
www.ccal.org

Medicare website
www.medicare.org

Eden Alternative
www.edenalt.com

National Committee for the Prevention of Elder Abuse
www.preventelderabusecenter.org

National Senior Citizens Law Center
www.nsclc.org
## Transportation

## Retirement and Estate Planning
- National Charities Information Bureau: [www.give.org](http://www.give.org)
- T. Rowe Price, Inc.: [www.troweprice.com](http://www.troweprice.com)
- Web Trust: [www.webtrust.com](http://www.webtrust.com)
- National Network of Estate Planning Attorneys: [www.netplanning.com](http://www.netplanning.com)
- Pension Resources: [http://www.retirementlink.com](http://www.retirementlink.com)
- Fidelity: About 401(k)s: [Www.401k.com/401k/about/about.htm](http://www.401k.com/401k/about/about.htm)
- Association for Financial Counseling and Planning Education: [http://www.afcpe.org](http://www.afcpe.org)
- IRS: has the publications and forms related to all topics including Estate. May have to scroll up or down to find topic needed: [http://www.irs.gov/formspubs/article/0,,id=99236,00.html](http://www.irs.gov/formspubs/article/0,,id=99236,00.html)
- Iowa State University Extension: [http://www.extension.iastate.edu/finances/](http://www.extension.iastate.edu/finances/)
<table>
<thead>
<tr>
<th><strong>SMART</strong></th>
<th><a href="http://www.smartmoney.com/estate/">http://www.smartmoney.com/estate/</a></th>
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<tbody>
<tr>
<td>Money Central</td>
<td><a href="http://moneycentral.msn.com/retire/home.asp">http://moneycentral.msn.com/retire/home.asp</a></td>
</tr>
<tr>
<td>Yahoo Finance</td>
<td><a href="http://finance.yahoo.com/">http://finance.yahoo.com/</a></td>
</tr>
<tr>
<td>NOLO– Legal Companion: references &amp; resources</td>
<td><a href="http://www.nolo.com">www.nolo.com</a></td>
</tr>
<tr>
<td>Estateplanning links: catalog of resources/links for taxes, retirement &amp; estate planning</td>
<td><a href="http://www.estateplanninglinks.com/">http://www.estateplanninglinks.com/</a></td>
</tr>
<tr>
<td>The American Institute of Certified Public Accountants</td>
<td><a href="http://www.360financialliteracy.org/">http://www.360financialliteracy.org/</a></td>
</tr>
<tr>
<td>Montanna State University</td>
<td><a href="http://extn.msu.montana.edu/Publications/ESCatalog/FINPublicCatalogFINANCElist.asp">http://extn.msu.montana.edu/Publications/ESCatalog/FINPublicCatalogFINANCElist.asp</a></td>
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</tbody>
</table>

**Credit**

<table>
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<tr>
<th>Sprngboard– nonprofit Consumer Counseling</th>
<th><a href="http://www.credit.org">www.credit.org</a></th>
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<tbody>
<tr>
<td>Money Management International</td>
<td><a href="http://bankruptcy.org">http://bankruptcy.org</a></td>
</tr>
<tr>
<td>National Foundation for Credit Counseling</td>
<td><a href="http://www.nfcc.org/">http://www.nfcc.org/</a></td>
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</tbody>
</table>

**Money Management**

<table>
<thead>
<tr>
<th>Smart Money</th>
<th><a href="http://www.smartmoney.com">www.smartmoney.com</a></th>
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<tbody>
<tr>
<td>The Motley Fool</td>
<td><a href="http://www.fool.com">www.fool.com</a></td>
</tr>
<tr>
<td>CNN Money</td>
<td><a href="http://www.money.cnn.com">www.money.cnn.com</a></td>
</tr>
<tr>
<td>Consumer Resources</td>
<td><a href="http://consumerworld.org">http://consumerworld.org</a></td>
</tr>
<tr>
<td>Employee Benefits Research Institute (EBRI) &amp; American Savings Education Council (ASEC)</td>
<td>www/choosetosave.org</td>
</tr>
</tbody>
</table>
Small Business Administration  www.sba.gov
Jumpstart Coalition  www.jumpstartcoalition.org/
Rutgers & USDA “Investing for Your Future” Home Study Course  http://www.investing.rutgers.edu/main.htm

**Investments (stocks, bonds, market)**

Wall Street Journal Market Watch  www.marketwatch.com
Morning Star  http://morningstar.com/
Standard & Poors  http://www2.standardandpoors.com
Risk Grades– risk measurement tool of portfolio  http://www.riskgrades.com/
Investor Protection Trust  http://www.investorprotection.org/
Kiplinger  http://www.kiplinger.com/
Moody’s  http://www.moodys.com/cust/default.asp
Bonds Online  http://www.bonds-online.com/
Bonds Market Association  http://www.investinginbonds.com/
U.S. Treasury Securities  http://www.treasurydirect.com/
Neighbor Works America  http://www.nw.org/network/home.asp
National Community Reinvestment Coalition  http://www.ncrc.org/
Home Free-USA  http://www.homefreeusa.org/
HUD Housing Market Analysis  http://www.huduser.org/publications/econdev/mkt_analysis.html
Census Bureau Housing topics  http://www.census.gov/hhes/www/housing.html
Census Bureau Fact Finder  http://factfinder.census.gov/home/saff/main.html?%20lang=en

**Calculators**
Calculators for Investors  http://www.sec.gov/investor/tools.shtml
Choose To Save Calculators  http://www.choosetosave.org/calculators/
Mortgage Professor’s advice & counsel  http://mtgprofessor.com/calculators.htm
Bank Rate  http://www.bankrate.com/brm/default.asp
Freddie Mac  http://www.freddiemac.com/corporate/buyown/english/calcs_tools/
Mortgage Calc  http://mortgage-calc.com/
Mortgage Interest  http://mortgages.interest.com/content/calculators/index.asp

**Default or Foreclosure: Data & Resources**
Mortgage Bankers Association  http://www.mortgagebankers.org
RealtyTrac  http://www.realtytrac.com
American Bankruptcy Institute  
United States Bankruptcy Court Western District of Oklahoma  
United States Bankruptcy Court Eastern District of Oklahoma  
United States Bankruptcy Court Northern District of Oklahoma  
List of HUD approved housing counseling agencies:  
State specific resources for avoiding foreclosure:  
FHA and its FHA Secure Program  
Federal Reserve educational resources  
U.S. Dept. of Treasury– Controller of the Currency  
Appraisal Fraud  
Oklahoma Attorney General

**Other Resources**

Thrive By Five  
Consumer Action  
Practical Money Skills  
Federal Trade Commission  
Federal Reserve Board  
Consumer Product Safety Commission  
National Coalition Against Domestic Violence
University of Arkansas Extension
Texas AgriLife Extension -FCS
Arizona Cooperative Extension– FCS
University of Missouri Extension– Community Development
University of Missouri Extension– HES
eXtension

**Small & Homebased Business**
Made in Oklahoma Coalition
Made in Oklahoma
Oklahoma Agritourism
Oklahoma Small Business Development Center
Small Business Administration
Oklahoma Department of Commerce
Oklahoma Business Tax Workshops; OK Tax Commission
Robert M. Kerr Food & Ag Products Center
National Federation of Independent Business (NFIB)
NFIB– Young Entrepreneur Tools/Tips
Rural Econ and Community Development

http://www.arfamilies.org/money.htm
http://fcs.tamu.edu/money/index.php
http://ag.arizona.edu/extension/family.html#
http://extension.missouri.edu/main/community/index.shtml
http://missourifamilies.org/mosaves/
http://about.extension.org/
http://www.miicoalition.com/
http://www.madeinoklahoma.net/
http://www.oklahomaagritourism.com/
http://www.oklahomasmallbusiness.org/
http://www.sba.gov/localresources/district/ok/index.html
http://www.okcommerce.gov/index.php
http://www.tax.ok.gov/btwkshps.html
http://www.fapc.okstate.edu/
http://www.nfib.com/page/aboutHome
http://www.nfib.com/page/YEFtoolsAndTips.html
http://ocdweb.sc.egov.usda.gov/
<table>
<thead>
<tr>
<th>Insurance Related Sites</th>
<th>URL</th>
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<tbody>
<tr>
<td>A.m. Best Company</td>
<td><a href="http://www.ambest.com">http://www.ambest.com</a></td>
</tr>
<tr>
<td>Alliance of American Insurers</td>
<td><a href="http://www.allianceai.org">http://www.allianceai.org</a></td>
</tr>
<tr>
<td>American Assn. of Health Plans</td>
<td><a href="http://www.aahp.org">http://www.aahp.org</a></td>
</tr>
<tr>
<td>American Assn. of Managed Care Providers</td>
<td><a href="http://www.aapso.com">http://www.aapso.com</a></td>
</tr>
<tr>
<td>American Council of Life Insurance</td>
<td><a href="http://www.acli.com">http://www.acli.com</a></td>
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<tr>
<td>American Insurance Association</td>
<td><a href="http://www.aiadc.com">http://www.aiadc.com</a></td>
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<tr>
<td>American Society of CLU &amp; ChFC</td>
<td><a href="http://www.agents-online.com/AXCLU/index.htm">http://www.agents-online.com/AXCLU/index.htm</a></td>
</tr>
<tr>
<td>American Society of Pension Actuaries</td>
<td><a href="http://www.aspa.org">http://www.aspa.org</a></td>
</tr>
<tr>
<td>American Society of Safety Engineers</td>
<td><a href="http://asse.org">http://asse.org</a></td>
</tr>
<tr>
<td>Arbitration Forum</td>
<td><a href="http://www.arb-forum.com">http://www.arb-forum.com</a></td>
</tr>
<tr>
<td>Assn. of Health Insurance Advisors</td>
<td><a href="http://www.ahia.net">http://www.ahia.net</a></td>
</tr>
<tr>
<td>Automation of Management Group Link of Interest</td>
<td><a href="http://www.taan.com/inssites.htm">http://www.taan.com/inssites.htm</a></td>
</tr>
<tr>
<td>Aviation Assn. Underwriters</td>
<td><a href="http://www.aau.com">http://www.aau.com</a></td>
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<tr>
<td>Benefit Links</td>
<td><a href="http://www.benefitslink.com">http://www.benefitslink.com</a></td>
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<tr>
<td>Best’s Review</td>
<td><a href="http://www.ambest.com/review">http://www.ambest.com/review</a></td>
</tr>
<tr>
<td>Blue Cross/Blue Shield Assn.</td>
<td><a href="http://www.blucares.com">http://www.blucares.com</a></td>
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</table>
Business Insurance Magazine
http://businessinsurance.com

Captive Insurance Companies Assn.
http://www.captive.com

Casualty Actuarial Society
http://www.casact.org

CATEX
http://www.catex.com

Claims Magazine
http://www.claimsmag.com

Coalition Against Insurance Fraud
http://www.insurancefraud.org

Consumer Insurance Guide
http://www.insure.com/life

Consumers Guide to Homeowners Insurance
http://www.iiia.iix.com/homeguid.htm

Defense Research Institute, Inc.
http://www.dri.org

Duff & Phelps Credit Rating Company
http://www.dcrco.com

Employee Benefit Research Institute
http://www.ebri.com

Environmental Protection Agency
http://www.epa.gov

FEMA National Flood Insurance
http://www.fema.gov/plan/prevent/fhm/index.shtm

Federal Emergency Management Agency
http://www.fema.gov

Free Advice– Web Site
http://freeadvice.com/law/595us.htm

Gift & Estate Tax Law
http://www.law.cornell.edu/topics/estate-gift-tax.htm

Highway Loss Data Institute
http://www.hwysafety.org

Independent Insurance Agents of America
http://www.iiia.org
Independent Reinsurance Agents of America  http://www.captive.com
Institute for Global Insurance Education  http://www.igie.org
Insurance Fraud Bureau  http://www.ifb.org
Insurance Information Institute  http://www.iii.org
Insurance Institute of America, Inc.  http://www.hwysafety.org
Insurance News Network  http://www.insure.com
Integrated Benefits Institute  http://www.ibiweb.org
Internal Revenue Service  http://www.irs.ustreas.gov
International Assn. of Insurance Fraud Agencies  http://www.iaifa.org
International Foundation of Employee Benefits Plans  http://www.ifebp.org
Law of Contracts (Cornell Law School)  http://www.law.cornell.edu/topics/contracts.html
Legal Information Institute (Cornell)  http://www.law.cornell.edu
Life-Line  http://www.life-line.org
Life Office Management Assn. (LOMA)  http://www.loma.org
LIMRA  http://www.limra.com/aboutlim/htm
Lloyd’s of London  http://www.lloydsoflondon.co.uk
<table>
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<tr>
<th>Organization</th>
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<tbody>
<tr>
<td>Managed Care Magazine</td>
<td><a href="http://www.managedcaremag.com">http://www.managedcaremag.com</a></td>
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<tr>
<td>Medical Information Bureau</td>
<td><a href="http://www.mib.com">http://www.mib.com</a></td>
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<tr>
<td>Moody’s Investors Service</td>
<td><a href="http://www.moodys.com">http://www.moodys.com</a></td>
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<tr>
<td>National Assn. of Independent Insurers</td>
<td><a href="http://www.naii.org">http://www.naii.org</a></td>
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<tr>
<td>National Assn. of Insurance Commissioners</td>
<td><a href="http://www.naic.org">http://www.naic.org</a></td>
</tr>
<tr>
<td>National Assn. of Mutual Insurance Companies</td>
<td><a href="http://www.namic.org">http://www.namic.org</a></td>
</tr>
<tr>
<td>National Assn. of Professional Insurance Agents</td>
<td><a href="http://www.pianet.com">http://www.pianet.com</a></td>
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<tr>
<td>National Assn. of Public Insurance Adjusters</td>
<td><a href="http://www.napia.com">http://www.napia.com</a></td>
</tr>
<tr>
<td>National Assn. of Surety Bond Producers</td>
<td><a href="http://www.nasbp.org">http://www.nasbp.org</a></td>
</tr>
<tr>
<td>National Conference on Insurance Guaranty Funds</td>
<td><a href="http://www.ncigf.org">http://www.ncigf.org</a></td>
</tr>
<tr>
<td>National Disaster Coalition</td>
<td><a href="http://www.naturaldisaster.org">http://www.naturaldisaster.org</a></td>
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<tr>
<td>National Safety Council</td>
<td><a href="http://www.nsc.org">http://www.nsc.org</a></td>
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<tr>
<td>National Senior Citizens Law Center</td>
<td><a href="http://www.nscic.org">http://www.nscic.org</a></td>
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</table>
Nonprofit Risk Management Center
http://nonprofitrisk.org/library/articles/risk092408

Occupational Safety & Health Admin. (OSHA)
http://www.osha.gov

Practical Risk Management
http://www.pracrisk.com

Public Agency Risk Managers Assn. (PARMA)
http://www.parma.com

Quicken Insure Market
http://www.insuremarket.com

Reinsurance Assn. of America
http://www.raanet.org

Risk and Insurance Management Society, Inc.
http://www.rims.org

Risk World
http://www.riskworld.com

RiskINFO
http://www.riskinfo.com

Rough Notes Company
http://www.roughnotes.com

Self Insurance Institute of America
http://www.siia.org

Social Security Administration
http://www.ssa.gov

Society of Actuaries
http://www.soa.org

Standard & poor’s Insurance Rating Services
http://www.standardandpoors.com

Surety Assn. of America
http://www.surety.org

TIAA-CREF
http://www.tiaa-cref.org

U.S. Pension Law– Cornell University
http://www.law.cornell.edu/topics/pensions.html

Ultimate Insurance Links
http://www.barryklein.com