

# SHE LEADS

## RESOURCES

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### INVESTING

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The **Investor Protection Institute's** site, [iInvest.org](http://iinvest.org), offers free guides that explain stocks, bonds and mutual funds.

The **Internal Revenue Service**: Has a guide that compares traditional IRAs and Roth IRAs. [IRS.gov](http://IRS.gov)

The **National Endowment for Financial Education's** site, [Smartaboutmoney.org](http://Smartaboutmoney.org), has free guides that explain stocks, bonds and mutual funds.

You might want to join the **National Association of Investors Corp.** ([betterinvesting.org](http://betterinvesting.org)) to learn more about the stock market through online classes, webinars and research reports. This group can also help you set up an investing club.

**Self Directed Investing**: If you are a do-it-yourselfer, you might consider using a robo-adviser — an online money manager such as [Betterment.com](http://Betterment.com) or [Wealthfront.com](http://Wealthfront.com), Robinhood.com

**Finra's BrokerCheck**: Gives you a snapshot of the individuals are registered representatives of broker dealer firm. You can check out their employment history, regulatory actions, and investment-related licensing information, arbitrations and complaints. [brokercheck.finra.org](http://brokercheck.finra.org)

**Investment Professional**: Learn about your investment professional's background, registration status, and more: <https://adviserinfo.sec.gov/>

**Investing and Financial Planning Resources**: U.S. Securities and Exchange Commission's <https://www.investor.gov/>

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### PERSONAL FINANCE

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Check out [WISERwomen.org](http://WISERwomen.org) from the nonprofit Women's Institute for a Secure Retirement, especially its Investment 101 tutorial.

Websites like [Mint.com](http://Mint.com) and [YouNeedABudget.com](http://YouNeedABudget.com) offer software to track spending and set up budgets.

Check your credit score. You can check your credit report with the three credit bureaus—Experian, TransUnion and Equifax—for free once a year. To request your reports, go to [AnnualCreditReport.com](http://AnnualCreditReport.com).

Get estimates of your Social Security and pension benefits. You can get an estimate of your future Social Security benefits and a record of your lifetime earnings history at [SSA.gov](http://SSA.gov)

You should seek out a fee-only financial planner who has the Certified Financial Planner designation, awarded by the nonprofit [Certified Financial Planner Board of Standards](http://CertifiedFinancialPlannerBoardofStandards.org).

Three national groups of financial planners offer searchable databases with contact information: The **National Association of Personal Financial Advisors** ([Napfa.org](http://Napfa.org)), The **Financial Planning Association** ([onefpa.org](http://onefpa.org)) and The **Certified Financial Planner Board of Standards** ([CFP.net](http://CFP.net)) and the **Garrett Planning Network** ([garrettplanningnetwork.com](http://garrettplanningnetwork.com)).

**Financial Planning Association of Georgia** ([fpaga.org](http://fpaga.org)). For a local planner, go to [plannersearch.org/financial-planner/Georgia](http://plannersearch.org/financial-planner/Georgia)

Another excellent source of financial advice is the **Association for Financial Counseling and education** ([AFCPE.org](http://AFCPE.org)).

Estimate how much money you'll need in retirement. A good place to start is the online Ballpark Estimate calculator from the **Employee Benefit Research Institute's** site, [choosetosave.org](http://choosetosave.org). Many mutual fund companies also have good retirement calculators on their sites.

Check your credit annually for FREE: <https://www.annualcreditreport.com>

State approved Credit counseling agencies: [www.justice.gov/ust](http://www.justice.gov/ust)

**Financial Management Apps:** such as Mint.com, You Need A Budget (YNAB), Acorn, Wally

**Mobile Coupon Apps:** such as Ibotta, SnipSnap, Yowza

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## ENTREPRENEURS

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Look for know-how through a local chamber of commerce, the Small Business Association's Women Business Centers and women's business owner associations.

**Greater Columbus Georgia Chamber of Commerce** ([columbusgachamber.com](http://columbusgachamber.com)); 1200 6th Avenue, Columbus, Georgia 31902; 1.800.360.8552

**SBA Women's Center in Georgia: ACE Women's Business Center; Women's Business Center** ([aceloans.org/wbc/](http://aceloans.org/wbc/)); 10 College St. N.W.; Norcross, GA 30071; 678-335-5600 ext. 12

**SBA Women's Center in Georgia: The Edge Women's Business Center:** [theedgegeorgia.org/sba-womens-business-center/](http://theedgegeorgia.org/sba-womens-business-center/); 975 Cobb Place Blvd; Kennesaw, GA 30144; 770-694-6593

**SCORE.org**, the small business advisory nonprofit supported by the U.S. Small Business Administration, can provide critical support. You can find local **Columbus SCORE** mentors at [columbusga.score.org/](http://columbusga.score.org/)

[Nav.com](http://Nav.com) is a firm which supplies free credit research and tools for small business owners.

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## WOMEN-OWNED BUSINESS CERTIFICATION

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It might make sense, too, to get certified as minority-owned and as a women's business on the federal, state and city level.

**Women's Business Enterprise National Council** ([WBENC.org](http://WBENC.org)), the largest certifier of women-owned businesses or women's business enterprises, in the U.S.

The **Small Business Administration** ([SBA.gov](http://SBA.gov)) offers the Women-Owned Small Business (WOSB) designation..

**The National Woman Business Owners Corporation** ([NWBOC.org](http://NWBOC.org)) also has a national certification program. Its requirements are similar to those of WBENC. The group provides certified businesses with a mentoring program and training opportunities.

**Federal vs. State Certification.** In addition to private third-party certifiers like the WBENC and NWBOC, several state and local agencies offer certification programs.

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## RAISING CAPITAL

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You might get help from an organization or business that connects and supports women entrepreneurs. Three favorites: **Dreamers//Doers** ([dreamerdoers.me](http://dreamerdoers.me)), **SheWorx.com** and **BlackFemaleFounders.org**.

Crowdfunding can actually be a very effective way to get a business off the ground and keep it rolling. And women are taking advantage of it more and more. Crowdfunding and crowdlending sites include [Indigogo.com](http://Indigogo.com), [Kickstarter.com](http://Kickstarter.com) and [Kiva.org](http://Kiva.org). There are also a few crowdfunding platforms specifically for women entrepreneurs, such as [Ifundwomen.com](http://Ifundwomen.com) and [WomenYouShouldFund.com](http://WomenYouShouldFund.com).

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## RESOURCES FOR BUSINESSWOMEN IN GEORGIA

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**SCORE Atlanta** ([atlanta.score.org](http://atlanta.score.org)) 233 Peachtree Street NE, Suite 1900, Atlanta, GA 30303;  
Ph: (404) 331-0121

**SCORE Columbus** ([columbusga.score.org/](http://columbusga.score.org/)) 101 13th Street Wachovia Bank Building, Columbus, GA 31901;  
Ph: (706) 596-8331

**Atlanta National Association of Women Business Owners** ([nawbo.org/Atlanta](http://nawbo.org/Atlanta))  
6300 Powers Ferry Rd. Suite 600-247, Atlanta, GA 30339  
PHONE: (678) 534-8090; E-MAIL: [admin@nawboatlanta.org](mailto:admin@nawboatlanta.org)

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## WORK AND JOBS

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**When I'm 65** ([wi65.org](http://wi65.org)), a public television documentary and engagement program that explores the changing realities of retirement and provides toolkit materials including action guides and videos customized for various age groups.

**Here are some leading job board for remote, part-time and contract positions:**

**AARP Job Board** ([jobs.aarp.org](http://jobs.aarp.org)) matches interests and skills with employers that are committed to an age-diverse workforce.

[Flexjobs.com](http://Flexjobs.com)

[Remote.co](http://Remote.co)

[Retirementjobs.com](http://Retirementjobs.com)

[Sidehusl.com](http://Sidehusl.com) for freelance work, provides ratings and reviews on more than 250 gig opportunities, their earning potential and fees.

[WAHVE.com](http://WAHVE.com) (Work at Home Vintage Experts)

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## BOOKS

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*Get a Financial Life: Personal Finance In Your 20s and 30s* by Beth Kobliner

*The Encore Career Handbook: How to Make a Living and a Difference in the Second Half of Life* by Marci Alboher

*Great Jobs for Everyone 50+: Finding Work That Keeps You Happy and Healthy ... And Pays the Bills* by Kerry Hannon

*Second Act Careers: 50+ Ways to Profit From Your Passions During Semi-Retirement* by Nancy Collamer

*Purpose and a Paycheck* by Chris Farrell

*Never Too Old to Get Rich: The Entrepreneur's Guide to Starting a Business Mid-Life* by Kerry Hannon

*Money Confidence* by Kerry Hannon

*Spend Well, Live Rich* by Michelle Singletary