

# 6 Free Online Personal Finance Courses

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By Shelby Bremer | Credit.com – Fri, Jul 26, 2013 8:00 AM EDT

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Managing your money is tough, and skyrocketing tuition costs make going back to school simply impractical. Luckily, you don't have to go back for a degree in personal finance, because plenty of great organizations, non-profits and universities offer free online personal finance courses to help you learn all there is to know about what to do with your paycheck. Here are a few of the best ones we've found:

## **CNN Money: Money 101**

This site has 23 awesome lessons on everything from setting priorities, all the way to finding the right insurance policies and even estate planning. With quizzes and glossaries of important terms, [Money 101](#) is a simple, easy-to-understand course that can help give you the extra boost you need when learning about your money.

## **Utah State University: Family Finance**

The description of [Professor Alena Johnson's Family Finance course](#) promises that by the end of the 14-lesson course, you'll be able to set goals, implement plans, and apply your new knowledge for the rest of your life. More rigorous than Money 101, this class has a real textbook, syllabus, unit reviews and more. With assignments ranging from tracking income and expenses, to a report that price-compares major appliances, this course will whip you into shape in multiple ways.

## **Money Management International**

[Money Management International](#) is a non-profit community service organization aimed at "improving lives through financial education," and they have tools to answer any and every question you may have. They cover things as broad as budgeting, to as specific as saving money during the holidays. This is a great site for all those looking to streamline their budget and learn a thing or two about finance.

## **University of California-Irvine's OpenCourseWare: Fundamentals of Personal Financial Planning**

You can take this course for credit or for fun, but either way, UCI's [course instructor-led program](#) offers 22 lessons under 8 umbrella objectives. Though it's a college course, these 22 lessons pack a punch for any age, starting with learning to goal-set all the way through medical care options in retirement. Created using a grant from the Certified Financial Planner Board of Standards, this free course was designed to help regular consumers, who may not necessarily be able to afford financial advisors, make better informed decisions with their money.

### **AFSA's MoneySKILL**

The American Financial Services Association Education is a 23-year-old non-profit designed as a consumer watchdog, to [help American consumers help themselves](#). They have plenty of resources, and MoneySKILL is a free online course targeted to young adults. Many students graduate high school without even a rudimentary knowledge of how to handle their money. MoneySKILL fills this gap, with 36 modules spanning all the way to retirement funding. An instructor is needed (can be a parent) to guide students through the process and check their progress, but it's very self-directed and students will learn a great deal!

### **Purdue University: Planning for a Secure Retirement**

Purdue's [online take on personal finance](#) is a ten-module course with a specific focus: getting you enough money to make it through retirement. One great feature is the interactive quizzing that helps tailor the course to your specific needs, with personality profiles and risk tolerance calculators, among other helpful tools. While it's specific, this course is at your own pace and it's useful for all ages, especially those who have time left to save before they retire.

The digital age has proven useful in so many ways, from connecting us to faraway loved ones to allowing us to learn like we never have before. Online classes on personal finance are a great way to stay sharp when it comes to planning out your budget and financial future, and these free, easy-to-use courses are a great place to start.