

# **RESOURCE PACK**

## **Wealth.Insurance.Navigation**

By Rafay Ahmed Syed

Thank you.  
Baba & Amma

### Disclaimer

Some links included in this resource guide may become outdated depending on the period in which it is accessed. While every effort has been made to provide current, verified, and reliable resources, web addresses occasionally change or become inactive. Readers are strongly advised to verify resources by searching directly for the organization or service if a link is not working.

The writer/compiler of this guide is not responsible or legally accountable for the accuracy, availability, or outcomes resulting from the use of these resources. This guide is intended purely for informational and educational purposes.



### Mission Statement

I was born into a middle-class family in Pakistan, a country where opportunity and even the promise of a future are often stripped away by corruption and hyperinflation. I grew up watching families lose everything overnight—not because of poor choices, but because of broken systems. My own family made enormous sacrifices. To give me a chance at something better, my father sold his home so I could pursue education in the United States. That act of faith is the foundation of my journey and the source of my determination.

As an international student of finance and economics, I face significant financial constraints, yet I remain undeterred. I am drawn to challenges where the odds are stacked against me because I believe that pressure creates diamonds. My mission is not only to honor my parents' sacrifices but to transform adversity into leadership, knowledge, and service. Economics is, for me, more than theory—it is the framework through which I understand inequality, opportunity, and the systems that shape societies. Finance, meanwhile, is the tool that empowers individuals to navigate those systems and secure their futures. Together, they represent both the institutional and personal battles of prosperity.

This conviction led me to create Project WIN (Wealth, Insurance, Navigation), a peer-led initiative that tackles financial literacy among students. With 59% of U.S. college students considering dropping out due to financial stress, Project WIN is my call to action. It equips students with tools, strategies, and confidence to build resilience and take control of their financial futures. Ultimately, my goal is not only personal achievement but creating pathways for others. I aspire to use finance and economics as instruments of change—building fairer systems, empowering individuals, and ensuring that no dream is abandoned because of financial hardship.

### Texas & Houston essentials (help, jobs, mental health, libraries)

1. **2-1-1 Texas** — Statewide directory to food, housing, health, legal aid, and more.  
<https://www.211texas.org/>
2. **Your Texas Benefits (HHSC)** — Apply/manage SNAP, Medicaid/CHIP, TANF.  
<https://www.yourtexasbenefits.com/>
3. **Texas Health & Human Services: Mental Health & Substance Use** — Official state mental-health services and referrals.  
<https://www.hhs.texas.gov/services/mental-health-substance-use> (**Texas Health and Human Services**)
4. **988 Suicide & Crisis Lifeline** — 24/7 call/text/chat (nationwide).  
<https://988lifeline.org/>
5. **Texas Youth Helpline (DFPS)** — 24/7 confidential help for youth & families in crisis.  
<https://www.dfps.texas.gov/Youth-Helpline/default.asp> (**Texas DFPS**)
6. **NAMI Texas** — Free support groups, classes, and mental-health education statewide.  
<https://namitexas.org/> (**NAMI Texas**)
7. **TexasLawHelp** — Free, reliable legal information, forms, and live chat (civil legal issues).  
<https://texaslawhelp.org/> (**TexasLawHelp.org**)
8. **Texas Workforce Commission (TWC)** — Employment services, training, unemployment, more.  
<https://www.twc.texas.gov/>
9. **WorkInTexas** — Official Texas job-matching portal (search/apply statewide).  
<https://www.workintexas.com/> (overview:  
<https://www.twc.texas.gov/services/job-search>) (**Texas Workforce Commission**)
10. **Apprenticeship Texas (TWC)** — Find registered apprenticeships and how to apply.  
<https://www.twc.texas.gov/programs/apprenticeship> (**Texas Workforce Commission**)
11. **Adult Education & Literacy (TWC)** — Free GED/ESL/adult-ed and college/career prep.  
<https://www.twc.texas.gov/programs/adult-education-literacy> (**Texas Workforce Commission**)
12. **Texas School Mental Health (TEA & partners)** — Tools for students and families.  
<https://schoolmentalhealthtx.org/> (**Texas School Mental Health**)
13. **TexShare Databases (Texas State Library)** — Free academic databases via your public library card (journals, newspapers, ebooks).  
<https://www.tsl.texas.gov/texshare/databases> (**Texas State Library**)
14. **Houston Public Library (HPL) – MYLink eCard** — Any Texas resident can get instant e-access to HPL’s online resources (databases, LinkedIn Learning, ebooks).  
<https://houstonlibrary.org/mylink> (**houstonlibrary.org**)

15. HPL: LinkedIn Learning portal — Log in with your HPL card for thousands of skills courses.  
[https://houstonlibrary.org/sb.php?subject\\_id=209052](https://houstonlibrary.org/sb.php?subject_id=209052) (houstonlibrary.org)
16. Harris County Public Library (HCPL) – iKnow Digital Access Card — Free digital-only card for HCPL online resources (LinkedIn Learning, Libby, Kanopy).  
<https://hcpl.net/library-cards/> (Harris County Public Library)
17. Houston Food Bank — Locate free groceries, pantries, and assistance.  
<https://www.houstonfoodbank.org/>

#### Open textbooks, libraries & research

18. OpenStax (Rice University) — Free, peer-reviewed college textbooks.  
<https://openstax.org/> (OpenStax)
19. Open Textbook Library (Open Education Network) — 1,700+ open textbooks across subjects.  
<https://open.umn.edu/opentextbooks> (Open Education at UMN)
20. Project Gutenberg — 75,000+ free ebooks (public-domain classics & more).  
<https://www.gutenberg.org/> (Project Gutenberg)
21. Internet Archive — Free digital library (books, video, audio, the Wayback Machine).  
<https://archive.org/> (Internet Archive)
22. Google Scholar — Scholarly articles, theses, books, court opinions.  
<https://scholar.google.com/>
23. PubMed (NIH/NLM) — Biomedical/health literature.  
<https://pubmed.ncbi.nlm.nih.gov/>
24. arXiv (Cornell/partners) — Open preprints in math, CS, physics, more.  
<https://arxiv.org/>
25. DOAJ — Directory of Open Access Journals (peer-reviewed).  
<https://doaj.org/>
26. ERIC (US Dept. of Education) — Education research and reports.  
<https://eric.ed.gov/>
27. CORE — Global repository search for open-access research.  
<https://core.ac.uk/>

### Courses & MOOCs (university-level and skills)

28. MIT OpenCourseWare — Entire MIT course materials, free.  
<https://ocw.mit.edu/> ([oyc.yale.edu](https://ocw.mit.edu/))
29. Harvard Online (free catalog) — Free Harvard courses on tech, humanities, data, more.  
<https://pll.harvard.edu/catalog/free> ([Harvard University](https://pll.harvard.edu/catalog/free))
30. Stanford Online (free courses) — Stanford engineering, CS, entrepreneurship, etc.  
<https://online.stanford.edu/free-courses> ([Stanford Online](https://online.stanford.edu/free-courses))
31. Yale Open Courses — Full lecture series from Yale faculty.  
<https://oyc.yale.edu/> ([oyc.yale.edu](https://oyc.yale.edu/))
32. Carnegie Mellon Open Learning Initiative (OLI) — Free/low-cost interactive courses.  
<https://oli.cmu.edu/courses/> ([OLI](https://oli.cmu.edu/courses/))
33. OpenLearn (The Open University) — Free short courses with badges.  
<https://www.open.edu/openlearn/free-courses> ([OLI](https://www.open.edu/openlearn/free-courses))
34. Saylor Academy — Free college-level courses with certificates.  
<https://www.saylor.org/> ([Harvard University](https://www.saylor.org/))
35. edX — University MOOCs (audit free).  
<https://www.edx.org/> ([edX](https://www.edx.org/))
36. Coursera — University/industry courses (audit free).  
<https://www.coursera.org/> ([Coursera](https://www.coursera.org/))
37. FutureLearn — Short courses from universities worldwide.  
<https://www.futurelearn.com/courses> ([FutureLearn](https://www.futurelearn.com/courses))
38. freeCodeCamp — 100% free coding curriculum & certifications.  
<https://www.freecodecamp.org/> ([FreeCodeCamp](https://www.freecodecamp.org/))
39. Google Digital Garage — Free digital skills (marketing, data, career).  
<https://learndigital.withgoogle.com/digitalgarage> ([Houston Food Bank](https://learndigital.withgoogle.com/digitalgarage))
40. Kadenze — Creative tech & arts courses (some free).  
<https://www.kadenze.com/>
41. Forage — Free virtual job simulations from real companies.  
<https://www.theforage.com/> ([Forage](https://www.theforage.com/))
42. Code.org — Free computer-science pathways, from basics to AP CS.  
<https://code.org/>



### Study tools & learning apps

43. Khan Academy — Comprehensive practice & lessons across subjects.  
<https://www.khanacademy.org/> (Khan Academy)
44. PhET Simulations (CU Boulder) — Interactive science/math labs.  
<https://phet.colorado.edu/> (Stanford Online)
45. Desmos Graphing Calculator — Free, fast graphing and modeling.  
<https://www.desmos.com/calculator> (Desmos Help Center, Google Play)
46. GeoGebra — Geometry/algebra/CAS/3D calculators and activities.  
<https://www.geogebra.org/calculator> (GeoGebra)
47. Wolfram|Alpha — Computation and step-by-step math/science help.  
<https://www.wolframalpha.com/>
48. GCFGlobal — Free digital skills, math, reading, workplace basics.  
<https://edu.gcfglobal.org/> (GCFGlobal.org)
49. Zotero — Free reference manager and citation tool.  
<https://www.zotero.org/>
50. Overleaf — Collaborative LaTeX editor (great for STEM papers).  
<https://www.overleaf.com/> (Reddit)
51. Anki — Spaced-repetition flashcards; proven for memorization.  
<https://apps.ankiweb.net/> (houstonlibrary.org)
52. Notion (free plan) — Notes/databases/planners for students.  
<https://www.notion.so/> (My Texas Future)
53. Trello — Kanban-style task boards for assignments/projects.  
<https://trello.com/> (Consumer Financial Protection Bureau)
54. Google Keep — Simple cross-device notes & reminders.  
<https://keep.google.com/> (Federal Student Aid)
55. Grammarly (free) — Writing assistance and grammar checker.  
<https://www.grammarly.com/> (IRS)
56. Microsoft Lens — Scan notes/whiteboards to clean PDFs.  
<https://www.microsoft.com/en-us/microsoft-365/microsoft-lens> (Federal Student Aid)
57. Visual Studio Code — Free code editor for any language.  
<https://code.visualstudio.com/>
58. JASP — Free, friendly statistical analysis software.  
<https://jasp-stats.org/>
59. Desmos + GeoGebra (apps) — Android/iOS versions available free.  
<https://play.google.com/store/apps/details?id=com.desmos.calculator> |  
<https://www.geogebra.org/download> (Google Play, GeoGebra)

### **Student perks & software (free with edu email or ID)**

- 60. Microsoft Office 365 Education — Word, Excel, PowerPoint for students.  
<https://www.microsoft.com/en-us/education/products/office> (United Ways of Texas)
- 61. Autodesk Education — Free access to AutoCAD, Fusion, etc.  
<https://www.autodesk.com/education/edu-software/overview> (United Ways of Texas)
- 62. GitHub Student Developer Pack — Free dev tools & cloud credits.  
<https://education.github.com/pack> (United Ways of Texas)
- 63. JetBrains Student Program — Professional IDEs free for students.  
<https://www.jetbrains.com/community/education/#students>
- 64. Google Colab — Free notebooks with GPUs (limited quotas).  
<https://colab.research.google.com/>
- 65. Replit — Browser-based IDE with instant hosting.  
<https://replit.com/>

### **Career exploration & job readiness**

- 66. My Texas Future (THECB) — Plan college & careers in Texas (single login with ApplyTexas).  
<https://mytexasfuture.org/> (Overleaf)
- 67. Texas OnCourse — Career/college planning tools for Texans.  
<https://texasoncourse.org/> (AnkiWeb)
- 68. O\*NET Online — Explore occupations, skills, wages, outlook.  
<https://www.onetonline.org/> (O\*NET OnLine)
- 69. My Next Move (O\*NET) — Interest profiler and career matching.  
<https://www.mynextmove.org/> (My Next Move)
- 70. College Scorecard (US Dept. of Ed.) — Compare colleges by cost, outcomes, debt.  
<https://collegescorecard.ed.gov/> (College Scorecard)
- 71. LinkedIn Learning via HPL/HCPL — High-quality software, business, and creative courses at no cost with a library card.  
HPL: [https://houstonlibrary.org/sb.php?subject\\_id=209052](https://houstonlibrary.org/sb.php?subject_id=209052) | HCPL:  
<https://hcpl.net/resources/lifelong-learning/> (houstonlibrary.org, Harris County Public Library)

### **College admissions, financial aid & money**

- 72. ApplyTexas — One application for Texas public universities and many community colleges.  
<https://www.applytexas.org/> (Apply Texas)
- 73. FAFSA (Federal Student Aid) — Apply for federal and most state/college aid.  
<https://studentaid.gov/h/apply-for-aid/afsa>

74. Create/Manage your FSA ID — Needed to sign the FAFSA and access aid tools.  
<https://studentaid.gov/fsa-id/create-account/launch>
75. Federal Student Aid Estimator — Estimate Pell/loans before you file.  
<https://studentaid.gov/aid-estimator/> ([keep.google.com](https://keep.google.com))
76. College Board BigFuture — College & scholarship search, planning checklists.  
<https://bigfuture.collegeboard.org/> ([BigFuture](#))
77. CFPB: Paying for College — Compare financial aid offers and borrowing costs.  
<https://www.consumerfinance.gov/paying-for-college/> ([Trello](#))
78. IRS Free File — File federal taxes online for free (eligibility required).  
<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free> ([Grammarly](#))

#### **Basic needs & community support**

79. FindHelp — Find nearby food, housing, health, and financial-assistance programs.  
<https://www.findhelp.org/> ([Find Help](#))
80. United Way of Greater Houston — Local assistance and referrals.  
<https://www.unitedwayhouston.org/>
81. Healthcare.gov — Marketplace health insurance and subsidies.  
<https://www.healthcare.gov/>
82. USA.gov: Benefit Finder — Find federal/state benefits you may qualify for.  
<https://www.usa.gov/benefit-finder> ([USAGov](#))

#### **STEM & math extras**

83. Desmos (mobile app) — Free graphing calculator on Android/iOS.  
<https://play.google.com/store/apps/details?id=com.desmos.calculator> ([Google Play](#))
84. GeoGebra (downloads & apps) — Graphing/Geometry/CAS/3D tools.  
<https://www.geogebra.org/download> ([GeoGebra](#))

#### **High-school equivalency & adult-ed (Texas)**

85. Texas GED/TxCHSE (TEA) — Official high-school equivalency information for Texas.  
<https://tea.texas.gov/student-assessment/certificate-of-high-school-equivalency>  
([Texas Education Agency](#))
86. Texas GED Certificate/Transcript Search (TEA) — Retrieve your GED/TxCHSE record.  
<https://tealprod.tea.texas.gov/Tea.TxChse.Web/Public/CertificateSearch.aspx>  
([tealprod.tea.state.tx.us](https://tealprod.tea.state.tx.us))

**YouTube channels (university-quality learning)**

- 87. Khan Academy — <https://www.youtube.com/user/khanacademy>
- 88. CrashCourse — <https://www.youtube.com/user/crashcourse>
- 89. TED-Ed — <https://www.youtube.com/user/TEDEducation>
- 90. 3Blue1Brown (math visualizations) — <https://www.youtube.com/c/3blue1brown>
- 91. Numberphile (math stories) — <https://www.youtube.com/user/numberphile>
- 92. Veritasium (science/engineering) — <https://www.youtube.com/user/1veritasium>
- 93. Kurzgesagt – In a Nutshell — <https://www.youtube.com/user/Kurzgesagt>
- 94. SciShow — <https://www.youtube.com/user/scishow>
- 95. MinutePhysics — <https://www.youtube.com/user/minutephysics>
- 96. MIT OpenCourseWare — <https://www.youtube.com/user/MIT>
- 97. Stanford Online — <https://www.youtube.com/c/StanfordOnline>
- 98. YaleCourses — <https://www.youtube.com/user/YaleCourses>
- 99. freeCodeCamp.org — <https://www.youtube.com/c/Freecodecamp> (YouTube)
- 100. Computerphile — <https://www.youtube.com/user/Computerphile>
- 101. The Organic Chemistry Tutor —  
<https://www.youtube.com/c/TheOrganicChemistryTutor>
- 102. patrickJMT (calculus & algebra) —  
<https://www.youtube.com/user/patrickJMT>
- 103. StatQuest with Josh Starmer — <https://www.youtube.com/c/joshstarmer>
- 104. Professor Dave Explains —  
<https://www.youtube.com/c/ProfessorDaveExplains>
- 105. Dr. Trefor Bazett (math) — <https://www.youtube.com/c/DrTreforBazett>
- 106. PBS Eons (evolution & earth history) — <https://www.youtube.com/c/eons>