

REFERENCES

Want to learn more? Here are some great places to start:

Managing Your Finances

MyMoney.gov: The U.S. Financial Literacy and Education Commission offers information on budgeting, credit, financial planning, home ownership, savings and much more. You can also order a free My Money Tool Kit. www.mymoney.gov 1-888-mymoney

Better Business Bureau: Get the scoop on anyone you do business with by calling the Better Business Bureau, which has reports on more than 2.5 million organizations, including both businesses and charities. www.bbb.org

The National Foundation for Credit Counseling has information on managing your finances and your debt payments, as well as information on getting help through a credit counselor. www.nfcc.org 1-800-388-2227

Building or Rebuilding Your Credit

The Federal Trade Commission Web Site on Credit: All you need to know about credit, including credit cards & consumer loans, credit reports, debt, mortgages and privacy, much of it in easy-to-read brochures and pamphlets, from the FTC. www.ftc.gov/credit/ 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261

Website for Identity Theft: Information about how to prevent, find, and recover from identity theft. www.consumer.gov/idtheft/

AnnualCreditReport.com: The official site for requesting your free credit report, once every year. www.annualcreditreport.com

MyFICO.com: Fair Isaac Corporation's web site explains all the details of a FICO score, including what you can do to improve yours. www.myfico.com

Auto and Home Loans

The Federal Trade Commission: The FTC also has lots of easy-to-understand information on auto and home purchases, as well as diet, health & fitness; identity theft; investments; travel; and more. www.ftc.gov/ftc/consumer.htm

U.S. Department of Housing and Urban Development: Learn how to buy a HUD home, find a housing counselor, and learn the basics of home-buying, from budgeting to closing costs. www.hud.gov

Saving for the Future

The Securities & Exchange Commission has information on a huge array of savings and investment topics, including banks, college savings plans, stocks and bonds. www.sec.gov/investor/pubs.html

And for kids...

JumpStart Coalition for Personal Financial Literacy: An organization that teaches financial skills to children from K-12. www.jumpstart.org

The Mint: Tips on teaching children about earning, saving, spending and investing. www.themint.org

Junior Achievement: Junior Achievement is a national organization that helps students K-12 learn about business and the economy. Their website has interactive games and information for kids about choosing a career, managing your finances, and even paying for college. www.ja.org (click on "student center")

Contact Information for the Three Major National Credit Bureaus

Equifax
P.O. Box 740256
Atlanta, GA 30374
www.equifax.com
1-866-640-2273

Experian
P.O. Box 9556
Allen, TX 75013-9556
www.experian.com
1-888-397-3742

TransUnion
P.O. Box 6790
Fullerton, CA 92834-6790
www.transunion.com
1-800-680-7289