

## (13) RESOURCE LIST

Topic Area	Title - Where To Find It - Description
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### PUBLICATIONS

Managing Debt	<i>Taking Control of Your Debt</i> <a href="http://www.financialmentoring.net">www.financialmentoring.net</a> or call Port Jobs (206) 728-3883 Covers the basics of understanding debt, how to identify warning signs of debt problems, how to avoid debt traps, debt dos and don'ts, steps for getting out of debt yourself, and when and where to get outside help.
Creditors	<i>Getting Through Tough Times: Talking with Creditors</i> <a href="http://outreach.che.umn.edu/toughtimes.html">http://outreach.che.umn.edu/toughtimes.html</a> Provides advice on contacting creditors when you can't pay your bills or meet minimum payments. Explains the consequences of not paying bills, and how to successfully negotiate with creditors.
Collection Agencies <i>* Multiple languages</i>	<i>Debtor's Rights – Collection Agencies</i> <a href="http://www.nwjustice.org/pdfs/200.pdf">www.nwjustice.org/pdfs/200.pdf</a> Covers your basic rights with debt collection and collection agencies, including how to stop collections, what property and income is protected from collections, and how to identify unlawful practices. Available in English, Spanish, and Russian.
Credit Counselors	<i>Fiscal Fitness: Choosing a Credit Counselor</i> <a href="http://www.ftc.gov/bcp/online/pubs/credit/fiscal.pdf">www.ftc.gov/bcp/online/pubs/credit/fiscal.pdf</a> Provides information on debt repayment plans, and questions to ask when choosing a credit counselor.

### INTERNET RESOURCES

Debt Reduction Calculator	<i>CNN Money</i> <a href="http://cgi.money.cnn.com/tools/debtplanner/debtplanner.jsp">http://cgi.money.cnn.com/tools/debtplanner/debtplanner.jsp</a> Debt reduction online calculator allows you to experiment with various monthly payment amounts, and shows how long it will take to pay off debts and total interest that will be paid.
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### SERVICES IN THE COMMUNITY

# managing money

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### PUBLICATIONS

Spending Plans	<i>Developing a Spending Plan</i> <a href="http://www.financialmentoring.net">www.financialmentoring.net</a> or call Port Jobs (206) 728-3883 Covers how to create and use a spending plan to manage your finances and make your money work for you. Explains how to track income and expenses, reduce spending, live within your means, and more.
Spending Less	<i>Getting Through Tough Times: Strategies for Spending Less</i> <a href="http://outreach.che.umn.edu/toughtimes.html">http://outreach.che.umn.edu/toughtimes.html</a> Helpful tips on how to control spending in areas such as food, utilities and household maintenance, transportation, medical expenses, clothing and personal care, recreation and leisure, childcare, and more.
Checking/Savings Accounts	<i>Working With Checking and Savings Accounts</i> (800) 943-5775 <i>Appendix B: Researching a Checking and Saving Account</i> <a href="http://www.fanniemacfoundation.org/programs/pdf/GYM_finance_participant.pdf">www.fanniemacfoundation.org/programs/pdf/GYM_finance_participant.pdf</a> Session 2 of the <i>Growing Your Money</i> workbook covers the purpose and benefits of checking and savings accounts, how to compare accounts, open an account, and how to use and manage an account. The workbook also covers credit, spending plans, and getting loans.
Earned Income Tax Credit <i>* Multiple languages</i>	<i>Make Tax Time Pay!</i> <a href="http://www.cbpp.org/eic2004/index.html">www.cbpp.org/eic2004/index.html</a> Information, instructions, forms, and outreach materials for the Earned Income Tax Credit and Child Tax Credit. The EITC flyer is translated in Arabic, Amharic/Ethiopian, Bosnian, Cambodian, Chinese, Farsi, French, Haitian Creole, Hmong, Italian, Korean, Laotian, Polish, Portugese, Russian, Somali, Tagalog, Ukrainian, and Vietnamese.
Advance EITC	<i>Advance Payment of Earned Income Tax Credit</i> <a href="http://www.irs.gov/pub/irs-pdf/p596.pdf">www.irs.gov/pub/irs-pdf/p596.pdf</a> see Chapter 6 Provides information on receiving advance Earned Income Tax Credit payments throughout the year, instead of waiting until you file your tax return. Includes eligibility information and instructions.
Child Tax Credit	<i>Got Kids? Child Tax Credit</i> (800) 829-3676 <a href="http://www.irs.gov/pub/irs-pdf/p3965.pdf">www.irs.gov/pub/irs-pdf/p3965.pdf</a> This IRS brochure provides basic information about the Child Tax Credit.

### INTERNET RESOURCES

Managing Money	<i>Managing Your Money</i> <a href="http://www.managingmymoney.com">www.managingmymoney.com</a> General site with lots of information on managing money, such as turning dreams into goals, living within your means, bankruptcy, paying taxes, and using credit wisely.
Taxes/Payroll Deductions	<i>Income Tax Deductions</i> <a href="http://www.2020green.com">www.2020green.com</a> (Click on "Visit 2020 Green") The <i>Get a Paycheck</i> and <i>Pay Taxes</i> sections cover basic information on our tax system, payroll deductions, etc.

### SERVICES IN THE COMMUNITY

# credit & loans

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### PUBLICATIONS

Credit Basics <i>* Multiple languages</i>	<i>Knowing and Understanding Your Credit</i> <a href="http://www.homebuyingguide.org">www.homebuyingguide.org</a> (800) 605-5200 Covers the basics on credit, the importance of your credit history, how to read and correct errors on your credit report, and steps to build or reestablish your credit history. Available in English, Chinese, Korean, Vietnamese, Spanish, Russian, Haitian-Creole, Polish & Portuguese.
Credit Basics	<i>Understanding Credit and Your Credit Report</i> (800) 943-5775 <a href="http://www.fanniemae.foundation.org/programs/pdf/GYM_finance_participant.pdf">www.fanniemae.foundation.org/programs/pdf/GYM_finance_participant.pdf</a> Session 3 of the <i>Growing Your Money</i> workbook covers the importance of credit history, how to read and analyze a credit report, steps to correct errors on a credit report, and steps to create, maintain, and reestablish a credit history. The workbook also covers checking and savings accounts, spending plans, and loans.
Credit for Immigrants <i>* Available in Spanish</i>	<i>Where Can I Get Credit?</i> <a href="http://www.consumer-action.org/English/library/credit/2001_WhereGetCredit/index.php">www.consumer-action.org/English/library/credit/2001_WhereGetCredit/index.php</a> Provides basic information about various sources to get credit: banks, credit unions, credit cards, charge accounts, rent-to-own, money shops, payday loans, etc.
Loans	<i>Getting a Loan</i> (800) 943-5775 <a href="http://www.fanniemae.foundation.org/programs/pdf/GYM_finance_participant.pdf">www.fanniemae.foundation.org/programs/pdf/GYM_finance_participant.pdf</a> Session 4 of the <i>Growing Your Money</i> workbook covers places that give loans, an overview of the lending process, how to complete a loan application, how to evaluate loan rates, and how to avoid predatory lenders. The workbook also covers checking and savings accounts, spending plans, and credit.
Loans/Predatory Lending <i>* Multiple languages</i>	<i>Borrowing Basics: What You Don't Know Can Hurt You</i> <a href="http://www.homebuyingguide.org">www.homebuyingguide.org</a> (800) 792-9600 Covers similar topics as the <i>Getting a Loan</i> publication above, with a strong focus on predatory lending. Available in English, Chinese, Korean, Vietnamese, Spanish, Russian, Haitian-Creole, Polish & Portuguese.
Payday Loans	<i>Payday Loans = Costly Cash</i> <a href="http://www.ftc.gov/bcp/online/pubs/alerts/pdayalrt.pdf">www.ftc.gov/bcp/online/pubs/alerts/pdayalrt.pdf</a> Explains how to understand the true costs of payday loans, and offers alternatives to payday loans.
Rent-to-Own Plans	<i>Rent-to-Own Plans: What You Need to Know</i> <a href="http://www.rce.rutgers.edu/pubs/pdfs/fs1012.pdf">www.rce.rutgers.edu/pubs/pdfs/fs1012.pdf</a> Compares the costs of rent-to-own versus credit or cash, and questions to ask when considering rent-to-own.
Credit Repair	<i>Credit Repair: Self-Help May Be Best</i> <a href="http://www.ftc.gov/bcp/online/pubs/credit/repair.pdf">www.ftc.gov/bcp/online/pubs/credit/repair.pdf</a> Provides information on how to identify credit repair scams, explains how you can improve your own credit worthiness, and lists legitimate resources for low or no-cost help.
Identity Theft	<i>ID Theft: What's It All About?</i> <a href="http://www.ftc.gov/bcp/online/pubs/credit/idtheftmini.pdf">www.ftc.gov/bcp/online/pubs/credit/idtheftmini.pdf</a> Explains how identity theft occurs, how to tell if you are a victim of identity theft, how to protect your personal information, and what actions to take if your identity has been stolen.

### INTERNET RESOURCES

Credit & Other Topics	<i>Freddie Mac CreditSmart Curriculum</i> <a href="http://www.freddiemac.com/creditsmart">www.freddiemac.com/creditsmart</a> This on-line curriculum covers how to understand, build, and maintain better credit. It also covers other financial topics including managing money, banking services, avoiding credit traps, and homeownership.
Credit Scores	<i>myFICO: Credit Education</i> <a href="http://www.myfico.com">www.myfico.com</a> Provides information about credit scoring from the Fair Isaac Co, the creators of the original scoring model.

### SERVICES IN THE COMMUNITY

# saving

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### PUBLICATIONS

- Saving Money                      *Saving for Your Future*                      [www.financialmentoring.net](http://www.financialmentoring.net) or call Port Jobs (206) 728-3883  
Covers the basics of how to save money to reach your financial goals, such as paying yourself first, creating savings goals, making a savings plan, and tips for successful saving.
- Places to Save                      *Successful Saving and Investing*                      [www.consumer-action.org/English/library/banking/index.php](http://www.consumer-action.org/English/library/banking/index.php)  
\* Multiple languages  
Covers the basics of where to save money, types of accounts, and investing your savings. Available in English, Spanish, Chinese, Korean, Russian, and Vietnamese.
- Saving for Home Ownership                      *Opening the Door to a Home of Your Own*                      [www.homebuyingguide.org](http://www.homebuyingguide.org) (800) 688-4663  
\* Multiple languages  
Outlines the steps that a mortgage lender uses to decide whether a person qualifies for a loan, including credit history. Available in English, Chinese, Korean, Vietnamese, Spanish, Russian, Haitian-Creole, Polish & Portuguese.

### INTERNET RESOURCES

- Individual Development                      *IDANetwork*                      [www.idanetwork.org](http://www.idanetwork.org)  
Accounts  
A good website with information about IDAs, including a listing of state and local IDA initiatives, policy, and research. Also includes a Resource Library that includes various financial literacy curricula.
- Saving for an Education                      *Financial Aid*                      [www.finaid.org](http://www.finaid.org)  
Provides information on financial aid and funding for college tuition.

### SERVICES IN THE COMMUNITY

# other resources

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### PUBLICATIONS

Car Insurance                      *Car Insurance: Are You Protected?*    [www.financialmentoring.net](http://www.financialmentoring.net) or call Port Jobs (206) 728-3883  
Outlines car insurance basics, types of coverage, and how to shop for car insurance.

### INTERNET RESOURCES

Financial Literacy                      *National Endowment for Financial Education (NEFE)*    [www.nefe.org/amexconfund/index.html](http://www.nefe.org/amexconfund/index.html)  
The NEFE website has an online clearinghouse for financial literacy resources, and includes information on prices and how to order materials. Many resources are free, and can be downloaded from their site.

Financial Literacy                      *JumpStart Coalition Clearinghouse*    [www.jumpstart.org/search1.html](http://www.jumpstart.org/search1.html)  
JumpStart provides a searchable database on financial literacy resources for use in Kindergarten through 12<sup>th</sup> grade classrooms, plus materials for adult learners. Includes ordering information.

Financial Information                      *Bankrate.com*    [www.bankrate.com](http://www.bankrate.com)  
This website provides information on a wide variety of financial topics, including auto loans, mortgages, credit cards, banking services, and debt, among others. The website provides tips, articles, calculators, and other tools to help people make informed decisions.

Additional Links                      *Financial Literacy Resources and Links*    [www.nedlc.org/center/cfe\\_crl.htm](http://www.nedlc.org/center/cfe_crl.htm)  
Various links to downloadable materials. Publications available in Spanish, Russian, and Asian languages.

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