

Credit and debt: General resources

Order free credit reports annually from Experian, Equifax, TransUnion – 877-322-8228

<http://www.annualcreditreport.com>

Fair Isaac Corporation

<http://www.myfico.com>

VantageScore

<http://www.vantagescore.com>

National Foundation for Credit Counseling -- 800-388-2227

<http://www.nfcc.org/>

Opt out of credit card and insurance solicitation lists -- 888-5OPT-OUT

<http://www.optoutprescreen.com>

Direct Marketing Association

<https://www.dmachoice.org/>

Finance calculators

<http://www.extension.org/category/finance%20calculators>

Credit reporting agencies

Agency	Web address	Telephone	Fraud unit
Equifax	www.Equifax.com	800-685-1111	800-525-6285
Experian	www.Experian.com	888-397-3742	888-397-3742
TransUnion	www.Transunion.com	800-888-4213	800-680-7289

Credit Union

Credit Union National Association

<http://www.asmarterchoice.org>

<http://www.creditunion.coop>

Credit rights and responsibilities

New Credit Card Rules (Federal Reserve)

<http://www.federalreserve.gov/creditcard/>

Credit and Your Consumer Rights (Federal Trade Commission)

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>

Your Access to Free Credit Reports (Federal Trade Commission)

<http://www.annualcreditreport.com>

Debt Collection FAQs (Federal Trade Commission)
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm>

Dealing With Debt (Federal Trade Commission)
<http://www.ftc.gov/bcp/edu/microsites/moneymatters/dealing-with-debt.shtml>

Equal Credit Opportunity (Federal Trade Commission)
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre15.shtm>

Government agencies

Federal Reserve Board: www.Federalreserve.gov/creditcard
--“Interactive Tools and Features”
--“What You Need to Know: New Credit Card Rules”

Federal Trade Commission: www.FTC.gov and www.OnGuardOnline.gov
--“Take Charge: Fighting Back Against Identify Theft”

Job loss

Financial Security: Managing Money in Tough Times
<http://www.extension.org/pages/15275/financial-security:-managing-money-in-tough-times>

How to apply for unemployment insurance
http://careerplanning.about.com/cs/jobloss/ht/apply_ui.htm

Unemployment insurance programs, by state
<http://www.servicelocator.org/OWSLinks.asp>

Job loss help, AARP
<http://www.aarp.org/work/>

Job loss: How to cope
http://careerplanning.about.com/od/jobloss/a/job_loss.htm