

Credit: Use it Wisely! – Resources <u>You</u> Can Use		
Resource	Contact Information	Description
Iowa State University Financial Counseling Clinic	http://www.fcs.iastate.edu/financial/	Obtain information about selecting a credit card, using a credit card, obtaining a lower interest rate, what to do when your card is lost or stolen, etc.
Office of Student Financial Aid – University of Illinois at Urbana-Champaign	http://www.osfa.uiuc.edu/finaid_basics/money_manage.htm	Obtain information about credit cards, debt, and financial counseling resources available to University of Illinois students.
Office of Student Financial Aid – University of Illinois at Urbana-Champaign	http://www.indiana.edu/~sfa/consumer_info/cc_manage.html	Learn about the smart use of credit cards (including the meaning of your interest rate, controlling your spending, and why your credit rating matters). Obtain links to many other resources regarding credit including credit counseling resources.
Citibank	http://www.citibank.com/campus/	Learn about credit card basics such as what your APR is, obtain information about controlling your spending, and learn how to protect yourself with safe credit card use.
National Foundation for Credit Counseling	http://www.debtadvice.org/index.html http://www.nfcc.org/	Access debt management information, budget calculators, and learn about free or low cost credit counseling.
Monroe Bank and Trust	http://www.mbandt.com/Calcs/CreditMinPayment.asp	Calculate how long it will take to pay off a credit card debt and how much interest will be incurred if making the minimum payment.
Annual Credit Report Request Service	http://www.annualcreditreport.com (877) 322-8228.	Obtain an annual free credit report from Equirian, Equifax, and Transunion (the three major credit reporting agencies). All three reports may be requested at once or at different times throughout the year. (Available in all states beginning Sept. 2005.)
Federal Trade Commission	http://www.ftc.gov/bcp/menu-credit.htm	Includes lots of different information about credit, especially credit fraud.
Money Management International	http://www.moneymanagement.org	Online resources such as educational video; a large number of calculators related to buying a home, budgeting and saving; information about MMI's credit and bankruptcy counseling and bankruptcy education programs as well as locations
Equifax	(800) 685-1111; www.equifax.com	Credit Reporting Bureau

The resources contained in this document were compiled to provide educational information in regard to the subject matter covered. The information is provided with the understanding that this information is not a legal, financial or accounting service, nor legal, financial or accounting advice. If advice or other expert assistance is required, the services of a competent professional person should be sought. The resources listed should not be considered all inclusive or be believed to reflect the ideas or opinions of the EAC or its members. Use of services or quotes may lead to receipt of additional emails. Additional services on some sites may be fee based.

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University of Georgia	http://www.uga.edu/osfa/pfc/	Obtain information about credit and debt.
Texas Tech University	http://www.orgs.ttu.edu/r2b/Credit.htm http://www.orgs.ttu.edu/r2b/Money.htm	Access definitions, descriptions of terms, and credit use tips as well as a debt repayment worksheet at this site.
Mapping Your Future	http://www.mapping-your-future.org/student/	Access information about credit and credit reporting for young adults.
Bankrate.com	http://www.bankrate.com	Access credit and debt tips, information, and calculators.
Federal Trade Commission	http://www.ftc.gov/credit order publications at: http://www.ftc.gov/bcp/conline/pubs/general/bestsell.pdf	Obtain information about your rights under the Fair Credit Reporting Act and contact information. You can further order information about credit including information designed specifically for young adults.
Experian	(888) 397-3742; http://www.experian.com	Credit Reporting Bureau
Trans Union	(800) 888-4213; http://www.transunion.com	Credit Reporting Bureau
The American Bar Association	http://www.abanet.org/publiced/practical/	Learn about a variety of topics including applying for credit, choosing a card, and checking your credit report.
American Express	http://www.library.americanexpress.com/	Offers articles and information about credit and debt.
VISA	http://www.practicalmoneyskills.com/	Obtain basic information about credit and credit cards for college students.
Debtors Anonymous	http://www.debtorsanonymous.org/about/	Learn about this 12-step self-help program funded through members' contributions (no dues required). Order informational brochures at minimal fees.
Bankcard Holders of America	708-389-5445	Learn about low interest credit cards.
Department of Education	800-4Fed-aid	Learn about the Federal Direct Consolidation Loan Program
Financial Literacy and Education Commission	http://www.mymoney.gov/aboutus.shtml	Find information regarding credit, debt, and choosing a credit counselor.

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