

"I have found that the great help in meeting any problem is to know where you, yourself stand."

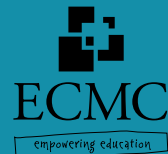
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The 411 on all things financial.

Your helpful financial resource guide.

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Financial awareness basics



Credit cards:

www.bankrate.com The site that has rate information for credit cards, mortgages and much more. This is an excellent site for learning how to manage credit.

Credit rating and credit scores:

www.annualcreditreport.com The central site where you can order a free copy of your credit report from each of the three major credit bureaus.

www.myfico.com The site for the company that developed the FICO score. Find information here on what goes into a score and offers ways to improve it.

The major credit reporting bureaus:

www.equifax.com For fraud alerts call 1-888-766-0008.

www.experian.com For fraud alerts call 1-888-397-3742.

www.transunion.com For fraud alerts call 1-800-680-7289.

Debt management:

www.nfcc.org The site that provides information on setting up debt repayment plans including referrals to agencies meeting National Federation for Consumer Credit standards.

www.nolo.com The site that has information on statute of limitations on debt, declaring bankruptcy and other information about consumer rights and law.

Identity theft

<https://www.optoutprescreen.com> The site where you can opt out of pre-screened credit offers for five years or permanently. You can also call 1-888-5-OPT-OUT (1-888-567-8688).

www.consumer.gov/idtheft The Federal Trade Commission's official site on dealing with identity theft. This site includes information on what to do if victimized and an affidavit to be filled out in the event that your personal financial information is stolen.

<http://www.privacyrights.org/identity.htm> The site with great information on preventing identity theft as well as some of the latest consumer advocacy issues affecting students across the country.

Money management:

www.mymoney.gov The U.S. government's website for financial education.

<http://www.homemoneyhelp.com/> This site is a very good resource for simple ways to save money on day to day living and has articles on every money management topic imaginable.

www.money.msn.com A mainstream site that breaks down the basics of money management – always has new content and provides interesting articles on budgeting.

Student loans and financial aid

www.ecmc.org This site has information about the federal student loan programs, rules and regulations and a way to look up your loans.

www.finaid.org The site for no-nonsense, comprehensive information on financing your education.

www.nsls.ed.gov The site for the U.S. Department of Education's central database where you can look up your federal student aid information including grants and loans.

www.fafsa.ed.gov The official site for filling out the Free Application for Federal Student Aid (FAFSA). You can also check your FAFSA status and make corrections to a processed FAFSA.

General resources for students

www.campusblues.com This site has great general information designed to facilitate student awareness and use of school resources. There's a little bit of everything here from handling depression to career counseling.

www.studentresources.net This is a helpful site for sorting through the ins and outs of obtaining insurance as a college student.

www.students.gov The official gateway to information and resources available to students from the U.S. government.

www.mapping-your-future.org A site dedicated to providing students and families information on college planning, financial aid, financial literacy and careers.

Scholarships

www.fastweb.com The site that offers free scholarship search service.