

# Consumer Information Catalog

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## In this issue...

**Education** 

**Employment** 

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Housing

Money

**Small Business** 

**Travel** 



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## education

The American Revolution at a Glance. 102Y. \$2.25 Colorful maps, informative descriptions of the major battles. 2003. DOI

The Civil War at a Glance. 103Y. \$2.00 Full-color map depicts and describes major Civil War battles. 1995. DOI

The Constitution of the United States and the Declaration of Independence. 110Y. \$3.00 Learn about the foundations of our country's freedom with the text of both documents. 48 pp. 2012. HOUSE

How to Become President of the United States Poster. **508Y. Free** Colorful, informative poster helps kids understand the process of becoming President. 2012. FCIC

National Standards for K-12 Personal Finance Education. **506Y. Free** Describes financial choices children should be able to make at various ages. 44 pp. 2010. TREA

Saving and Investing for Students. 507Y. Free Helps students start on a long-term financial plan. Explains kinds of financial products, realities of risk. 29 pp. 2010. SEC

Smart Saving for College—Better Buy Degrees. 509Y. Free Covers 529 Plans, Coverdell Ed. Savings Accts, Savings Bonds. 24 pp. 2010. SEC (en español. 809Y)

## employment

Apprenticeships: Career Training, Credentials—and a Paycheck in Your Pocket. 112Y. \$4.00 Apprenticeships are available in more than 850 occupations. Learn how they work and how to choose the best program for you. 22 pp. 2002. DOL

Catch the Spirit: A Student's Guide to Community Service. **501Y. Free** Ideas, info on how young people can make their community a better place. 15 pp. 2011. FCIC

Getting Back to Work: Returning to the Labor Force After an Absence. 101Y. \$4.50 Provides useful information on how to successfully re-enter the workforce. 14 pp. 2005. DOL

Job Dislocation: Managing the Financial Impact of Unexpected Job Loss. **527Y. Free** Tips on how to keep finances on track, manage benefits and avoid fraud. 7 pp. 2010. FCIC (en español. 848Y)

Résumés, Applications, and Cover Letters. 106Y. \$2.75 Guides help you prepare a cover letter, résumé. 13 pp. 1999. DOL

Work Changes Require Health Choices. Protect Your Rights. **520Y. Free** Learn how a change in employment status will affect your health care options. 2 pp. 2010. DOL

## family

Ask, Listen, Learn—How to Talk to Your Adolescent About Alcohol. **510Y. Free** Explains dangers of alcohol, tips on starting a conversation with teens. 7 pp. 2008. FCIC



The U.S. General Services Administration's Office of Citizen Services and Innovative Technologies (OCSIT) publishes the Consumer Information Catalog to deliver useful





#### Online Only: Preparing and Paying for College

College Preparation Checklist.
Online Only Learn to prepare academically and financially for college through "to do" lists aimed at students and parents. 28 pp. 2009. ED

Diploma Mills: Degrees of Deception. Online Only Tips for determining if e-mails or ads claiming you can "earn a college degree based...on life experience" are legitimate. 2pp. 2006. FTC

Federal Student Aid Grant Programs Fact Sheet. Online Only Brief descriptions of the major federal student aid grant programs. 1pp. 2011 ED

Federal Student Aid Loan Programs.
Online Only Compare benefits of getting a federal student loan rather than a private one. Learn about the available federal student loan products. 2 pp. 2011. ED

Federal Student Aid for Adult Students. Online Only Reassures adult students that they can receive federal student aid regardless of age or credit rating. Provides information about how to apply for federal student aid, important deadlines, types of aid available, tips about going to or returning to college, reducing education expenses, and resources for finding more information about careers, admissions testing, accreditation, and more. 4 pp. 2011 ED

Free Application for Federal Student Aid 2013-2014. Online Only Free application used to apply for federal, state and institutional grants, work-study and loans.10 pp. 2012 ED

Funding Your Education: The Guide to Federal Student Aid 2013-2014. Online Only Provides a description of Federal Student Aid programs and the application process. Information on federal student aid as a source of funding for post-secondary education, and know where to go for more detailed information. 21 pp. 2012 ED

My Future My Way: First Steps Toward College. Online Only Workbook that provides information for middle and junior high school students about how to go to college and how to pay for education beyond high school. 34 pp. 2010. ED

Scholarships for Military Families. Online Only Information about government and private sector scholarships available to military families. 1 p. 2011. ED

Student Loans: Avoiding Deceptive Offers. Online Only Tips on spotting potentially deceptive claims or business practices some private companies may use to get your student loan business. 4pp. 2012. FTC

Your Federal Student Loans: Learn the Basic and Manage Your Debt. Online Only If you are thinking about getting a federal student loan, are in the process of obtaining one, or already have one, this booklet will help you understand the federal student loan process and help you make informed financial decisions. 43 pp. 2010. ED

consumer information from federal agencies to the public. OCSIT does not share or sell any information obtained from you with any other organization.





Ask, Listen, Learn—You Are What You Drink. 511Y. Free Kid-oriented guide with games, trivia cards with alcohol facts, tips on avoiding peer pressure. 4 pp. 2008. FCIC

Funerals: A Consumer Guide. Online Only Know your rights as a consumer and what to keep in mind when making funeral arrangements. 29 pp. 2000. FTC

Safeguarding Your Child's Future. 119Y. \$4.00 Children can be victims of identity theft too, and unlike adults the crime often goes undetected for years. Learn how to protect kids' IDs and what to do if your child is victimized. 12 pp. 2012. FTC New

#### pets

Pet Turtles: A Common Source of Salmonella. 502Y. Free Turtles carry salmonella, which can make you very sick. Learn how to avoid infection from pet turtles. 5 pp. 2008. FDA

## federal programs

For Public Sale! Used Federal Government Personal Property. Online Only How to buy items from construction vehicles to computers, jewelry. 2 pp. 2010. GSA

Your Social Security Number and Card. 515Y. Free Explains why we have Social Security numbers, when and how to get one. 2 pp. 2009. SSA (en español. 837Y)

#### benefits

Boldly Go to www.SocialSecurity. gov. 517Y. Free Apply online for Social Security benefits, Medicare. 4 pp. 2011. SSA

<u>Disability Benefits for Wounded War-riors.</u> **598Y. Free** Disabled vets or active duty members may be eligible for Social Security disability, even if they receive military pay or VA benefits. 19 pp. 2011. SSA

Federal Benefits for Veterans, Dependents and Survivors 2012. **105Y. \$5.00** Explains disability, pension, health care, education & housing loans. 177 pp. 2012. VA (en español. 117Y)

Social Security: Get Your Payments Electronically. **514Y. Free** Check recipients must switch to electronic payments by 3/2013. All new applicants get paid electronically. 8 pp. 2011. SSA (en español. 842Y)

Social Security: Understanding the Benefits. 518Y. Free Provides details of retirement, disability, survivor benefits, Medicare, Supplemental Security Income. 21 pp. 2012. SSA (en español. 841Y)

Social Security: What Every Woman Should Know. 523Y. Free How disability, divorce, widowhood, retirement affect benefits. 24 pp. 2009. SSA (en español. 844Y)

Social Security: When To Start Receiving Retirement Benefits. **522Y. Free** Things to consider when making this decision. 2 pp. 2008. SSA (en español. 843Y)

#### food

Cooking for Groups: A Volunteer's Guide to Food Safety. Online Only Whether it's a family reunion buffet or community cookout, learn how to cook and serve food safely and avoid foodborne illness. 36pp. 2007. USDA

<u>Diabetes Recipes.</u> **565Y. Free** Five tasty, easy recipes for diabetics. Nutrition info included. 5 pp. 2005. FDA (en español. 806Y)

Food Safety at Home. 596Y. Free Clean. Cook. Keep apart. Chill. Follow these four easy rules to keep food from spoiling and causing people to get sick. 2 pp. 2012. FDA (en español. 839Y)

Kitchen Companion: Your Safe Food Handbook. Online Only This food safety handbook contains all the basic information you need to know about food safety - some old, some new - and all in one place. 45pp. 2008. USDA

## health

Antibiotic Resistance. **556Y. Free** The more often you use an antibiotic, the more likely germs will become drug resistant. Learn what to do to minimize this problem. 2 pp. 2010. FDA (en español. 816Y)

Benzocaine and Babies: Not a Good Mix. 503Y. Free Benzocaine, the anesthetic used in over-the-counter liquids and gels used to reduce teething pain in babies, can lead to a rare but serious disorder that reduces the amount of oxygen carried through the bloodstream. 2 pp. 2012. FDA **New** 

Clinical Trials. **549Y. Free** Studies using human volunteers help us learn more about the human body and the many diseases that attack it. 2 pp. 2010. FDA (en español. 822Y)

<u>Cosmetics.</u> **563Y. Free** Provides guidelines for using cosmetics safely. 2 pp. 2008. FDA (en español. 824Y)

Hair Dye and Hair Relaxers. **546Y. Free** Both products can hurt your skin, hair, and eyes. Learn how to use them safely, including when and where they should not be used. 2 pp. 2010. FDA (en español. 833Y)

<u>Health Scams.</u> **576Y. Free** Learn to recognize scams before you get taken. Includes examples of typical health scams. 2 pp. 2010. FDA (en español. 807Y)

Life Changes Require Health Choices. Know Your Benefit Options. **521Y. Free** Marriage, childbirth, death, divorce: All change the health care options available to you, your family. Learn how to get the right coverage at every stage. 2 pp. 2010. DOL

Mammograms. **548Y. Free** A mammogram is a safe, low-dose breast x-ray and still the best tool to detect breast cancer early. 2 pp. 2010. FDA (en español. 836Y)

## Take Charge of Your Health.

#### **Check out these pubs:**

Antibiotic Resistance 556Y
Generic Drugs 555Y
Health Scams 576Y
My Medicines 557Y

Should You Put Sunscreen on Infants?
Not Usually. 505Y. Free Babies' thin skin means greater exposure to chemicals in sunscreen than children and adults. Use umbrellas and light clothing to protect them from the sun; keep them well-hydrated too. 2 pp. 2012. FDA New

Straight Talk on Braces. 545Y. Free Today's braces look, feel and work better than the old "metal-mouth" kind. Learn how they can improve dental health and beautify your smile. 6 pp. 2005. FDA

Sunscreens and Tanning. 559Y. Free Spending time in the sun is fun but can cause skin cancer, sunburn, wrinkling. Find out how to protect yourself as you enjoy the sun. 2 pp. 2010. FDA (en español. 817Y)

Tattoos and Permanent Make-Up. **547Y. Free** Describes types of tattoos, risks in getting one, costs & approaches to removing one. 2 pp. 2010. FDA (en español. 818Y)

Your Rights After a Mastectomy. **560Y. Free** Answers frequently asked questions about the law which requires group health plans that cover mastectomies to also cover reconstructive surgery. 2 pp. 2007. DOL

#### drugs & health aids

Birth Control Guide—Medicines to Help You. **592Y. Free** Describes options for preventing pregnancy, pros and cons of each. 21 pp. 2010. FDA (en español. 840Y)



## Online Only: Mental Health

Depression. Online Only A detailed booklet that describes depression symptoms, causes, and treatments, with information on getting help and coping. 26pp. 2011. NIMH

Eating Disorders. Online Only A detailed booklet that describes the symptoms, causes, and treatments of eating disorders. 10pp. 2011. NIMH

Anxiety Disorders. Online Only Describes the symptoms of anxiety disorders, causes of these conditions, and effective treatments. 24pp. 2009. NIMH

Suicide in America: FAQs. Online Only An overview of the statistics on depression and suicide with information on depression treatments and suicide prevention. 6pp. 2011. NIMH

Mental Health Medications. Online Only Describes the types of medications used to treat mental disorders, side effects of medications, directions for taking medications, and includes any FDA warnings. 26pp. 2012. NIMH

Attention Deficit Hyperactivity Disorder. Online Only Discusses symptoms, causes, diagnosis, and treatments of this disorder which affects many children and young people. 21pp. 2008. NIMH

Borderline Personality Disorder. Online Only A booklet describing the signs, symptoms, treatment options, and current research on borderline personality disorder. 26pp. 2006. NIMH

Obsessive Compulsive Disorder:
When Unwanted Thoughts Take
Over. Online Only A brochure
on obsessive-compulsive disorder (OCD) that explains the signs,
symptoms, and treatments. 6pp. 2010.
NIMH

Post Traumatic Stress Disorder.

Online Only A booklet on posttraumatic stress disorder (PTSD)
that explains what it is, treatment
options, and how to get help. 5pp. 2008.
NIMH

Schizophrenia. Online Only An easy-to-read booklet on schizophrenia that explains what it is, when it starts and how to get help. 18pp. 2009. NIMH

Buying Contacts Online. **543Y. Free** Tips to follow when ordering contact lenses online or through the mail. 2 pp. 2010. FDA (en español. 819Y)

Contact Lens Care. 544Y. Free Tips to keep eyes safe, comfortable while wearing contacts. 2 pp. 2010. FDA (en español. 823Y)

<u>Diabetes Medicines.</u> **593Y. Free** Facts about medicines used to treat people with type 2 diabetes. Provides brand names, pros, cons of each type. 12 pp. 2010. FDA

<u>Dietary Supplements.</u> **542Y. Free** Questions to ask, risks to know before taking them. 2 pp. 2010. FDA (en español. 827Y)

Generic Drugs. **555Y. Free** Discusses effectiveness, appearance, safety, cost savings. 2 pp. 2010. FDA (en español. 832Y)

Giving Over-the-Counter Medicines to Children. 504Y. Free Provides a checklist of things to know and do before giving OTC medicines to children. 5 pp. 2010. FDA

HIV and AIDS—Medicines to Help You. **566Y. Free** Use this guide to help you talk to your doctor about your HIV meds. Lists all FDA-approved products. 20 pp. 2011. FDA

Insulin. **594Y. Free** Facts about insulin and its use in controlling diabetes, including types, brand names, devices such as needles, pens, jet injectors. 12 pp. 2010. FDA

Medicine and Pregnancy. **597Y. Free** 2 pp. 2012. FDA You still can use many medicines when you are pregnant or nursing. Use this guide and talk to your doctor, nurse, or pharmacist about keeping yourself well and your baby safe. **Updated** 

Menopause—Medicines to Help You. **552Y. Free** Learn about the three types of hormone replacement therapy and their side effects. 10 pp. 2010. FDA

Menopause & Hormones: Fact Sheet. 551Y. Free Explains benefits, risks of treating symptoms of menopause with hormone therapy. 2 pp. 2010. FDA (en español. 804Y)

Menopause & Hormones: Purse Guide. 550Y. Free Questions to ask your doctor about hormone therapy for help with menopause. 2 pp. 2010. FDA (en español. 803Y)

My Medicines. **557Y. Free** Easy-to-follow guide with questions to ask your doctor and a chart to keep track of your medications. 6 pp. 2010. FDA (en español. 802Y)

Your Glucose Meter. **595Y. Free** Diabetics: when, how to use a glucose meter to track your blood sugar level. 4 pp. 2010. FDA

#### exercise & diet

Be Active Your Way—Consumer Booklet for Adults. 114Y. \$2.75 Ideas to help you reach the recommended 2.5 hours/ week of aerobic activity and 2x/week of strengthening exercises . 22 pp. 2008. HHS

Let's Eat for the Health of It. 116Y. \$2.50 Helps you pick foods with nutrients, calories for a healthy weight. 4 pp. 2011. USDA/HHS

#### medical problems

Allergies and Hay Fever. **554Y. Free** Symptoms, tests, treatments. Provides a comparison chart to help distinguish between allergies and colds. 2 pp. 2007. FDA (en español. 815Y)

<u>Diabetes.</u> **564Y. Free** Many people don't know they have diabetes. Learn signs, risk factors, importance of early detection. 2 pp. 2010. FDA (en español. 826Y)

The Flu. **561Y.** Free The flu usually appears without warning signs. Learn symptoms, types of vaccines available, who is at risk. 2 pp. 2010. FDA (en español. 829Y)

Heart Disease in Women. **553Y. Free** Heart disease is the #1 killer in the U.S. Learn signs, "silent" symptoms; how to lower risk. 2 pp. 2010. FDA (en español. 834Y)

HPV. 567Y. Free Half of all sexually active people will get genital HPV. Find out about cervical cancer, other diseases caused by HPV. 2 pp. 2011. FDA (en español. 835Y)

Loss of Bladder Control. **558Y. Free**Most bladder control problems can
be treated. Explains kinds, causes,
treatments. 2 pp. 2010. FDA (en español. 828Y)

Women and HIV. **562Y. Free** Learn how the AIDS-causing virus affects women, how to prevent it. 2 pp. 2012. FDA (en español. 805Y)

## housing

#### financing & sales

Beware of Foreclosure Rescue and Loan Modification Scams. **526Y. Free** Describes common scams, signs, whom to contact. 2 pp. 2009. FDIC (en español. 814Y)

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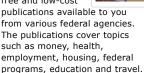
#### 2011 Consumer Action Handbook

Use this guide to get help with consumer purchases, problems and complaints. Find consumer contacts at hundreds of companies and trade associations, local, state, and federal government agencies, national consumer organizations, and more.

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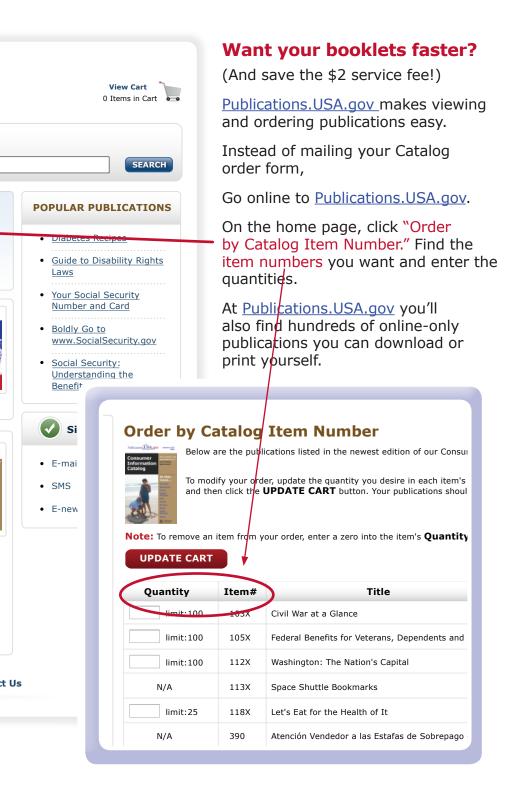
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## Online Only: Going Green

Care for Air: A Guide to Indoor Air Quality. Online Only Several sources of air pollution are in homes, schools, and offices. Some pollutants in the air are especially harmful for children, elderly people, and those with health problems. 7 pp. 2008. EPA

Clean Cities 2012 Vehicle Buyer's Guide. Online Only Provides consumers with information about the advantages of alternative fuel and advanced technology vehicles. 31 pp. 2012. DOE

Energy Savers: Tips on Saving Money & Energy at Home. Online Only Reduce your home energy use with tips on insulation, weatherization, heating and more. 40 pp. 2011. DOE

Fuel Economy Guide 2013. Online Only New car shopping? The 2013 Fuel Economy Guide highlights the leading fuel efficient and conventional gas models. 41 pp. 2013. DOE

Green Scaping: The Easy Way to a Greener, Healthier Yard. Online Only Learn ways to care for your lawn and garden that will save you time and money and protect the environment. Discusses composting and mulching, site-appropriate plant selection, smart watering, holistic pest management and natural lawn care. 16 pp. 2006. EPA

Guide to Energy-Efficient Heating & Cooling. Online Only Make smart decisions about your home's heating, ventilation, and air conditioning (HVAC) system that can help save on energy costs, improve your overall comfort at home, and help fight global warming. 23 pp. 2009, EPA

Own Your Power! A Consumer Guide to Solar Electricity for the Home.
Online Only A consumer guide about solar electricity for the home. It includes information about types of solar electric systems, how to choose a system, financing, and costs. 16 pp. 2011. DOE

Quick List of ENERGY STAR Resources for Your Home. Online Only Tips for saving energy and money and fighting global warming. 1 p. 2007. EPA

Retrofit Best Practices Guide: How to Save Energy When You Fix Up the Outside of Your Not-So-New House.

Online Only Retrofit your home to reduce your utility bills and improve your comfort level and improve our environment. 29 pp. 2004. DOE

Saving Money on Gas. Online Only Bumper-to-bumper tips to help you get the most mileage out of your gas purchases. 2 pp. 2011 FTC

Shopping for Light Bulbs. Online Only Tips for shopping for energy-efficient light bulbs. 2 pp. 2011. FTC

WaterSense Simple Steps to Save Water. Online Only The average household spends as much as \$500 per year on its water and sewer bill but could save about \$170 per year by retrofitting with water-efficient fixtures and incorporating water-saving practices. 2 pp. 2008. EPA

Twelve Ways to Lower Your Homeowners Insurance Costs. Online Only Practical tips and phone numbers of state insurance departments to call for more information. 4 pp. 2004. FCIC

#### home maintenance

Flood Preparation and Safety. **588Y.**Free What to do before & during a flood to protect possessions & stay safe. 10 pp. 2007. FEMA

FloodSmart, Know Your Risk. **589Y. Free** Property owners can buy flood insurance. Learn requirements. **14** pp. 2009. FEMA

How to Prune Trees. 108Y. \$4.00 Illustrated guide shows what to do, what not to do, tools to use, and when to trim to produce healthy, strong trees. 29 pp. 1996. USDA

How to Recognize Hazardous Defects in Trees. 109Y. \$3.50 Helps you identify and take corrective actions to fix cracks, decay, root problems, and other defects that may cause a tree to topple or limbs to fall. 19 pp. 1997. USDA

The Lead-Safe Certified Guide to Renovate Right. 115Y. \$3.00 Lead-based paint, used in homes, buildings before 1978, can cause brain damage to kids under 6. Provides steps renovators must by law follow when painting, repairing. 14 pp. 2011. EPA

#### money

2012 Consumer Action Handbook. 568Y. Free Get help with purchases, problems, complaints. Lists contacts at trade associations; gov't agencies; consumer organizations. 156 pp. 2012. FCIC (en español. 801Y)

Big Purchases, Big Decisions. 513Y. Free Tips for buying a bank CD, potential risks of market-linked CDs, minimizing borrowing costs for college, getting an auto loan. 8 pp. 2012. FDIC

Getting the Most From Your Bank Account. 569Y. Free How to choose the right account for your everyday needs; things to consider before changing banks; the risks of adding others to your accounts; the differences between debit, credit and prepaid cards. 7 pp. 2012. FDIC **New** 

Guide to Disability Income Insurance. 516Y. Free How a disability can affect one's finances; sources of disability income; what insurance covers; what to look for in an insurance plan. 19 pp. 2009. USDA

Guide to Long-Term Care Insurance. 579Y. Free Learn costs, limitations of insurance covering services for the chronically ill or disabled. 20 pp. 2004. USDA

<u>Living Trust Offers.</u> Online Only Find out if living trusts are right for you; avoid scams when planning your estate. 2 pp. 2000. FTC

Protecting Your Finances If a Disaster Strikes: Are You Prepared? **590Y. Free** Ensure home, valuables are insured, documents are protected. How to access your cash, ID in case of disaster. 8 pp. 2011. FDIC

Shop and Save...at the Bank: A Buyer's Guide to Finding the Right Loan, Credit Card or Deposit Account. 591Y. Free Get the best mortgage, car loan, credit card, bank account. 8 pp. 2011. FDIC

What You Should Know About Buying Life Insurance. **586Y. Free** Describes types; gives tips on choosing a company, an agent, a policy. 24 pp. 2010. FCIC

When Is Your Check Not a Check? Online Only Merchants can use your check's info to be paid directly from your bank account. Know your rights regarding electronic check conversion. 2 pp. 2002. FRB

You Can Organize and Simplify Your Financial Life: A How-To Guide. **581Y.**Free Discusses ways to streamline money management, from automatic bill-pay to consolidating accounts. 12 pp. 2011. FDIC

## **New:** Print Publications from the Consumer Financial Protection Bureau

Act Fast if You Can't Pay Your Credit Cards. 538Y. Free Three steps to take when you don't have enough money to pay your credit card bill. How to avoid debt-counseling scams. 2 pp. 2012. CFPB

Act Fast to Avoid Foreclosure. **539Y.** Free What to do when you can't afford your mortgage payment. Lists what you need to have in hand when you make the call for help. 2 pp. 2012. CFPB

ASK CFPB. **540Y.** Free Two bookmarks: #1 highlights the Consumer Finance Protection Board's "Ask the CFPB" program. #2 encourages consumers to share their financial services experiences through the CF-PB's "Tell Us Your Story" program. 2 pp. 2012. CFPB

CFPB Office of Older Americans. 532Y. Free How the CFPB empowers older Americans to make sound financial decisions and enforces consumer protections for older Americans. 2 pp. 2012. CFPB

CFPB Office of Servicemember Affairs. 533Y. Free How the CFPB serves the unique challenges and financial education needs of military service members facing deployment, change of duty stations, and emergencies. 2 pp. 2012. CFPB

Check Your Credit Report. **529Y. Free** Free ways to check your credit report to find and fix mistakes, update your information, and guard against identity theft. 2 pp. 2012. CFPB

Considering a Reverse Mortgage? 530Y. Free Important questions to ask when you talk to a housing counselor about your reverse mortgage options and alternatives. 4 pp. 2012. CFPB

Consumer Financial Protection Bureau—CFPB. **528Y.** Free How the Consumer Financial Protection Bureau empowers consumers through financial education, market supervision, and enforcement of financial protection laws. 2 pp. 2012. CFPB (en español. 812Y)

Credit Discrimination is Illegal. 534Y. Free Eight warning signs of credit discrimination and what to do if you believe you've been discriminated against. 2 pp. 2012. CFPB

Do You Know if You Have Opted In For Debt and ATM Overdraft Coverage? 537Y. FreeWhat you must know about debit card and ATM overdraft coverage. Plus, how to reduce or eliminate debit card and ATM overdraft fees. 2 pp. 2012. CFPB

Keep a Lid on Checking Account Fees. 536Y. Free Six steps to reduce your checking account fees. 2 pp. 2012. CFPB

Moving Your Checking Account Checklist. 535Y. Free A 10-step checklist for closing your current checking account and opening a new checking account. 2 pp. 2012. CFPB

Pay Attention To Your Credit Report. 541Y. Free Steps to get and keep a good credit score. Find out what helps and what hurts your credit score. 2 pp. 2012. CFPB

Save Some and Spend Some. **531Y. Free** Free and easy ways to split your tax refund between accounts so you can spend some and save some of your money. 1 p. 2012. CFPB (en español. 845Y)



If times are tough for you and your family, **USA.gov** and **GobiernoUSA.gov** can help connect you with the tools and information you need to get back on your feet and get a handle on your finances.

Find free, trusted government resources that will help with:

Unemployment benefits, jobs and training
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Managing debt and credt
Finding health care and affording insurance
Getting food, childcare and other family needs

Whether you're struggling to pay your credit card bills or looking for help getting basic necessities for your family, you'll find the tools and resources you need at **USA.gov/financialhelp** and **GobiernoUSA.gov/ayudaeconomica**.

#### credit

Identity Theft and Your Social Security Number. 519Y. Free Learn how to prevent crooks from using your SSN to steal your identity, and what to do if you've been victimized. 8 pp. 2009. SSA (en español. 838Y)

#### investing & saving

A Guide for Seniors: Protect Yourself Against Investment Fraud. 577Y. Free How to check out a sales pitch; signs of fraud; what to know about "senior" advisors. 18 pp. 2009. SEC (en español. 847Y)

Ask Questions: Questions You Should Ask About Your Investments. **573Y. Free** What to ask about investment products, your broker's history, performance of investments. 16 pp. 2010. SEC (en español. 811Y)

Bank Accounts Are Changing. 575Y. Free Strategies for keeping checking and savings costs down. 8 pp. 2010. FDIC

Consumer Guide to Financial Self-Defense. 580Y. Free Don't fall prey to financial abuse by your financial advisor. Learn signs of unethical, illegal practices; how to protect yourself. 23 pp. 2010. FCIC

Fighting Fraud 101—Smart Tips for Investors. 578Y. Free Retirees are frequent targets of fraud. Learn the psychology of a scam, and how to protect yourself. 3 pp. 2007. SEC (en español. 813Y)

How SIPC Protects You. **570Y. Free** Learn how the the Securities Investor Protection Corporation works to return your assets if your brokerage firm goes bankrupt. 10 pp. 2010. SEC (en español. 825Y)

Mutual Funds: A Guide for Investors. 571Y. Free How to compare funds, what to consider before buying, how to avoid pitfalls. 28 pp. 2010. SEC (en español. 821Y)

Ponzimonium: How Scam Artists Are Ripping Off America. 118Y. \$17.00 Tells the fascinating stories of 10 Ponzi schemes and describes the red flags of fraud to help people avoid being scammed. 73 pp. 2011. CFTC **New** 

Saving and Investing: A Roadmap to Your Financial Security through Saving and Investing. **584Y. Free** Tips, worksheets to calculate net worth, income, expenses. 28 pp. 2010. SEC (en español. 810Y)

Your Insured Deposits. **574Y. Free** Tells which bank accounts qualify for federal deposit insurance coverage; how to have multiple accounts covered. 25 pp. 2011. FDIC (en español. 808Y)

#### retirement planning

Savings Fitness: A Guide to Your Money and Your Financial Future. 585Y. Free How to create a savings plan, prepare to retire. 20 pp. 2010. DOL (en español. 831Y)

Taking the Mystery Out of Retirement Planning. **583Y. Free** Worksheets to help you figure out how much money you need to retire, how to make your funds last. 68 pp. 2010. DOL (en español. 830Y)

Top 10 Ways to Prepare for Retirement. **524Y. Free** Tips for building savings; information resources. 2 pp. 2010. DOL

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