



### ***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	<a href="http://www.Equifax.com">www.Equifax.com</a>	800-685-1111	800-525-6285
Experian	<a href="http://www.Experian.com">www.Experian.com</a>	888-397-3742	888-397-3742
TransUnion	<a href="http://www.Transunion.com">www.Transunion.com</a>	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](http://www.Federalreserve.gov/creditcard)

--“Interactive Tools and Features”

--“What You Need to Know: New Credit Card Rules”

Federal Trade Commission: [www.FTC.gov](http://www.FTC.gov) and [www.OnGuardOnline.gov](http://www.OnGuardOnline.gov)

--“Take Charge: Fighting Back Against Identity 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](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](http://careerplanning.about.com/od/jobloss/a/job_loss.htm)