

# Resource List

## Web Sites for Financial Information and Assistance:

<https://www.annualcreditreport.com/cra/index.jsp> - This is the web site of Annual Credit Report, a centralized service for consumers to request free annual credit reports; created by the three nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. *This web site would assist in addressing the question, how do I get my credit information free or inexpensively, without applying for one of those revolving monthly billing services?*

<http://www.free-financial-advice.net> - This is the web site of Free Financial Advice which offers fundamentals on money, for both wealth and debt management, including articles and a forum with responses to financial questions. *This web site would assist in addressing where do I go to find the right tax-free retirement account or what are my financial risks with different types of investing and savings (e.g., money market accounts, CD's, bond funds or mutual funds)?*

<http://www.marketwatch.com> - This is the web site of Market Watch, a wholly-owned subsidiary of Dow Jones & Company, which provides business news, personal finance information, real-time commentary and investment tools and data. *This web site would assist in addressing where can I go to get general financial information for my personal financial growth, as well as detailed information on the global market and sector indexes?*

<http://www.bankrate.com> - This is the web site of Bank Rate, an aggregator of financial rate information, which provides free rate information on financial products, including mortgages, credit cards, new and used automobile loans, money market accounts, certificates of deposit, checking and ATM fees, home equity loans and online banking fees. *This web site would assist in addressing most any type of financial question, from should I get a home equity loan or a home equity line of credit, or my son is going to college next year and we need more funds, what, if any, programs are available?*

<http://www.debtadvice.org/index.cfm> - This is the web site of Debt Advice, provided by the National Foundation for Credit Counseling, better known as the Consumer Credit Counseling Services (CCCS), offering debt management assistance, credit, homeowner and bankruptcy counseling, as well as an on-line office locator. *This web site would assist in addressing the question, where can I go to get information and guidance on resolving current and past debt issues?*

<http://www.cfp.net/search> - This is the web site of the Certified Financial Planner Board of Standards with an on-line locator for a certified financial planner. *This web site would assist in helping one locating a planner locally.*

<http://knowledge.wharton.upenn.edu> - This is the web site of the University of Pennsylvania, Wharton School of Business, ranked the best business school in the world by the Financial Times, which provides an on-line database, including those with pod casts, of financial and economic information. *This web site may assist in addressing some of the more heated argument issues, "like "why companies shouldn't trade with abusive regimes"?*

### IMPORTANT NOTICE

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## Web Sites for Governmental Offices for Financial Information and Assistance:

<http://www.ffiec.gov> – This is the web site of the Federal Financial Institutions Examination Council (FFIEC), an interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System (FRB), the Federal Deposit Insurance Corporation (FDIC), the National Credit Union Administration (NCUA), the Office of the Comptroller of the Currency (OCC), and the Office of Thrift Supervision (OTS) and to make recommendations to promote uniformity in the supervision of financial institutions.

<http://www.federalreserve.gov> – This is the web site of the Board of Governors of the Federal Reserve (FRB), of which this seven member board is selected by the President of the U.S., and whose responsibility is to formulate monetary policy. *This web site would assist in addressing the question of why does the “Fed” set interest rates (discount rates), as well as , what are reserve requirements and open market operations? The FRB deals with state chartered banks that are members of the Federal Reserve System and bank holding companies.*

<http://www.fdic.gov/deposit/index.html> -This is the web site of the Federal Deposit Insurance Corporation (FDIC), a creation of Congress to supervise banks, insure deposits, and help maintain a stable and sound banking system, which lists information on how deposit insurance works, what are uninsured investments and general consumer protection information. *This web site would assist in addressing the question, are my bank (a for-profit company\*) funds safe? The FDIC deals with insured state banks that are not members of the Federal Reserve System.*

\* For- profit banks charge interest on loans, collect account fees and reinvest the money to earn a profit; they pay state and federal taxes.

<http://www.ncua.gov/ConsumerInformation/index.htm>- This is the web site of National Credit Union Administration (NCUA), which is the independent federal agency that charters and supervises federal credit unions, offering its Consumer Assistance Center. *This web site would assist in addressing the question, what is a federal credit union (a not-for-profit company) and how do I find one? The NCUA deals with financial institutions (credit unions) that are not banks.*

\*\*Not-for-profit federal credit unions invests any profits back to the credit union or pay dividend credits out to their members; they pay no state or federal taxes ( meaning they are able to charge lower interest rates than banks for most financial services).

<http://www.occ.treas.gov> - This is the web site of the U.S. Department of the Treasury, Comptroller of the Currency (OCC) which charters, regulates, and supervises all national banks, as well as supervising the federal branches and agencies of foreign banks. *This web site would assist in addressing questions consumers have about national banks.*

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<http://www.ots.treas.gov> - This is the web site of the U.S. Department of Treasury, Office of Thrift Supervision (OTS), which is the federal bank regulator that supervises the savings associations and their subsidiaries in order to maintain their safety, as well as compliance with consumer laws, and to encourage a competitive industry that meets America's financial services needs. *This web site would assist you if you want to find out about a financial institution (savings and loan) that is not a bank.*

<http://www.hud.gov/buying/index.cfm>- This is the web site of the U.S. Department of Housing and Urban Development (HUD) which presents state specific information on home buying assistance programs, housing counseling and homeownership vouchers. *This web site would assist in addressing general questions about homeownership in one's state, or what mortgage insurance programs, if any, are available?*

<http://www.consumeraction.gov> -This is the web site of the Federal Citizen Information Center (FCIC) which provides a one-stop source for information about consumer problems and government services, including information on credit, banking and insurance. *This web site would assist in addressing the question, where do I go for dispute resolutions on purchases, besides court?*

<http://www.sec.gov/investor/pubs/askquestions.htm> - This is the web site of the U.S. Securities and Exchange Commission which was designed to protect investors by overseeing the key participants in the securities world by requiring them to disclose meaningful financial and other information to the public. *This web site would assist in addressing the question, what questions should I be asking my financial investor?*

### **Web Sites for Individual Personalities for Financial Information and Assistance:**

<http://www.suzeorman.com> -This is the web site of the Emmy Award-winning television host, New York Times bestselling author, magazine and on-line columnist, writer/producer, motivational speaker and certified financial planner, Suze Orman. *This web site would assist in addressing financial questions on such issues as retirement savings and credit card debt, as well as allowing one to write directly to Suze, and possibly have one's questions read on her TV show.*

<http://abcnews.go.com/Business/MelodyHobson> - This is the web page for ABC News and its popular morning news/entertainment show Good Morning America, featuring their financial contributor, Princeton graduate and president of Chicago's Ariel Investments, Melody Hobson, that lists a variety of archived columns on credit and debt. *This web site would assist in addressing many financial questions, including archived articles on how the average person can save money on heating costs or how to begin a retirement savings plan?*

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