

REFERENCE INDEX

TITLE

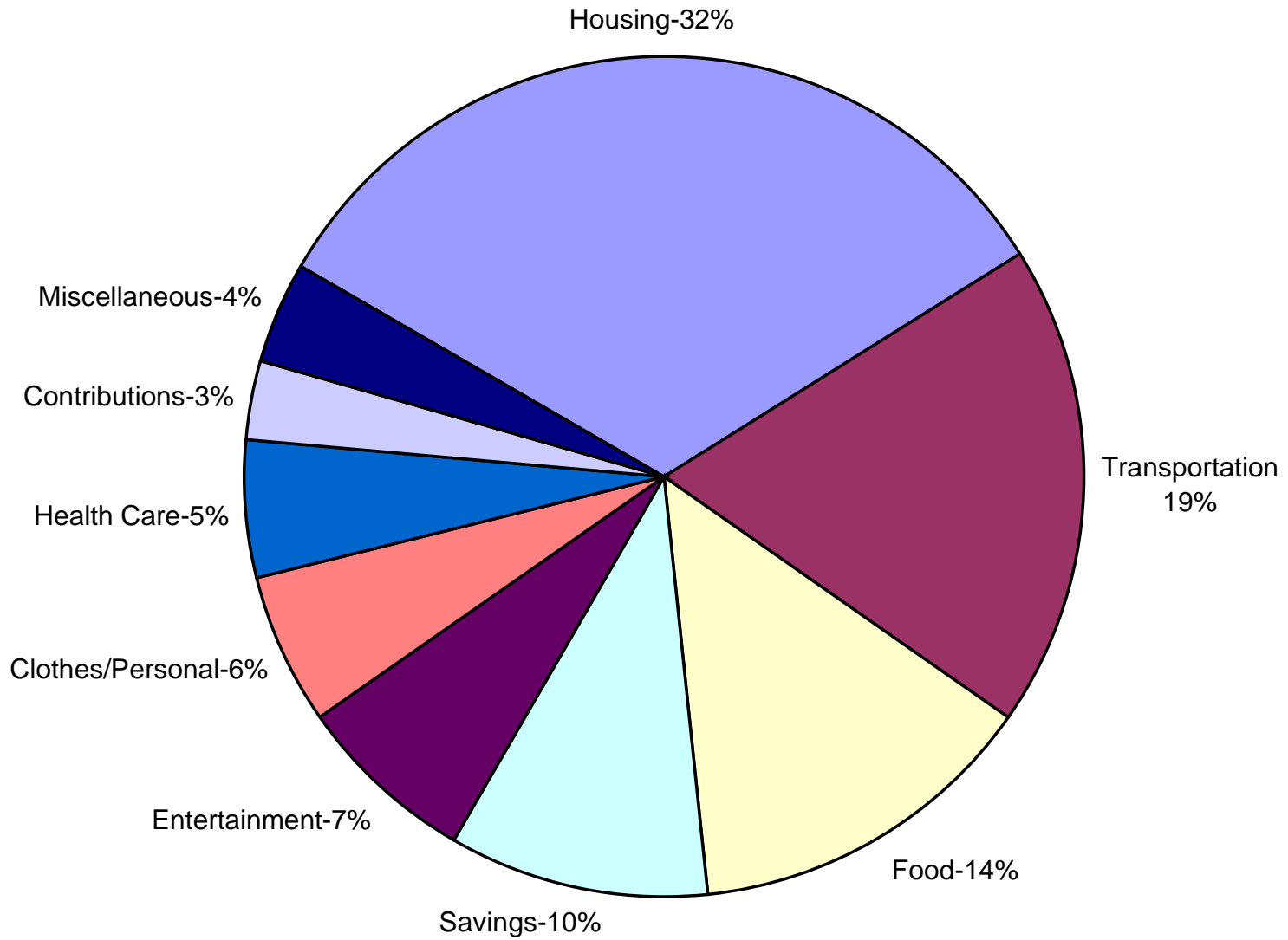
NUMBER

Avoiding the Credit Crunch

Budget Guidelines	R05
Credit Card Information	R06
Debt Management and Credit Resources	R07



Budget Guidelines





Credit Card Information

	<u>Sample</u>	<u># 1</u>	<u># 2</u>	<u># 3</u>	<u># 4</u>
Credit Card Name:	Student Visa				
Interest Rate (Variable or Fixed?)	18 % V <input checked="" type="radio"/> F	% V F	% V F	% V F	% V F
Current Balance:	\$1,047	\$	\$	\$	\$
Last purchase I made using this card:	Pizza				
How much was it?	\$11.47	\$	\$	\$	\$
Could I have lived with out it?	Yes				
Did you pay the bill in full?	No				
Did you pay only the minimum due?	Yes				



DEBT MANAGEMENT AND CREDIT RESOURCES

To plan workshops or enhance entrance and exit counseling sessions the financial aid office may use the following resources.

Resource	Description	Web Site
National Foundation for Credit Counseling	The National Foundation for Credit Counseling (NFCC) is a national non-profit network.	www.nfcc.org
Equifax	Featuring <i>CoolOnCredit</i> . Fun facts on money and credit. Educational and interactive content for parents, teachers and students (elementary through high school).	www.equifax.com
TransUnion	<ul style="list-style-type: none"> ▪ How to order your credit report ▪ Restoring credit ▪ Tips to protect yourself from credit fraud ▪ Frequently asked questions about credit 	www.transunion.com
Experian	<ul style="list-style-type: none"> ▪ General credit information ▪ Credit repair ▪ Credit refusal 	www.experian.com
The Jump\$tart Coalition for Personal Financial Literacy	The Jump\$tart Coalition for Personal Financial Literacy seeks to improve the financial literacy of young adults.	www.jumpstartcoalition.org
Federal Trade Commission	Consumer education on credit, credit reporting and repairs, and debt relief.	www.ftc.gov/bcp/menu-credit.htm
BankRate	Sponsored by CNBC, provides credit card, investing, tax and money management news, and online calculators.	www.bankrate.com
SmartMoney	Featuring <i>SmartMoney University</i> . Gives advice on planning for college, investing, debt management, consumer credit, and more.	www.smartmoney.com
Neway	A non-profit organization that features statistical information and answers to frequently asked questions.	www.newway.org
MSN Money	Includes online calculators, an article index, a tool list and several other resources.	www.moneycentral.msn.com