

## Websites for Financial Help

### **FINANCIAL EDUCATION:**

[www.smartaboutmoney.org](http://www.smartaboutmoney.org) Smart About Money or SAM, a program of the National Endowment for Financial Education (NEFE) has articles, resources, calculators and tips to help you manage your money through life's ups and downs.

[www.fdic.gov/consumers/consumer/moneysmart/mscbi.html](http://www.fdic.gov/consumers/consumer/moneysmart/mscbi.html) The Money Smart course on-line.

<https://bettermoneyhabits.bankofamerica.com> Start building your financial know-how

### **DEBT:**

[www.moneymanagement.org](http://www.moneymanagement.org) Money Management International is an accredited national consumer credit counseling agency. In addition to information about their debt counseling services, their website has excellent tools and calculators to help you figure out purchasing options and get a handle on budgeting. (1-866-889-9347)

[www.debtadvice.org](http://www.debtadvice.org) The National Foundation for Credit Counseling website for consumers. NFCC represents non-profit credit counseling agencies that provide consumer credit counseling, debt management, and financial education services. (1-800-388-2227)

[www.debtorsanonymous.org](http://www.debtorsanonymous.org) An internet based treatment program for people who overspend because they can't help themselves. (1-800-421-2383)

### **CONSUMER HELP & ADVOCACY:**

[www.consumerfinance.gov](http://www.consumerfinance.gov) The Consumer Financial Protection Bureau gives helpful information about consumers' rights regarding student loans, mortgages, debt collection and other credit and banking services. Its complaint department handles problems with financial products or services.(1-855-411-2372)

[www.fair-debt-collection.com/state-laws.html](http://www.fair-debt-collection.com/state-laws.html) What can and can't a debt collector do? This site has information broken down state by state. (1-888-595-9111)

[www.ftc.gov](http://www.ftc.gov) This official Federal Trade Commission site has a great deal of consumer-related information including credit- and identity-theft-related material.

<http://www.irs.gov/Advocate/Low-Income-Taxpayer-Clinics> Low Income Taxpayer Clinics represent low income individuals in disputes with the IRS, help taxpayers respond to IRS notices, and help correct account problems for free or low cost for eligible taxpayers. (1-877-777-4778)

### **BUDGETING APPS & WEBSITES:**

<http://www.OklahomaMoneyMatters.org/calculator/> (budget and savings)

<https://www.mint.com/> (budgeting, tracking, categorization, alerts, investments, credit score)

<http://www.YouNeedABudget.com/> (saving and paying off debt)

[www.TexasRealityCheck.com](http://www.TexasRealityCheck.com)

### **SAVINGS APPS & WEBSITES:**

SmartyPig (iPhone and Android)

Qapital (iPhone – Android coming soon)



## Websites for Financial Help

StickK (web: [www.StickK.com](http://www.StickK.com), iPhone)

Digit (web: [www.digit.co](http://www.digit.co))

Savings Made Simple (Android)

### **CREDIT:**

[www.annualcreditreport.com](http://www.annualcreditreport.com) Order your free annual credit report from one of the three major consumer credit reporting agencies and/or purchase your credit score.

[www.experian.com](http://www.experian.com) / [www.transunion.com](http://www.transunion.com) (1-877-322-8228) / [www.equifax.com](http://www.equifax.com) (1-866-349-5191) are 3 of the largest consumer credit reporting agencies in the U.S.

[www.creditkarma.com](http://www.creditkarma.com) / [www.quizzle.com](http://www.quizzle.com) / [www.myfico.com](http://www.myfico.com) After setting up an account and verifying your identity, it will let you access your credit score

<http://LearnAboutCreditReports.org> Information about credit scores, credit reports, consumer credit, ID theft, and more!

### **BANKING & BORROWING:**

[www.bankrate.com](http://www.bankrate.com) Find many great calculators and advice.

[www.nerdwallet.com](http://www.nerdwallet.com) Compare bank products, mortgages, credit cards and insurance.

[www.findabetterbank.com/](http://www.findabetterbank.com/) Compare the costs of banks and prepaid debit cards.

[www.usfcu.org/education](http://www.usfcu.org/education) The United States Senate's Credit Union website with a Financial Education Center filled with publications, learning modules, videos, podcasts and calculators.

[www.lowcards.com](http://www.lowcards.com) Compare credit card offers and find the one that's best for you.

[www.personalloans.com](http://www.personalloans.com) Shop for loan products (1-800-772-2274)

### **STUDENT LOANS:**

[www.myeddebt.com](http://www.myeddebt.com) Have a student loan in default? This site will provide you with payment history, options for resolving your debt, and forms for U.S. Dept. of Education loans or grants.

<https://StudentAid.ed.gov> Prepare for college, types of aid, apply for aid, and how to repay your loans (including public service loan forgiveness)

<http://www.studentloanborrowerassistance.org/about-us/> Learn your rights and solve student loan problems with this user friendly site from The National Consumer Law Center.

<https://studentloans.gov/mydirectloan/mobile/repayment/repaymentestimator.action> lower monthly payment options, compare with refinancing terms of another lender to determine which repayment or refinance option is best

### **RETIREMENT:**

[https://retirementplans.vanguard.com/VGApp/pe/edu/tools/?gh\\_sec=n#](https://retirementplans.vanguard.com/VGApp/pe/edu/tools/?gh_sec=n#) Calculate retirement needs

<https://www.nerdwallet.com/investing/retirement-calculator> Calculate where you are today and create a plan

### **FIND UNCLAIMED ASSETS:**

[www.claimtexas.org](http://www.claimtexas.org)

[www.usa.gov](http://www.usa.gov)

[www.unclaimed.org](http://www.unclaimed.org)

[www.missingmoney.com](http://www.missingmoney.com) For deceased relatives

