

PERSONAL FINANCE RESOURCES

Credit Reports and Scores

www.annualcreditreport.com

You may obtain a free copy of your credit report from each of the three major credit reporting agencies (Equifax, TransUnion, and Experian) each year. This is the official site for the free reports. Be wary of using any others as they may charge unnecessary fees.

www.myfico.com

A FICO score is used to evaluate creditworthiness for major financial transactions such as mortgages and other loans. The interest rate you are offered will depend on this score. You may obtain a copy of your FICO score for a minimum fee of \$15.95.

Calculators for savings, loans, credit card payoffs, mortgages, etc.

www.financialcalculators.com

www.bankrate.com

Recommended software for personal money management:

Mint (online, free) from the makers of Quicken

www.mint.com

Gnu Cash (online, free) open source software – designed for individuals and small business

www.gnucash.org

Quicken (low cost)

www.quicken.com

Good sources of information about personal finance:

<http://marketplace.publicradio.org>

Check out Marketplace Money – a radio show about personal finance. You can listen online or download podcasts. This site also has lots of information and links.

www.smartmoney.com

Lots of articles and information.

<http://finance.yahoo.com/personal-finance>

Lots of articles, information, calculators and links.

www.usa.gov/Citizen/Topics/Money/Personal_Finance.shtml

Government resources for consumers.

Credit Counseling:

www.nfcc.org

The National Foundation for Credit Counseling. This organization is a source of information about credit counseling and debt reduction and it provides referrals to legitimate credit counseling agencies.

Lutheran Social Services – Credit Counseling Service

www.cccs.org

Auriton Solutions – Non profit credit counseling service

www.auriton.org

