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the Office of the State Treasurer

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PERSONAL CREDIT

Questions on Personal Credit & General Money Management: Consumer Credit Counseling Service of New Hampshire and Vermont, Toll-free number: 1-800-327-6778, Internet: www.cccsnh-vt.org.

Obtain a free credit report: The three main credit reporting companies—Equifax, Experian, and TransUnion—have created a web site and sponsor a toll-free phone number to allow you to request a free report each year. Toll-free number: 1-877-322-8228, Internet: www.annualcreditreport.com.

Obtain a free estimate of your credit score: VISA Inc. has created this web site for students as an educational source for information on credit and credit scores. This estimate is meant to give users a general idea of what their credit score is and should in no way be considered an official rating. Internet: www.whatsmyscore.org, select FICO Score Estimator.

Order your credit score: myFICO® is the consumer division of Fair Isaac, the company that invented the FICO® credit risk score that lenders use. Today, Fair Isaac's FICO® score is widely recognized as the industry standard for lenders. Internet: www.myfico.com.

To halt credit offer mailings to your home: Contact the Consumer Credit Report Industry Opt Out web site or call the toll-free phone number. Toll-free number: 1-888-567-8688, Internet: www.OptOutPrescreen.com.

Questions on Identity Theft: Federal Trade Commission, Toll-free identity theft helpline: 1-877-438-4338, Internet: www.ftc.gov, select the topic "Identity Theft" under the Quick Finder section.

BUDGETING

Growing Money Program: The Champlain Valley Office of Economic Opportunity offers free financial education classes open to low and moderate income Vermonters living in Chittenden, Addison, Grand Isle and Franklin counties. Phone: 1-802-860-1417, extension 104, Internet: www.cvoeo.org, select the Micro Business heading, then select the Growing Money Financial Education Classes.

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MoneyEd.Vermont.gov

Managing Your Money in a Challenging Economy

These are challenging economic times and Vermonters are working hard to keep up with financial change. This resource list is a companion piece to the TV program that aired on most Vermont public access stations in May 2009. It points you to the organizations and information described in that program. Information is organized under four main topic areas: personal credit; budgeting; housing; and personal bankruptcy. You can also obtain more information on other organizations and resources by visiting the Treasurer's Office financial literacy web pages located at: MoneyEd.Vermont.gov. Click on the Vermont Financial Education Resource Clearinghouse for organizations serving your local area.

Free resource guide for money management materials: U.S. Financial Literacy & Education Commission. MyMoney.gov is the U.S. government's website dedicated to teaching all Americans the basics about financial education. A toll-free number is provided to order a free "My Money Tool Kit." Toll-free number: **1-888-696-6639**, Internet: **www.MyMoney.gov**.

Questions on saving for retirement: The Vermont Treasurer's Office has assembled a web page with links to numerous agencies and organizations on retirement savings. Toll-free in Vermont number: **1-800-642-3191**, Internet: **www.MoneyEd.Vermont.gov**.

Start a household savings plan: The American Savings Education Council sponsors America Saves Week and offers information on starting a variety of savings plans--from saving for emergencies to making large purchases. Internet: **www.AmericaSaves.org**.

HOUSING

Housing issues & counseling information: The NeighborWorks Alliance of Vermont serves the entire state with homebuyer education programs and individualized counseling services. Internet **www.vthomeownership.org**. To contact your local office by phone call: Barre/Montpelier **802-476-4493**, Burlington **802-862-6244**, St. Albans **802-527-2361**, Lyndonville **802-626-1175**, West Rutland **802-438-2303**, and Springfield **802-885-1856**.

Questions on home loans: The Federal Housing Administration has online fact sheets that cover such topics as refinancing, credit, and applying for a home loan. Internet: **www.FHA.gov**, select FHA Guidelines.

Questions on foreclosure: The U.S. Department of Housing & Urban Development has assembled a guide to avoiding foreclosure. Internet: **www.hud.gov/foreclosure**. Also, there is a list of HUD housing counseling agencies online. Internet: **www.hud.gov**, select Vermont under the search function for states, select Homeownership Page, then select Housing Counseling Agencies.

PERSONAL BANKRUPTCY

Questions on bankruptcy: The National Association of Consumer Bankruptcy Attorneys is an organization for consumer debtors and their attorneys. Their web site offers a helpful consumer tips section and an attorney locator. Internet: **www.nacba.org**. The Vermont Bar Association also offers a lawyer referral service. Toll-free number: **1-800-639-7036**, Internet: **www.vtbar.org**.

Bankruptcy Basics: The U.S. Courts maintain a web page that includes informational resources on bankruptcy. Internet: **www.UScourts.gov**, select U.S. Bankruptcy Courts, then select Bankruptcy Basics.

Questions on legal representation: Law Line is a non-profit legal services law firm, established in 1996, that provides free consultation, advice, and community education for low income Vermonters. Law Line attorneys and paralegals help people represent themselves by learning the facts, explaining the law, helping with paperwork, and discussing the best strategies for winning. All of Law Line's cases are screened and referred by Vermont Legal Aid. Toll-free number: **1-800-889-2047**, Internet: **www.LawLineVT.org**.

Questions on Vermont law: Vermont Law Help answers questions about Vermont law and how to solve a legal problem yourself, including Court Forms and information about Vermont Courts and court procedures. Internet: **www.VTLawHelp.org**.

OTHER RESOURCES:

United Way Information & Referral Program: Toll-free in Vermont number is 2 - 1 - 1, Internet at **www.Vermont211.org**.

Vermont Department of Banking, Insurance, Securities & Health Care Administration: For a question on a financial or health industry product or activity or to file a consumer complaint call the BISHCA toll-free in Vermont number at **877-550-3907**, Internet at **www.bischa.state.vt.us**.

THANK-YOU

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