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## CLIENT RESOURCE WEBSITE LINKS

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#### NATIONAL AND STATE RESOURCES – No specified topic:

- U.S. Department of Labor – Employee Benefits Security Administration:  
<https://www.dol.gov/agencies/ebsa>
- State of Minnesota, Department of Labor – Labor Standards: <http://www.doli.state.mn.us/LaborLaw.asp>
- Internal Revenue Service: <http://www.irs.gov/>
- State of Minnesota, Department of Revenue: <http://www.revenue.state.mn.us/Pages/default.aspx>
- The Federal Reserve Bank of Minneapolis: <https://www.minneapolisfed.org/community>
- Better Business Bureau (BBB) - Resource for researching additional information about a business or service provider: <http://search.bbb.org/>

#### CONSUMER INFORMATION & PROTECTION:

- 2020 Guide on Credit Cards and Financial Literacy: <https://creditcards.usnews.com/#creditScore>
- Consumer Finance Protection Bureau: <https://www.consumerfinance.gov/>
- USA.gov – Consumer Action Handbook: <https://www.usa.gov/handbook>

- State of Minnesota Public Utilities Commission - Cold Weather Rule: <https://mn.gov/puc/consumers/help/shut-off-protection/#1>
- U.S. Department of Treasury - The Truth In Lending Act: <https://www.occ.treas.gov/topics/consumer-protection/truth-in-lending/index-truth-in-lending.html>
- Federal Trade Commission (FTC) - Vehicle Repossession: <https://www.consumer.ftc.gov/articles/0144-vehicle-repossession>
- U.S. Department of Housing and Urban Development (HUD) - Tenant Rights: [https://www.hud.gov/topics/rental\\_assistance/tenantrights](https://www.hud.gov/topics/rental_assistance/tenantrights)
- Federal Trade Commission (FTC) - Making Sure Your Payments to Mortgage Servicer: <https://www.consumer.ftc.gov/articles/0190-making-payments-your-mortgage-servicer>
- Consumer Federation of America – Pay Day Loan Consumer Information: <http://www.paydayloaninfo.org/>
- Consumer Federation of America – Pay Day Loan Consumer Information – Consumer Help: <http://www.paydayloaninfo.org/consumer-help>
- Federal Trade Commission (FTC) – Prescreened Offers of Credit and Insurance: <https://www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers>
- Federal Trade Commission (FTC) - Credit Insurance: <https://www.consumer.ftc.gov/articles/0110-credit-insurance>
- USA.gov – Buying Insurance: <https://www.usa.gov/buying-insurance>
- Federal Trade Commission (FTC) - Timeshares and Vacation Plans: <https://www.consumer.ftc.gov/articles/0073-timeshares-and-vacation-plans>
- Minnesota State Bar Association: <https://www.mnbar.org/>
- National Association of Consumer Advocates (NACA): <https://www.consumeradvocates.org/>
- Thomson Reuters FindLaw: <http://www.findlaw.com/>
- Lawyers.com – Find a Lawyer: <https://www.lawyers.com/>
- Caregivers – In Home Services search: <http://www.Care.com>

### **COMMUNITY AID ORGANIZATIONS & RESOURCES:**

- The Federal Reserve Bank of Minneapolis: <https://www.minneapolisfed.org/>
- Lutheran Social Services: <http://www.lssmn.org/>
- United Way – Find Your Local United Way: <https://www.unitedway.org/find-your-united-way/>
- United Way 211 Service Locator: <http://211.org/>
- Catholic Charities: <http://www.catholiccharitiesinfo.org/NetCommunity/Page.aspx?pid=292&srcid=288>
- National Child Care Info Center: <https://www.icf.com/resources/projects/social-programs/national-child-care-information-center-nccic>
- US Department of Agriculture – Supplemental Nutrition Assistance Program (SNAP): <https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap>

- US Department of Health and Human Services - LIHEAP: <https://liheapch.acf.hhs.gov/>
- US Department of Housing & Urban Development (HUD) - Homeless Assistance: [https://www.hud.gov/program\\_offices/comm\\_planning/homeless](https://www.hud.gov/program_offices/comm_planning/homeless)
- US Department of Housing & Urban Development (HUD) – Rental Assistance: [https://www.hud.gov/topics/rental\\_assistance](https://www.hud.gov/topics/rental_assistance)
- US Department of Health and Human Services – Medicaid: <http://www.cms.hhs.gov/home/medicaid.asp>
- State of Minnesota Public Utilities Commission – Help Paying Bills (tab): <http://www.puc.state.mn.us/PUC/consumers/shut-off-protection/index.html>
- American Red Cross Locator: <http://www.redcross.org/where/where.html>
- Caregiver Guide to Senior Health Issues and Special Needs Care: <http://www.Care.com>
- How to Volunteer as a Senior: <http://www.aginginplace.org/how-to-volunteer-as-a-senior/>

### **CREDIT COUNSELING:**

- Lutheran Social Services: <http://www.lssmn.org/debt/>
- Family Means: <https://www.familymeans.org/how-can-we-help.html>
- National Foundation for Credit Counseling (NFCC): <http://www.nfcc.org/>
- NFCC Member Agency Locator: <http://www.nfcc.org/FirstStep/locator.cfm>
- Federal Trade Commission (FTC) - "Choosing a Credit Counselor": <https://www.consumer.ftc.gov/articles/0153-choosing-credit-counselor>
- Debt Settlement Alternative: <https://www.consumer.ftc.gov/articles/0145-settling-credit-card-debt>

### **CREDIT & CREDIT MANAGEMENT:**

- Lutheran Social Services: <http://www.lssmn.org/debt/>
- Family Means: <http://www.familymeans.org/>
- Federal Trade Commission (FTC) – Your Access to Free Credit Reports: <https://www.consumer.ftc.gov/articles/0155-free-credit-reports>
- Federal Trade Commission (FTC) – Credit and Consumer Rights: <https://www.consumer.ftc.gov/articles/pdf-0070-credit-and-your-consumer-rights#yourcreditreport>
- Federal Trade Commission (FTC) - Fair Credit Reporting Act (FCRA): <http://www.ftc.gov/os/statutes/fcradoc.pdf>
- Federal Trade Commission (FTC) - Credit Repair: How to Help Yourself: <https://www.consumer.ftc.gov/articles/0058-credit-repair-how-help-yourself>
- Federal Trade Commission (FTC) - How to Dispute Credit Report Errors: <https://www.consumer.ftc.gov/articles/0151-disputing-errors-credit-reports>
- Federal Trade Commission (FTC) – File a Complaint: <https://www.ftccomplaintassistant.gov/#crnt&panel1-1>
- Nerd Wallet: "How to read and understand your credit report" by Lindsay Konsko:

<https://www.nerdwallet.com/blog/finance/read-credit-report/>

- MyFICO.com - Understanding Your FICO Score:

[http://www.myfico.com/Downloads/Files/myFICO\\_UYFS\\_Booklet.pdf](http://www.myfico.com/Downloads/Files/myFICO_UYFS_Booklet.pdf)

- MyFICO.com - Credit Education (for additional information about the credit reporting & scoring system):

<http://www.myfico.com/CreditEducation/?fire=1>

- TheBalance.com - Short Sale and Foreclosure Effects on Credit by Elizabeth Weintraub:

<http://homebuying.about.com/od/4closureshortsales/qt/060907SScredit.htm>

- Pocket Sense.com – “How to Lower Credit Card APR” by Nicki Howell: <https://pocketsense.com/lower-apr-credit-card-4480600.html>

- BankRate.com - Credit Cards: [http://www.bankrate.com/brm/news/news\\_cc\\_home.asp](http://www.bankrate.com/brm/news/news_cc_home.asp)

- BankRate.com - Compare local auto rates: [http://www.bankrate.com/brm/rate/auto\\_home.asp](http://www.bankrate.com/brm/rate/auto_home.asp)

- ChexSystems – Banking/Lending System for reports on closed accounts (credit check for banking):

<https://www.chexsystems.com/>

- ChexSystems –Get Your Consumer Score:

<https://www.chexsystems.com/web/chexsystems/consumerdebit/page/requestreports/consumerscore/>

- Credit Card Insider – Find the Right Credit Card for You: <https://www.creditcardinsider.com>

## **DEBT COLLECTIONS & BANKRUPTCY:**

- Federal Trade Commission (FTC) - Debt Collection: <https://www.consumer.ftc.gov/articles/0149-debt-collection>

- Federal Trade Commission (FTC) - Fair Debt Collections Practices Act (FDCPA):

<https://www.ftc.gov/system/files/documents/plain-language/fair-debt-collection-practices-act.pdf>

- Nolo - Debt Collection – What to Expect: <https://www.nolo.com/legal-encyclopedia/what-expect-when-your-debt-goes-collection.html>

- Privacy Rights Clearinghouse - Debt Collection and Your Rights:

<https://www.privacyrights.org/consumer-guides/debt-collection-and-your-rights>

- Federal Trade Commission (FTC) – Time-Barred Debts: <https://www.consumer.ftc.gov/articles/0117-time-barred-debts>

- The Balance.com - What's the Statute of Limitations On Debt by LaToya Irby:

<https://www.thebalance.com/statute-of-limitations-on-debt-960565>

- U.S. Courts - Bankruptcy Basics: <http://www.uscourts.gov/services-forms/bankruptcy/bankruptcy-basics>

- Federal Trade Commission (FTC) – Filing for Bankruptcy – What to know:

<https://www.consumer.ftc.gov/articles/0224-filing-bankruptcy-what-know>

- Nolo - Chapter 7 Bankruptcy – Basic Steps: <https://www.nolo.com/legal-encyclopedia/chapter-7-bankruptcy-29454.html>

- Nolo - Chapter 13 Bankruptcy: <https://www.nolo.com/legal-encyclopedia/chapter-13-bankruptcy-eligibility-29738.html>

## **MORTGAGES & HOME BUYING:**

- US Department of Housing & Urban Development (HUD) - Buying a Home:  
[https://www.hud.gov/topics/buying\\_a\\_home](https://www.hud.gov/topics/buying_a_home)
- Veterans Benefits & Services - Home Loan Guaranty Services: <https://benefits.va.gov/homeloans/>
- FHA Mortgage Limits:  
<https://entp.hud.gov/idapp/html/hicostlook.cfm?CFID=5570420&CFTOKEN=13b0fa9-%20%200002ee04-d319-13c6-ac21-808d08890000>
- BankRate.com - Mortgage Basics: <http://www.bankrate.com/brm/green/mtg/basics-toc.asp>
- BankRate.com – “The basics of private mortgage insurance (PMI)”:  
<http://www.bankrate.com/brm/news/mtg/20010601b.asp>
- Federal Trade Commission (FTC) – Shopping for a Mortgage:  
<https://www.consumer.ftc.gov/articles/0189-shopping-mortgage>
- Federal Deposit Insurance Corporation (FDIC) - "Predatory Lending Brochure":  
<https://www.fdic.gov/news/news/press/2003/predatorylendingbrochure.pdf>
- Federal Trade Commission (FTC) - How to Manage Your Mortgage If Your Lender Closes or Files for Bankruptcy: <https://www.consumer.ftc.gov/articles/0191-if-your-mortgage-lender-or-servicer-closing-or-bankruptcy>

## **FORECLOSURE:**

- Federal Trade Commission (FTC) – When Paying Your Mortgage is a Struggle:  
<https://www.consumer.ftc.gov/articles/0187-when-paying-mortgage-struggle>
- State foreclosure laws: [http://stopforeclosure.com/Foreclosure\\_Laws.htm](http://stopforeclosure.com/Foreclosure_Laws.htm)

## **FORECLOSURE PREVENTION RESOURCES:**

- U.S. Department of Housing and Urban Development – Avoiding Foreclosure Guide:  
[https://www.hud.gov/sites/documents/FHA\\_SAVEYOURHOME.PDF](https://www.hud.gov/sites/documents/FHA_SAVEYOURHOME.PDF)
- Veterans Benefits & Services – Trouble Making Payments:  
[https://www.benefits.va.gov/HOMELOANS/resources\\_payments.asp#financial](https://www.benefits.va.gov/HOMELOANS/resources_payments.asp#financial)
- HUD Approved Foreclosure Avoidance Counseling Agencies:  
<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- Lutheran Social Services: <http://www.lssmn.org/Foreclosure-Prevention/>
- MakingHomeAffordable.gov – Need Mortgage Help?: <http://makinghomeaffordable.gov/>
- MakingHomeAffordable.gov – Mortgage Assistance Options:  
<https://www.makinghomeaffordable.gov/need-help/Pages/need-help-options.aspx>
- Homeownership Preservation Foundation: <http://www.995hope.org/>
- National Foundation for Credit Counseling (NFCC) – Foreclosure Prevention Counseling:

<https://www.nfcc.org/our-services/housing-counseling/foreclosure-prevention/>

- Minnesota Home Ownership Center – Foreclosure Prevention: <http://www.hocmn.org/foreclosure-prevention/>

### **REVERSE MORTGAGES:**

- Federal Trade Commission - "Reverse Mortgages: <https://www.consumer.ftc.gov/articles/0192-reverse-mortgages>
- US Department of Housing & Urban Development (HUD) - "FHA's Reverse Mortgage for Seniors: [https://www.hud.gov/program\\_offices/housing/sfh/hecm/hecmabou](https://www.hud.gov/program_offices/housing/sfh/hecm/hecmabou)
- AARP – Reverse Mortgages: [https://assets.aarp.org/www.aarp.org\\_/articles/money/financial\\_pdfs/hmm\\_hires\\_nocrops.pdf](https://assets.aarp.org/www.aarp.org_/articles/money/financial_pdfs/hmm_hires_nocrops.pdf)
- Lutheran Social Services: <http://www.lssmn.org/Reverse-Mortgage-Counseling/>

### **VEHICLE PURCHASING / LEASING:**

- Federal Trade Commission (FTC) – Buying a Used Car: <http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut03.shtm>
- Federal Trade Commission (FTC) – Automobiles: <http://www.ftc.gov/bcp/menus/consumer/autos.shtm>
- Federal Trade Commission (FTC) – Financing or Leasing a Car: <https://www.consumer.ftc.gov/articles/0056-financing-or-leasing-car>
- Consumer Finance Protection Bureau –Auto Loans: <https://www.consumerfinance.gov/ask-cfpb/category-auto-loans/>
- LeaseGuide.com – A Consumer's Guide to Smart Car Leasing: <https://www.leaseguide.com/lease01/>
- Kelly Blue Book: <http://www.kbb.com/>
- Edmunds: <http://www.edmunds.com/>
- CarFax: <http://www.carfax.com/>
- Federal Trade Commission (FTC) - Vehicle Repossession: <https://www.consumer.ftc.gov/articles/0144-vehicle-repossession>

### **STUDENT LOANS:**

- National Student Loan Data System (NSLDS) for Students: [https://www.nsls.ed.gov/nsls/nsls\\_SA/](https://www.nsls.ed.gov/nsls/nsls_SA/)
- Federal Student Aid (FSA) - Loan Consolidation: <https://studentaid.ed.gov/sa/repay-loans/consolidation>
- U.S. Department of Education – Office of the Ombudsman: <https://studentaid.ed.gov/sa/repay-loans/disputes/prepare>
- Federal Student Aid (FSA) – Loan Discharge or Cancellation: <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation>
- Federal Student Aid (FSA) – Difficulty Repaying: <https://studentaid.ed.gov/sa/repay-loans/default>

- Educational Opportunity Center, Minneapolis – Resolving Defaulted Student Loans: <https://www.minneapolis.edu/Student-Services/Support-Services/Trio-Programs/Educational-Opportunity-Center/Defaulted-Student-Loans>
- Federal Student Aid (FSA) - Repaying Student Loans Held by the U.S. Department of Education: <https://studentaid.ed.gov/sa/repay-loans>
- Nolo.com - Student Loans In Bankruptcy: <https://www.nolo.com/legal-encyclopedia/student-loan-debt-bankruptcy.html>
- FinAid.org - Private Student Loan Consolidation: <http://www.finaid.org/loans/privateconsolidation.phtml>
- SoFi – Student Loan Consolidation: <https://www.sofi.com/refinance-student-loan/>
- National Consumer Law Center – Student Loan Borrower Assistance Project: <http://www.studentloanborrowerassistance.org/>

### **IDENTITY THEFT & PRIVACY:**

- Federal Trade Commission (FTC) - Identity Theft Resource Center: <https://www.identitytheft.gov/>
- Federal Trade Commission (FTC) – Consumer Information on Identity Theft: <https://www.consumer.ftc.gov/features/feature-0014-identity-theft>
- Federal Trade Commission (FTC) – Protecting Your Identity: <https://www.consumer.ftc.gov/topics/identity-theft>
- Privacy Rights Clearinghouse - Criminal Identity Theft: What to Do if It Happens to You: <https://www.privacyrights.org/consumer-guides/identity-theft-what-do-if-it-happens-you>
- Federal Trade Commission (FTC) - 'Active Duty' Alerts Help Protect Military Personnel from Identity Theft: <https://www.consumer.ftc.gov/articles/0273-active-duty-alerts>
- Social Security Administration (SSA) - Identity Theft And Your Social Security Number: <https://www.ssa.gov/pubs/EN-05-10064.pdf>
- Federal Trade Commission (FTC) - Pretexting: Your Personal Information Revealed: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre10.shtm>
- Federal Trade Commission (FTC) – “Stop Unsolicited Mail, Phone Calls, and Email”: <https://www.consumer.ftc.gov/articles/0262-stopping-unsolicited-mail-phone-calls-and-email>
- Federal Trade Commission (FTC) – National Do Not Call Registry: <https://www.consumer.ftc.gov/articles/0108-national-do-not-call-registry>
- Federal Trade Commission (FTC): <https://www.consumer.ftc.gov/articles/0003-phishing>

### **EMERGENCY FUND SAVINGS:**

- Get Rich Slowly.org – “How and Why to Start an Emergency Fund” by J.D.: <https://www.getrichslowly.org/emergency-fund/>

## **JOB LOSS:**

- U.S. Department of Labor – CareerOneStop: <http://www.careeronestop.org/>
- U.S. Department of Labor – About Unemployment Insurance:  
<https://workforcesecurity.doleta.gov/unemploy/aboutui.asp>
- U.S. Department of Labor – CareerOneStop – State Unemployment Insurance Programs:  
<https://www.careeronestop.org/localhelp/unemploymentbenefits/unemployment-benefits.aspx>

## **DISABILITY:**

- U.S. Department of Labor: <https://www.dol.gov/odep/topics/disability.htm>
- Social Security Disability Insurance (SSDI): <https://www.ssa.gov/disability/>

## **TAX RESOURCES:**

- Internal Revenue Service, IRS.gov – Tax Information for Individuals:  
<http://www.irs.gov/individuals/index.html>
- Internal Revenue Service, IRS.gov - How Do I Adjust My Tax Withholding?: <https://www.irs.gov/pub/irs-pdf/p505.pdf>
- Internal Revenue Service, IRS.gov - IRS Withholding Calculator: <https://www.irs.gov/individuals/irs-withholding-calculator>
- Internal Revenue Service, IRS.gov - The Earned Income Tax Credit:  
<https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/claiming-earned-income-tax-credit-eitc>
- Internal Revenue Service, IRS.gov - IRS Live Telephone Assistance:  
<https://www.irs.gov/help/telephone-assistance>
- Internal Revenue Service, IRS.gov - IRS Taxpayer Advocate Service (TAS):  
<https://www.irs.gov/taxpayer-advocate>
- Internal Revenue Service, IRS.gov - Contact a Local Taxpayer Advocate:  
<https://www.irs.gov/advocate/local-taxpayer-advocate>
- Internal Revenue Service, IRS.gov - Contact a Low Income Taxpayer Clinic:  
<https://www.irs.gov/advocate/low-income-taxpayer-clinics>
- Internal Revenue Service, IRS.gov - Free File: Free Federal Online Filing:  
<https://www.irs.gov/e-file-providers/about-the-free-file-program>
- Internal Revenue Service, IRS.gov – Questions and Answers on Home Foreclosure and Debt Cancellation:  
<https://www.irs.gov/newsroom/home-foreclosure-and-debt-cancellation>
- Internal Revenue Service, IRS.gov – Is Canceled or Forgiven Debt Taxable?:  
<https://www.irs.gov/newsroom/debt-cancellation-may-be-taxable>
- Internal Revenue Service, IRS.gov – Canceled Debts: <http://www.irs.gov/publications/p4681/ch01.html>



- Internal Revenue Service, IRS.gov - Tax Information for Members of the U.S. Armed Forces: <https://www.irs.gov/newsroom/tax-information-for-members-of-the-us-armed-forces>
- Internal Revenue Service, IRS.gov – Armed Forces’ Tax Guide: <https://www.irs.gov/forms-pubs/about-publication-3>
- Tax Policy Center – “Homeownership Tax Benefits”: <http://www.taxpolicycenter.org/briefing-book/what-are-tax-benefits-homeownership>
- Prepare & Prosper Minnesota – free tax preparation: <http://prepareandprosper.org/free-tax-preparation/>
- National Association of Enrolled Agents (NAEA) – Specialized tax professionals who help advocating for taxpayers with IRS: <https://www.naea.org/about-naea>
- Minnesota State Society of CPA's: <http://www.mncpa.org>
- The American Institute of Certified Public Accountants: <http://www.aicpa.org/>
- The National Association of Tax Practitioners: <http://www.natptax.com/>

### **SOCIAL SECURITY:**

- Social Security Administration (SSA) - How Work Affects Your Benefits: <http://www.socialsecurity.gov/pubs/10069.html>
- Social Security Administration (SSA) – Q & A: How much can I earn and still receive Social Security benefits?: <https://www.ssa.gov/planners/retire/whileworking.html>
- Social Security Administration (SSA) – Your Retirement Benefit: How It Is Figured: <http://www.socialsecurity.gov/pubs/10070.html>
- Social Security Administration (SSA) Local Office Search: <https://secure.ssa.gov/ICON/main.jsp>
- Social Security Administration (SSA) - Survivors Benefits: <http://www.ssa.gov/pubs/10084.html>
- Social Security Administration (SSA) – Your Future Benefits: <http://www.socialsecurity.gov/planners/index.htm>
- Social Security Administration (SSA) – Online Calculator: <http://www.socialsecurity.gov/retire2/AnypiaApplet.html>
- Social Security Administration (SSA) – Social Security Publications: <http://www.socialsecurity.gov/pubs/englist.html>