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AMERICAN RECOVERY AND REINVESTMENT ACT (ARRA) OF 2009 & RELATED PROGRAMS:

- The Federal Reserve Bank of Minneapolis: http://www.minneapolisfed.org/community_education/community/program/
- Recovery.gov: <http://www.recovery.gov/>
- MakingHomeAffordable.gov - Learn About Making Home Affordable: <http://makinghomeaffordable.gov/>
- U.S. Department of Labor - COBRA Continuation Coverage Assistance Under The American Recovery And Reinvestment Act: <http://www.dol.gov/ebsa/COBRA.html>
- Internal Revenue Service, IRS.gov - IRS Information Related to the American Recovery and Reinvestment Act of 2009: <http://www.irs.gov/newsroom/article/0,,id=204335,00.html?portlet=6>

CREDIT COUNSELING:

- Lutheran Social Services: <http://www.lssmn.org/debt/>
- Family Means: <http://www.familymeans.org/>
- 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) - "Fiscal Fitness: Choosing a Credit Counselor": <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre26.shtm>
- SmartMoney.com – "Debt Settlement Could Cost More Than You Think": <http://www.smartmoney.com/spending/deals/debt-settlement-could-cost-more-than-you-think-21442/>
- BankRate.com - "How debt management plans affect your credit": <http://www.bankrate.com/brm/green/debt-consolidation/basics4-6a.asp>
- Better Business Bureau (BBB) (Resource for researching additional information about a business or service provider.): <http://search.bbb.org/>

CREDIT & CREDIT MANAGEMENT:

- Lutheran Social Services: <http://www.lssmn.org/debt/>
- Family Means: <http://www.familymeans.org/>
- Credit Card Insider: <https://www.creditcardinsider.com/credit-cards/business/>
- Federal Trade Commission (FTC) – Your Access to Free Credit Reports: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>
- BankRate.com - "How to read and understand your credit report" by Pat Curry: <http://www.bankrate.com/brm/news/pf/20001127a.asp>
- Federal Trade Commission (FTC) - Building a Better Credit Report: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre03.shtm>
- Federal Trade Commission (FTC) - Credit: <http://www.ftc.gov/bcp/online/edcams/credit/index.html>
- Federal Trade Commission (FTC) - Fair Credit Reporting Summary: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre35.pdf>
 - 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: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm>
- Federal Trade Commission (FTC) - How to Dispute Credit Report Errors: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre21.shtm>
- Federal Trade Commission (FTC) – File a Complaint: <https://www.ftccomplaintassistant.gov/>
- MyFICO.com - Understanding Your FICO Score: 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>
- Federal Trade Commission (FTC) - Need Credit or Insurance? Your Credit Score Helps Determine What You'll Pay: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>
- About.com - Short Sale and Foreclosure Effects on Credit by Elizabeth Weintraub: <http://homebuying.about.com/od/4closureshortsales/qt/060907SScredit.htm>
- MyFICO.com (try key word searches, e.g. foreclosure, short-sale, deed-in-lieu, bankruptcy): <http://www.myfico.com>
- BankRate.com – "Consumers can renegotiate credit card rates and fees -- but it's not easy" by Marian Miller King: <http://www.bankrate.com/brm/news/cc/19980120.asp>

- eHow.com – “How to Negotiate a Better Credit Card Deal” by eHow Personal Finance Editor: http://www.ehow.com/how_109504_negotiate-better-credit.html
- BankRate.com - Credit Cards: 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
- ChexSystems - FACTA Free Annual Report: <https://www.consumerdebit.com/consumerinfo/us/en/freereport.htm>

MANAGING TAXES:

- AccountAbility Minnesota: <http://www.accountabilitymn.org>
- Internal Revenue Service, IRS.gov - Tax Information for Members of the U.S. Armed Forces: <http://www.irs.gov/newsroom/article/0,,id=97273,00.html>
- Internal Revenue Service, IRS.gov – Armed Forces’ Tax Guide (For Use in Preparing 2008 Returns): <http://www.irs.gov/pub/irs-pdf/p3.pdf>
- 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?: <http://www.irs.gov/publications/p919/index.html>
- Internal Revenue Service, IRS.gov - IRS Withholding Calculator: <http://www.irs.gov/individuals/article/0,,id=96196,00.html>
- Internal Revenue Service, IRS.gov - The Earned Income Tax Credit: <http://www.irs.gov/newsroom/article/0,,id=106429,00.html>
- Internal Revenue Service, IRS.gov - Advance Earned Income Tax Credit: <http://www.irs.gov/individuals/article/0,,id=96515,00.html>
- Internal Revenue Service, IRS.gov - IRS Information Related to the American Recovery and Reinvestment Act of 2009: <http://www.irs.gov/newsroom/article/0,,id=204335,00.html?portlet=6>
- Internal Revenue Service, IRS.gov - IRS Live Telephone Assistance: <http://www.irs.gov/help/article/0,,id=96730,00.html>
- Internal Revenue Service, IRS.gov - IRS Taxpayer Assistance Centers (TAC): <http://www.irs.gov/localcontacts/index.html>
- Internal Revenue Service, IRS.gov - Contact a Low Income Taxpayer Clinic: <http://www.irs.gov/advocate/article/0,,id=106991,00.html>
- Internal Revenue Service, IRS.gov - IRS Taxpayer Advocate Service: <http://www.irs.gov/advocate/>
- Internal Revenue Service, IRS.gov - IRS Taxpayer Advocate Service: <http://www.irs.gov/pub/irs-pdf/p1546.pdf>
- Internal Revenue Service, IRS.gov - Contact a Local Taxpayer Advocate: <http://www.irs.gov/advocate/content/0,,id=150972,00.html>
- Internal Revenue Service, IRS.gov - Free File: Free Federal Online Filing: <http://www.irs.gov/efile/article/0,,id=118986,00.html>
- Internal Revenue Service, IRS.gov – Questions and Answers on Home Foreclosure and Debt Cancellation: <http://www.irs.gov/newsroom/article/0,,id=174034,00.html>
- Internal Revenue Service, IRS.gov – First-Time Homebuyer Credit Information Center: <http://www.irs.gov/newsroom/article/0,,id=187935,00.html>
- Internal Revenue Service, IRS.gov – Topic 431 - Canceled Debt – Is it Taxable or Not?: <http://www.irs.gov/taxtopics/tc431.html>
- Internal Revenue Service, IRS.gov – Canceled Debts: <http://www.irs.gov/publications/p4681/ch01.html>
- National Association of Enrolled Agents (NAEA): <http://www.naea.org/memberportal/>

- The American Institute of Certified Public Accountants: <http://www.aicpa.org/>
- The National Association of Tax Practitioners: <http://www.natptax.com/>
- Military OneSource and H&R Block Free Tax Filing: <http://www.militaryonesource.com/skins/MOS/home.aspx>
- BankRate.com - "Reporting forgiven debt on your taxes" by Steve Bucci: <http://www.bankrate.com/brm/news/debt/20060303a1.asp?prodtype=pfm>
- BankRate.com – "Five Homeownership Tax Myths" by Kay Bell: http://finance.yahoo.com/taxes/article/104384/Five-Homeownership-Tax-Myths:_ylt=Am5NR1rm6zUe_C2k2QWSHt.7YWsa

FORECLOSURE:

- Lutheran Social Services: <http://www.lssmn.org/debt/>
- Federal Trade Commission (FTC) – Mortgage Payments Sending You Reeling? Here's What to Do: <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea04.shtm>
- U.S. Department of Housing and Urban Development - Guide to Avoiding Foreclosure: <http://www.hud.gov/foreclosure/index.cfm>
- U.S. Department of Housing and Urban Development - Foreclosure Process: <http://www.hud.gov/foreclosure/foreclosureprocess.cfm>
- Veterans Benefits & Services - Home Loan Guaranty Services - "Avoiding Foreclosure": http://www.vba.va.gov/ro/cleveland/foreclosure_alternatives.htm#Payment%20Assistance
- BankRate.com - "Fending Off Foreclosure": <http://www.bankrate.com/brm/news/special/20010427a.asp?keyword=>
- BankRate.com – "8 do's and don'ts for fighting foreclosure": http://www.bankrate.com/brm/news/mortgages/20071018_9_dos_don'ts_foreclosure_a1.asp?caret=4
- Justia.com (website to view states foreclosure laws): <http://www.justia.com>

FORECLOSURE PREVENTION RESOURCES:

- MakingHomeAffordable.gov - Learn About Making Home Affordable: <http://makinghomeaffordable.gov/>
- MakingHomeAffordable.gov – Borrower Frequently Asked Questions: http://makinghomeaffordable.gov/docs/borrower_qa.pdf
- MakingHomeAffordable.gov – Resources For Borrowers: <http://makinghomeaffordable.gov/resources.html>
- Federal Housing Administration (FHA) – “Announcing Changes to the HOPE for Homeowners Program”: http://portal.hud.gov/portal/page?_pageid=73,7601299&_dad=portal&_schema=PORTAL
- HUD Approved Foreclosure Avoidance Counseling Agencies: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- Hope Now (directory of HUD/FHA approved housing counseling agencies): <http://www.hopenow.com/>
- Veterans Benefits & Services - Home Loan Guaranty Services - Enhanced VA Mortgage Options Now Available for Veterans Of Potential Benefit to Those in Financial Distress: http://www.homeloans.va.gov/docs/home_loan_enhancements.pdf

- Veterans Benefits & Services - Home Loan Guaranty Services - Regional Loan Centers:
<http://www.homeloans.va.gov/rlcweb.htm>
- Veterans Benefits & Services - Toll Free Numbers for Contacting VA:
<https://iris.va.gov/scripts/iris.cfg/php.exe/enduser/cci/phonenbrs.php>
- U.S. Army Corps of Engineers - Homeowners Assistance Program (HAP):
<http://hap.usace.army.mil/Homepage.asp>
- U.S. Army Corps of Engineers - Homeowner's Assistance Program (HAP) FAQ:
<http://hap.usace.army.mil/FAQs.html>
- Homeownership Preservation Foundation: <http://www.995hope.org/>
- National Foundation for Credit Counseling (NFCC) – Homeowner Crisis Resource Center:
<http://www.housinghelpnow.org/>
- Minnesota Home Ownership Center – Foreclosure Prevention:
<http://www.hocmn.org/ForeclosurePrevention.cfm>
- U.S. Department of Housing and Urban Development (HUD) - “Selling A Home”:
<http://www.hud.gov/selling/index.cfm>

DEBT COLLECTIONS & BANKRUPTCY:

- Lutheran Social Services: <http://www.lssmn.org/debt/>
- Federal Trade Commission (FTC) - Fair Debt Collection Summary: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm>
 - Federal Trade Commission (FTC) - Fair Debt Collections Practices Act (FDCPA): <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre27.pdf>
- Nolo - Dealing With Collection Agencies FAQ: <http://www.nolo.com/article.cfm/objectID/FBFB935E-DB52-48CB-A64E2502F91AE24B/213/208/155/FAQ/>
- Privacy Rights Clearinghouse - "Debt Collection Practices: When Hardball Tactics Go Too Far": <http://www.privacyrights.org/fs/fs27-debtcoll.htm>
- Better Business Bureau (BBB) (Resource for researching additional information about a business, including third party debt collections firms.): <http://search.bbb.org/>
- Federal Trade Commission (FTC) – Time-Barred Debts: <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt144.shtm>
- About.com – Credit / Debt Management - What's the Statute of Limitations On Debt by LaToya Irby: <http://credit.about.com/od/debtcollection/a/soflimitations.htm>
- U.S. Courts - Bankruptcy Basics: <http://www.uscourts.gov/bankruptcycourts/bankruptcybasics.html>
- Federal Trade Commission (FTC) - Before You File for Personal Bankruptcy: Information About Credit Counseling and Debtor Education: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre41.shtm>
- Nolo - Chapter 13 Bankruptcy: Repay Your Debts: <http://www.nolo.com/product.cfm/objectID/9EA5A291-1D33-4DF4-BD9B1192C50CA5E4/samplechapter/1/213/#summary>
- Nolo - How to File for Chapter 7 Bankruptcy: <http://www.nolo.com/product.cfm/objectID/F87C0B36-D2FB-4FE2-801B76AD0792C01A/samplechapter/1/213/#summary>

STUDENT LOANS:

- U.S. Department of Education – Office of the Ombudsman: <http://www.ombudsman.ed.gov/>
- U.S. Department of Education – Office of the Ombudsman - Cancel or Discharge a Loan: <http://www.ombudsman.ed.gov/cancellation.html>
- Federal Student Aid (FSA) – Loan Discharge or Cancellation: https://studentaid.ed.gov/students/publications/student_guide/2008-2009/english/loancancellation.htm
- Federal Student Aid (FSA) – Difficulty Repaying: <http://studentaid.ed.gov/PORTALSWebApp/students/english/difficulty.jsp>
- Federal Student Aid (FSA) - Addressing Your Defaulted Student Loan: <http://www.ed.gov/offices/OSFAP/DCS/index.html>
- Federal Student Aid (FSA) - Common Disputes Involving Defaulted Student Loans: <http://www.ed.gov/offices/OSFAP/DCS/disputes.html#Hardship-AWG>
- Federal Student Aid (FSA) - Repaying Student Loans Held by the U.S. Department of Education: <http://www.ed.gov/offices/OSFAP/DCS/repaying.html>

- Lawyers.com - Student Loans In Bankruptcy: <http://bankruptcy.lawyers.com/Student-Loans-In-Bankruptcy.html>
- Federal Student Aid (FSA) - Loan Consolidation: <http://www.ed.gov/offices/OSFAP/DCS/consolidation.html>
- Federal Direct Consolidation Loans Information Center: <http://loanconsolidation.ed.gov/index.shtml>
- National Student Loan Data System (NSLDS) for Students: https://www.nsls.ed.gov/nsls_SA/
- Sallie Mae - After graduation: http://www.salliemae.com/after_graduation/after_graduation.htm
- Sallie Mae - Consolidating your student loans: http://www.salliemae.com/after_graduation/manage_your_loans/consolidate_student_loans/
- Sallie Mae - Repaying your student loans: http://www.salliemae.com/after_graduation/manage_your_loans/repaying-student-loans/
- Citi Student Loan Corporation - Deferment & Forbearance: https://studentloan.citibank.com/s/slcsite/fr_def.asp
- Citi Student Loan Corporation - Repayment Plan Options (see Stressed Cash Flow): https://www.studentloan.com/pay_your_loans/repayoptions.htm
- FinAid.org - Private Student Loan Consolidation: <http://www.finaid.org/loans/privateconsolidation.phtml>
- National Consumer Law Center – Student Loan Borrower Assistance Project: <http://www.studentloanborrowerassistance.org/>
- National Consumer Law Center – Student Loan Borrower Assistance Project – Where to Go for Help: <http://www.studentloanborrowerassistance.org/where-to-go-for-help/>
- MSN Money.com - “3 ways to avoid the student-loan trap” by Liz Pulliam Weston: <http://articles.moneycentral.msn.com/SavingandDebt/ManageDebt/3waysToAvoidTheStudentLoanTrap.aspx>
- BankRate.com – College Finance: News & Advice: http://www.bankrate.com/brm/news/news_college_home.asp

IDENTITY THEFT & PRIVACY:

- Federal Trade Commission (FTC) – Take Charge: Fighting Back Against Identity Theft: <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.shtm>
- Federal Trade Commission (FTC) - Identity Theft Resource Center: <http://www.ftc.gov/bcp/edu/microsites/idtheft/>
- Federal Trade Commission (FTC) – Identity Theft Victims’ Statement Of Rights: <http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/rights.html>
- Federal Trade Commission (FTC) – Defend: Recover From Identity Theft: <http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html>
- Federal Trade Commission (FTC) – Deter: Minimize Your Risk: <http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/deter.html>
- Federal Trade Commission (FTC) – Resolving Specific Identity Theft Problems: <http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/resolving-specific-id-theft-problems.html>
- Federal Trade Commission (FTC) – Credit Freeze: <http://www.ftc.gov/bcp/edu/microsites/idtheft/credit-freeze.html>
- Privacy Rights Clearinghouse - Identity Theft Resources: <http://www.privacyrights.org/identity.htm>

- Privacy Rights Clearinghouse - Criminal Identity Theft: What to Do if It Happens to You: <http://www.privacyrights.org/fs/fs17g-CrimIdTheft.htm>
- Federal Trade Commission (FTC) - 'Active Duty' Alerts Help Protect Military Personnel from Identity Theft: <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt147.shtm>
- Social Security Administration (SSA) - Identity Theft And Your Social Security Number: <http://www.ssa.gov/pubs/10064.html>
- Social Security Administration (SSA) Local Office Search: <https://s044a90.ssa.gov/apps6z/FOLO/fo001.jsp>
- MSN Money - "The Basics: Safeguard your Social Security number" by Bankrate.com: <http://moneycentral.msn.com/content/Banking/FinancialPrivacy/P33718.asp>
- Federal Trade Commission (FTC) - Pretexting: Your Personal Information Revealed: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre10.shtm>
- Federal Trade Commission (FTC) – “Sharing Your Personal Information: It’s Your Choice”: <http://www.ftc.gov/privacy/protect.shtm>
- Federal Trade Commission (FTC) – National Do Not Call Registry: <http://www.ftc.gov/bcp/edu/microsites/donotcall/index.html>
- OnGuardOnline.gov – Phishing: <http://onguardonline.gov/phishing.html>
- Federal Trade Commission (FTC) – How Not to Get Hooked by a ‘Phishing’ Scam: <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt127.shtm>

MORTGAGES & HOME BUYING:

- Lutheran Social Services: <http://www.lssmn.org/debt/>
- US Department of Housing & Urban Development (HUD) - "100 Questions & Answers About Buying A New Home": <http://www.hud.gov/offices/hsg/sfh/buying/buyhm.cfm>
- Veterans Benefits & Services - Home Loan Guaranty Services: <http://www.homeloans.va.gov/>
 - Fact Sheet on VA Guaranteed Loans: <http://www.homeloans.va.gov/factsheet.htm>
 - Home Loan Guaranty Services Eligibility Frequently Asked Questions: <http://www.homeloans.va.gov/faqelig.htm>
 - Pre-Loan Frequently Asked Questions: <http://www.homeloans.va.gov/faqpreln.htm>
 - Veterans Benefits & Services - Eligibility Frequently Asked Questions - Questions about who is eligible for a VA loan and reuse of eligibility for another VA loan: <http://www.homeloans.va.gov/faqelig.htm>
- Veterans Benefits & Services - Toll Free Numbers for Contacting VA: <https://iris.va.gov/scripts/iris.cfg/php.exe/enduser/cci/phonenbrs.php>
- Federal Housing Administration (FHA): <http://www.fha.gov/>
 - FHA Single Family Housing: <http://www.hud.gov/offices/hsg/sfh/hsgsingle.cfm>
 - FHA Homeownership Centers & the FHA Resource Center: <http://www.hud.gov/offices/hsg/sfh/hoc/hsghoc.cfm>
 - Single Family FHA Insured Mortgage Programs: <http://www.hud.gov/offices/hsg/sfh/insured.cfm>
 - FHA Mortgage Limits: <https://entp.hud.gov/idapp/html/hicostlook.cfm?CFID=5570420&CFTOKEN=13b0fa9-0002ee04-d319-13c6-ac21-808d08890000>
 - FHA Owning a Home: <http://www.hud.gov/owning/index.cfm>

- 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) – Cancellation of Private Mortgage Insurance: Federal Law May Save You Hundreds of Dollars Each Year:
<http://www.ftc.gov/bcp/online/pubs/alerts/pmialrt.shtm>
- BankRate.com - Compare local mortgage rates in just a few simple steps:
http://www.bankrate.com/brm/rate/mtg_home.asp
- BankRate.com - Compare local interest rates – HELOCs & Home Equity Loans:
http://www.bankrate.com/brm/rate/loan_home.asp
- BankRate.com - Rate Trend Index: <http://www.bankrate.com/brm/static/rti.asp?caret=1>
- Federal Trade Commission - "Looking for the Best Mortgage":
<http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea09.shtm>
- BankRate.com - FAQ on Refinancing: <http://www.bankrate.com/brm/news/mtg/20011207a.asp>
- BankRate.com - Refinancing Calculator: http://www.bankrate.com/brm/calc_vml/refi/refi.asp
- Federal Deposit Insurance Corporation (FDIC) - "High-Cost "Predatory" Home Loans: How to Avoid the Traps": http://www.pueblo.gsa.gov/cic_text/housing/hcloans/cvrstry.html
- Federal Deposit Insurance Corporation (FDIC) - "Questions to Ask Before Signing a Loan Contract": <http://www.fdic.gov/consumers/consumer/news/cnsum02/questions.html>
- Federal Trade Commission (FTC) - How to Manage Your Mortgage If Your Lender Closes or Files for Bankruptcy : <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea12.shtm>

REVERSE MORTGAGES:

- Lutheran Social Services: <http://www.lssmn.org/debt/>
- US Department of Housing & Urban Development (HUD) - "Top Ten Things to Know if You're Interested in a Reverse Mortgage": <http://www.hud.gov/offices/hsg/sfh/hecm/rmtopten.cfm>
- US Department of Housing & Urban Development (HUD) - "FHA's Reverse Mortgage for Seniors - Home Equity Conversion Mortgage": <http://www.hud.gov/offices/hsg/sfh/hecm/hecmhome.cfm>
- Federal Trade Commission - "Reverse Mortgages: Get the Facts Before Cashing in on Your Home's Equity": <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea13.shtm>
- AARP – Reverse Mortgages: <http://www.aarp.org/money/revmort/>

EMERGENCY FUND SAVINGS:

- Get Rich Slowly.org – “How and Why to Start an Emergency Fund” by J.D.:
<http://www.getrichslowly.org/blog/2006/09/08/how-to-start-an-emergency-fund/>

JOB LOSS:

- U.S. Department of Labor – About Unemployment Insurance:
<http://workforcesecurity.doleta.gov/unemploy/aboutui.asp>
- CareerOneStop – State Unemployment Insurance Programs:
<http://www.servicelocator.org/OWSLinks.asp>
- CareerOneStop: <http://www.careeronestop.org/>
- Landmark Destiny Group: <http://www.destinygrp.com/destiny/general/aboutus.jsp>

DISABILITY:

- DisabilityInfo.gov: <http://www.disabilityinfo.gov>
- DisabilityInfo.gov - Social Security Disability Insurance (SSDI): <http://www.disabilityinfo.gov/digov-public/public/DisplayPage.do?parentFolderId=167>

CONSUMER INFORMATION & PROTECTION:

- 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/chelp.cfm#7>
- Federal Trade Commission (FTC) - Vehicle Repossession: Understanding the Rules of the Road: <http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut14.shtm>
- U.S. Department of Housing and Urban Development (HUD) - Tenant Rights: <http://www.hud.gov/renting/tenantrights.cfm>
- Federal Reserve Board (FRB) - Consumer Handbook to Credit Protection Laws: <http://www.federalreserve.gov/pubs/consumerhdbk/>
- Federal Consumer Information Center (FCIC) - Consumer Action Website: <http://www.consumeraction.gov/>
- Federal Deposit Insurance Corporation (FDIC) - The Truth In Lending Act: <http://www.fdic.gov/regulations/laws/rules/6500-200.html>
- Federal Trade Commission (FTC) - Mortgage Servicing: Making Sure Your Payments Count: <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea10.shtm>
- Federal Trade Commission (FTC) – Prescreened Offers of Credit and Insurance: <http://www.ftc.gov/bcp/conline/pubs/credit/prescreen.shtm>
- Federal Trade Commission (FTC) - Credit Insurance: Is It for You?: <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt118.shtm>
- LeaseGuide.com – A Consumer's Guide to Smart Car Leasing: <http://www.leaseguide.com/>
- Federal Trade Commission (FTC) – Automobiles: <http://www.ftc.gov/bcp/menus/consumer/autos.shtm>
- Federal Trade Commission (FTC) – Automobiles - Financing, Leasing, or Renting: <http://www.ftc.gov/bcp/menus/consumer/autos/finance.shtm>
- BankRate.com – Auto Loan Basics: <http://www.bankrate.com/brm/green/auto/basics-toc.asp>
- Federal Consumer Information Center (FCIC) Consumer Action Website – Insurance – Life and Disability: http://www.consumeraction.gov/caw_insurance_life_disability.shtm
- Federal Trade Commission (FTC) - Time and Time Again: Buying and Selling Timeshares and Vacation Plans: <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea15.shtm>
- State of Minnesota Public Utilities Commission - Cold Weather Rule: <http://www.puc.state.mn.us/PUC/consumers/shut-off-protection/index.html>
- National Association of Consumer Advocates (NACA): <http://www.naca.net/>
- Thomson Reuters FindLaw: <http://www.findlaw.com/>
- LexisNexis Martindale-Hubbell Lawyers.com: <http://www.lawyers.com/>
- Caregiver Guide to Senior Health Issues and Special Needs Care: <http://www.Care.com>

COMMUNITY AID ORGANIZATIONS & RESOURCES:

- The Federal Reserve Bank of Minneapolis: http://www.minneapolisfed.org/community_education/community/program/
- Lutheran Social Services: <http://www.lssmn.org/debt/>
- United Way: <http://national.unitedway.org/myuw/index.cfm>
- Catholic Charities: <http://www.catholiccharitiesinfo.org/NetCommunity/Page.aspx?pid=292&srcid=288>
- National Child Care Info Center - State Profiles: <http://nccic.org/statedata/statepro/index.html>
- US Department of Agriculture – Supplemental Nutrition Assistance Program (SNAP): <http://www.fns.usda.gov/FSP/>
- Military Homefront – Family Subsistence Supplemental Allowance (FSSA): http://www.militaryhomefront.dod.mil/portal/page/mhf/MHF/MHF_DETAIL_1?section_id=20.40.50.0.570.0.0.0.0¤t_id=20.40.500.570.500.140.20.60.0
- US Department of Health and Human Services - LIHEAP: <http://www.liheap.ncat.org/sp.htm>
- US Department of Housing & Urban Development (HUD) - Rental Assistance Programs: <http://www.hud.gov/renting/index.cfm>
- US Department of Housing & Urban Development (HUD) - Local Homeless Assistance: <http://www.hud.gov/homeless/hmlsagen.cfm>
- US Department of Housing & Urban Development (HUD) – Renting: <http://www.hud.gov/renting/index.cfm>
- US Department of Health and Human Services – Medicaid: <http://www.cms.hhs.gov/home/medicaid.asp>
- State of Minnesota Public Utilities Commission - Energy Financial Aid: Learn about the energy assistance programs available to Minnesota citizens: <http://www.puc.state.mn.us/PUC/consumers/shut-off-protection/index.html>
- American Red Cross: <http://www.redcross.org/where/where.html>
- Social Security Administration (SSA) - Survivors Benefits: <http://www.ssa.gov/pubs/10084.html>
- Caregiver Guide to Senior Health Issues and Special Needs Care: <http://www.Care.com>

VEHICLE PURCHASING:

- 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>
- Kelly Blue Book: <http://www.kbb.com/>
- Edmunds: <http://www.edmunds.com/>
- CarFax: <http://www.carfax.com/>

RETIREMENT:

- 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? (Answer ID 236): http://ssa-custhelp.ssa.gov/cgi-bin/ssa.cfg/php/enduser/std_adp.php?p_faqid=236
- Social Security Administration (SSA) – Your Retirement Benefit: How It Is Figured:
<http://www.socialsecurity.gov/pubs/10070.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/AnyxiaApplet.html>
- Social Security Administration (SSA) – Social Security Publications:
<http://www.socialsecurity.gov/pubs/englist.html>