

## The 411 on managing your finances

Your helpful financial  
resource guide

“I have found that the great help in meeting any problem is to know where you, yourself stand.”

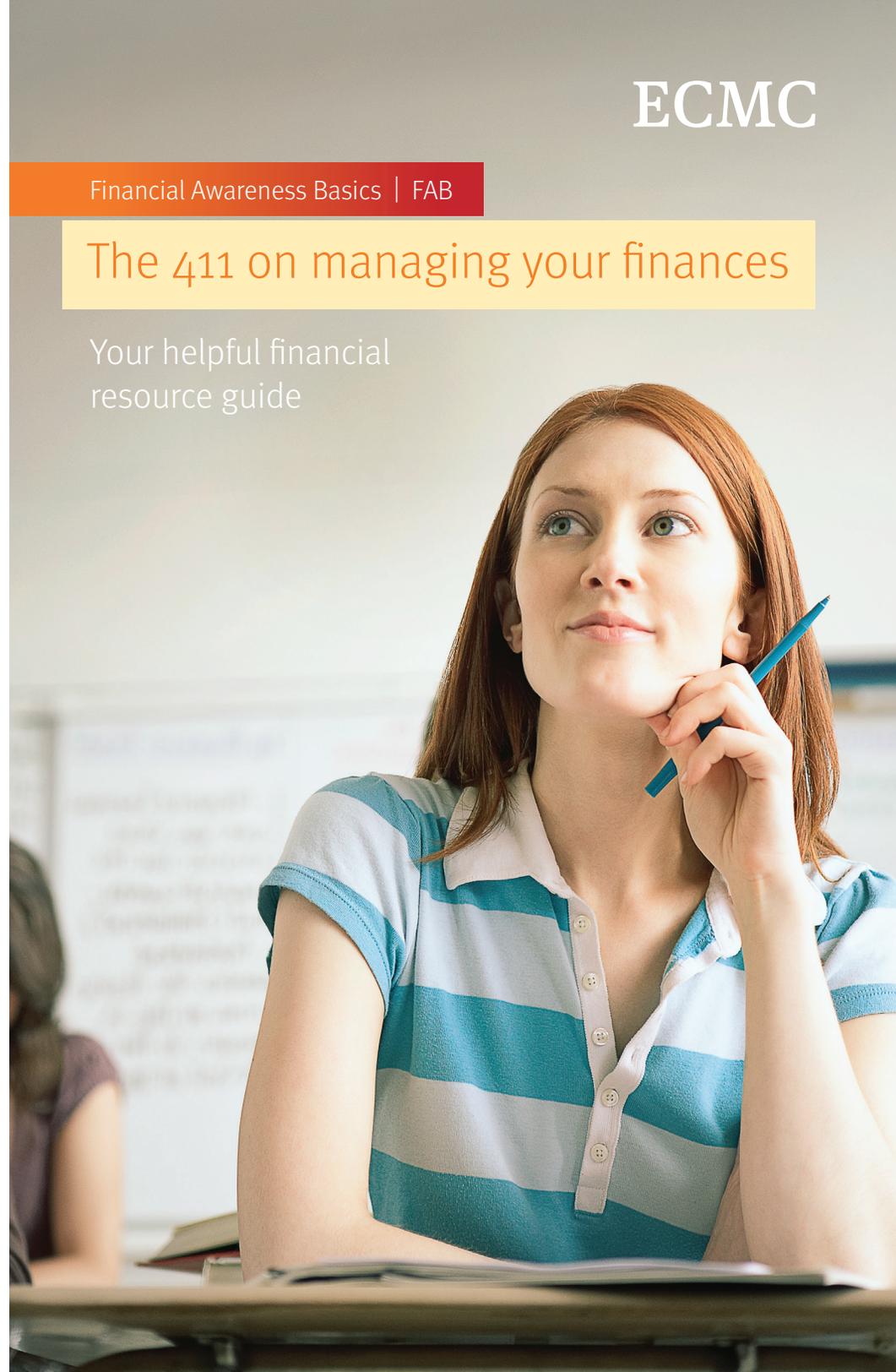
William Faulkner

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### ABOUT ECMC

Educational Credit Management Corporation (ECMC) is a nonprofit company providing services in support of higher education finance. We work to support college access and success, and we provide students with tools and resources for planning and paying for college. The Financial Awareness Basics (FAB) Series is designed to help you make informed decisions about your financial future.



## Credit bureau/consumer reporting agencies

A credit bureau is a national consumer reporting agency.

[WWW.EQUIFAX.COM](http://WWW.EQUIFAX.COM)

For fraud alerts call 1-888-766-0008.

[WWW.EXPERIAN.COM](http://WWW.EXPERIAN.COM)

For fraud alerts call 1-888-397-3742.

[WWW.TRANSUNION.COM](http://WWW.TRANSUNION.COM)

For fraud alerts call 1-800-680-7289.

[WWW.CBCINNOVIS.COM](http://WWW.CBCINNOVIS.COM)

For fraud alerts call 1-877-284-8322.

## Credit cards

[WWW.BANKRATE.COM](http://WWW.BANKRATE.COM)

A site with free search capability for researching credit cards; information for building and managing credit.

## Credit rating and credit scores

[WWW.ANNUALCREDITREPORT.COM](http://WWW.ANNUALCREDITREPORT.COM)

A government-mandated site for ordering a free copy of your consumer credit report from three of the national consumer reporting agencies (also referred to as credit bureaus).

[WWW.MYFICO.COM](http://WWW.MYFICO.COM)

A site for current information on how the most popular credit score (FICO) is calculated.

## Debt management

[WWW.NFCC.ORG](http://WWW.NFCC.ORG)

A site that provides information on setting up debt repayment plans

including referrals to agencies meeting National Foundation for Credit Counseling standards.

## Identity theft

[WWW.OPTOUTPRESCREEN.COM](http://WWW.OPTOUTPRESCREEN.COM)

The site where you can opt out of pre-screened credit offers for five years or permanently. You can also call 1-888-567-8688.

[HTTP://WWW.CONSUMER.FTC.GOV/FEATURES/FEATURE-0014-IDENTITY-THEFT](http://WWW.CONSUMER.FTC.GOV/FEATURES/FEATURE-0014-IDENTITY-THEFT)

The Federal Trade Commission's official site on dealing with identity theft. This site includes information on what to do if victimized and an affidavit to be filled out in the event that your personal financial information is stolen.

## Money management

[WWW.CONSUMERFINANCE.GOV](http://WWW.CONSUMERFINANCE.GOV)

An agency of the federal government that regulates financial products and services.

[WWW.MYMONEY.GOV](http://WWW.MYMONEY.GOV)

A U.S. government site for financial education.

[WWW.MONEY.MSN.COM](http://WWW.MONEY.MSN.COM)

A mainstream site that breaks down the basics of money management—always has new content and provides interesting articles on budgeting.

[WWW.FEEDTHEPIG.ORG](http://WWW.FEEDTHEPIG.ORG)

A site for discovering how to save.

[WWW.MINT.COM](http://WWW.MINT.COM)

A site for budgeting.

[WWW.36OFINANCIALLITERACY.ORG](http://WWW.36OFINANCIALLITERACY.ORG)

A site that helps consumers to make sound financial decisions at every life stage.

[WWW.PRACTICALMONEYSKILLS.COM](http://WWW.PRACTICALMONEYSKILLS.COM)

A site for personal finance resources, games and materials.

[WWW.IGRAD.COM](http://WWW.IGRAD.COM)

A comprehensive site for financial literacy education.

## Student loans and financial aid

[WWW.ECMC.ORG](http://WWW.ECMC.ORG)

A site that helps students and families by providing student loan repayment information in clear, everyday language.

[WWW.NSLDS.ED.GOV](http://WWW.NSLDS.ED.GOV)

A site for the U.S. Department of Education's central database where you can look up your federal student aid information including grants and loans.

[WWW.FAFSA.ED.GOV](http://WWW.FAFSA.ED.GOV)

The official site for filling out the Free Application for Federal Student Aid (FAFSA). You can also check your FAFSA status and make corrections to a processed FAFSA.

[WWW.PROJECTONSTUDENTDEBT.ORG](http://WWW.PROJECTONSTUDENTDEBT.ORG)

A site for student loan facts, trends, policy issues and advocacy.

## General resources for students

[WWW.STUDENTAID.ED.GOV](http://WWW.STUDENTAID.ED.GOV)

A site for free information from the U.S. Department of Education on preparing for and funding education beyond high school.

[WWW.COLLEGEBOARD.ORG](http://WWW.COLLEGEBOARD.ORG)

A site to find colleges, learn about financial aid and use expert college planning tools.

## Scholarships

[WWW.FASTWEB.COM](http://WWW.FASTWEB.COM)

A site that offers a free scholarship search service.

[WWW.SCHOLARSHIPS.COM](http://WWW.SCHOLARSHIPS.COM)

A site that offers free scholarship search capability.

[WWW.CAREERINFONET.ORG/SCHOLARSHIPSEARCH](http://WWW.CAREERINFONET.ORG/SCHOLARSHIPSEARCH)

A U.S. Department of Labor's scholarship search site.

[BIGFUTURE.COLLEGEBOARD.ORG/SCHOLARSHIP-SEARCH](http://BIGFUTURE.COLLEGEBOARD.ORG/SCHOLARSHIP-SEARCH)

A College Board's site for scholarship searches.

