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PUBLICATION	FOR CLIENTS					FOR STAFF
	BROCHURES (LIMIT: 40 COPIES PER LANGUAGE)					LEADER'S GUIDE (LIMIT: 5 COPIES EACH)
	CHINESE	ENGLISH	KOREAN	SPANISH	VIETNAMESE	ENGLISH
Good Credit: Build It and Keep It						
Manage Your Money Wisely: Tracking Your Money						
Improve Your Credit: Put Bad Credit Behind You						
Saving to Build Wealth: Make Money Work for You						
Senior Scams: Just Say No!						
ID Theft & Account Fraud: Prevention & Clean Up						
Credit Cards: What You Need to Know						
Families and Credit Cards						

PUBLICATION	FOR CLIENTS		
	BROCHURES (LIMIT: 200 COPIES PER LANGUAGE)		
	CHINESE	ENGLISH	SPANISH
An Employee's Guide to Payroll Cards			

PUBLICATION DESCRIPTIONS

Good Credit: Build It and Keep It

This training module explains what every consumer should know about how to build and keep good credit. Topics include the importance of a credit history, maintaining good credit, the impact of bad credit, reading your credit report, and a summary of your rights under the Fair Credit Reporting Act. Suggestions about how to establish credit are included, as well as information about where to complain if your rights are violated. Credit scoring, credit fraud and women and credit are also covered.

Manage Your Money Wisely: Tracking Your Money

This training module gives tips on how to manage your finances wisely. Topics include: creating a budget, balancing your checkbook, cutting back on expenses, ways to spend less and save more, banking, insurance, comparison shopping, earning extra income, beginning a savings program, staying out of debt and setting and reaching important financial goals.

Improve Your Credit: Put Bad Credit Behind You

This training module explains why having good credit is important, your rights if your credit application is rejected, how to check your credit report, how to dispute mistakes on your credit report and how to begin rebuilding your good credit. It also includes some important information about how to deal with damaged credit, credit repair offers, debt consolidation, co-signing loans, secured credit cards and credit counseling.

Saving to Build Wealth: Make Money Work for You

This training module covers information about the importance of saving, setting short- and long-term goals to promote saving, opening a savings account and ways to make your money grow faster, including certificates of deposit (CDs), individual retirement accounts (IRAs), U.S. Savings Bonds and college savings accounts.

Senior Scams: Just Say No!

Everyone must be on guard against scams, but seniors are sometimes more vulnerable to fraud. This training module outlines the many guises of fraud, with special attention to scams that target seniors. Signs of fraud and tips for avoiding scams are included.

ID Theft & Account Fraud: Prevention & Clean Up

An identity thief is an imposter who assumes another person's identity in order to profit illegally or because the thief wants to hide behind a new identity. Identity theft (ID theft) occurs when the imposter uses your personal information to commit fraud or other crimes. This training module can help you take steps to avoid and prevent ID theft. It also explains how victims can clear up the problems created by ID theft and lessen the impact of the crime.

Credit Cards: What You Need to Know

Most people use credit cards—but do they know the terms of the agreement they have with their card issuer? This brochure, updated to reflect the new federal credit card law, is designed to help readers understand the different types of cards available, sort through offers to choose the card that's right for them, understand credit card terms and conditions, and avoid fees and penalty rates.

Families and Credit Cards

This educational brochure is designed for parents who are weighing the merits of giving their children credit cards. The topics covered include youth and credit cards, adding cardholders to your account, secondary cardholder policies, payment options for kids while they are traveling and helping young people understand the importance of good credit.

An Employee's Guide to Payroll Cards

This four-page guide is designed to help employees who work for companies that offer a payroll card to determine whether that is their best option, understand how the cards work and how to avoid fees, and know their rights.

Note: You can download the PDF files of all publications in this order form at www.consumer-action.org.