

www.consumer-action.org

Helpful Resources for Financial Literacy Workshop Leaders

Links to all documents may be found on the Web at www.consumer-action.org/outreach under "Training Tools."

Key Basic Steps to Help Improve Personal Finances

This one-page sheet by Consumer Action describes concrete steps that consumers can take to build or improve their finances. Included are phone numbers and web addresses for help with everything from overwhelming debt to finding work.

http://www.consumer-action.org/alerts/articles/basic_steps_to_help_improve_your_personal_finances/

Provisions in the new credit card law

The Credit Card Accountability Responsibility and Disclosure (CARD) Act provides many new consumer protections. Consumer Action's fact sheet summarizes the new provisions.

http://www.consumer-action.org/alerts/articles/new_credit_card_provisions/

Don't Get Caught in the Debt Settlement Trap

This fact sheet from Consumer Action, Consumer Federation of America, Consumers Union and the National Consumer Law Center provides tips on how debt settlement companies can leave consumers further in debt.

http://www.consumer-action.org/alerts/articles/debt_settlement/

FTC Charges Credit Card Companies with Deceptive Marketing (11/3/09)

This press release describes charges filed against a catalog credit card operation and provides a good example of types of offers that consumers should be wary of when building or rebuilding credit.

<http://www.ftc.gov/opa/2009/11/lowpay.shtm>

Your Credit Card Rights: Consumer Facts for Older Americans

This fact sheet from the National Consumer Law Center has good information for seniors and for any other credit card user. It provides details about three separate types of protections available to consumers dealing with credit card disputes.

http://s98001.gridserver.com/images/pdf/older_consumers/cf_credit_card_rights.pdf

Credit Repair How to Help Yourself

This Federal Trade Commission fact sheet includes tips on recognizing credit repair scams, a summary of the Credit Repair Organizations Act and an annual credit report request form.

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.pdf>

Understanding Debit Cards

Consumer Action's booklet on debit cards describes how debit cards work and includes information about which protections are required by federal law and which are only voluntarily provided by card issuers.

http://www.consumer-action.org/english/articles/understanding_debit_cards/

Top Ten Tricks of the Lending Trade

This fact sheet from Americans for Fairness in Lending describes what to watch out for to avoid taking on too much debt. Tips for consumers include not falling for promises of "low monthly payments" or giving in to pressure to "get cash now."

http://www.affil.org/consumer_rsc/top_10_tricks.php

Consumer Action News (Fall 2009)

The article "*Prepaid debit cards not good alternative to bank accounts*" in the fall 2009 issue of Consumer Action's newsletter includes tips for using pre-paid cards and highlights the findings of a Consumer's Union report about prepaid card terms and conditions.

http://www.consumer-action.org/news/articles/2009_fall_issue/

Revised Aug. 18, 2010

Consumer Action

www.consumer-action.org
221 Main Street, Suite 480
San Francisco, CA 94105
415-777-9635

523 W. Sixth Street, Suite 1105
Los Angeles, CA 90014
213-624-8327

Chinese, English and Spanish spoken

*Submit consumer complaints to our advice and referrals hotline:
hotline@consumer-action.org or 415-777-9635*

© 2010 Consumer Action