

## New website helps you understand your money

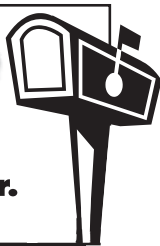
**T**he federal government's website at [www.mymoney.gov](http://www.mymoney.gov) helps consumers learn more about saving, investing and managing their money. Whether balancing a checkbook, shopping for a loan, reviewing credit card statements, saving for the future, checking credit reports, or deciding to pay cash or charge, you deal with money daily. Visit the site to find out how to

# checkmate

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handle these tasks—and many more—better.

There's also a link to send for a free "My Money" Tool Kit, with information to help you choose and use credit cards, become debt-free, protect your credit record, understand Social Security benefits, insure bank deposits, and start a savings and investing plan. Some of the many topics covered on the site include:

### **Budgeting and Taxes**

- *Ads Promising Debt Relief May Be Offering Bankruptcy:* Lists what to beware of, and offers tips if you're having trouble paying your bills.
- *Knee Deep in Debt:* Discusses the options of realistic budgeting, credit counseling from a reputable organization, debt consolidation, or bankruptcy. Offers tips on getting back in the black.
- *Out of Work? How to Deal with Creditors.* The Federal Trade Commission explains your rights.

### **Credit**

- *Accessing Your Free Credit Report:* Explains your rights and the process to receive your free report.

- *Avoiding Credit and Charge Card Fraud:* Make it more difficult for a crook to get your card or card numbers, and how to report losses and fraud.
- *Billed for Merchandise You Never Received?* Your rights and how to correct the problem.
- *Building a Better Credit Record:* How to legally improve your credit report, deal with debt, spot credit-related scams, and more.

## **Financial Planning**

- *Safeguarding Your Personal Information.*

## **Home Ownership**

- *Cancellation of Private Mortgage Insurance: Federal Law May Save You Hundreds of Dollars Each Year:* The Homeowners Protection Act of 1998 establishes rules for automatic termination and borrower cancellation of Private Mortgage Insurance on home mortgages. Find out if you qualify.
- *Home Equity Credit Lines:* May help you decide if a home equity line of credit is right for you.
- *Home Sweet Home Improvement:* How to find a competent and reliable contractor.
- *Mortgage Discrimination:* Explains your rights under Equal Credit Opportunity Act (ECOA) and Fair Housing Act (FHA), and what to do if your loan is rejected.

Also, information on: **Paying for Education, Privacy, Fraud, & Scams, Responding to Life Events, Retirement Planning, Saving & Investing and Starting a Small Business.**