



# Sources of Help for Military Consumers

## CONSUMER ORGANIZATIONS

Consumer Reports: [www.consumerreports.org](http://www.consumerreports.org)

Consumer World: [www.consumerworld.org](http://www.consumerworld.org)

Kelley Blue Book: [www.kbb.com](http://www.kbb.com)

NADA Car Guides: [www.nada.com](http://www.nada.com)

## CONSUMER PROTECTION

Better Business Bureau: [www.bbb.org](http://www.bbb.org)

Center for Responsible Lending:  
[www.responsiblelending.org](http://www.responsiblelending.org)

The Consumer Action Handbook:  
<https://www.usa.gov/handbook>

Consumer safety tips: [www.consumer.gov](http://www.consumer.gov)

Consumer Reports: [www.consumerreports.org](http://www.consumerreports.org)

Federal Trade Commission: [www.ftc.gov](http://www.ftc.gov)

Free annual credit reports:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

Internet Crime Complaint Center: [www.ic3.gov](http://www.ic3.gov)

Military OneSource: [www.militaryonesource.mil](http://www.militaryonesource.mil)

National Association of Attorneys General:  
[www.naag.org](http://www.naag.org)

National Consumers League:  
[www.nclnet.org](http://www.nclnet.org)

National Consumers League Fraud Center:  
[www.nclnet.org](http://www.nclnet.org)

National Legal Aid and Defender Association:  
[www.nlada.org](http://www.nlada.org)

Network of consumer hotlines:  
[www.callforaction.org](http://www.callforaction.org)

Public Citizen: [www.citizen.org](http://www.citizen.org)

## CREDIT REPORTING AGENCIES:

Equifax: [www.equifax.com/home/en\\_us](http://www.equifax.com/home/en_us)

Experian: [www.experian.com](http://www.experian.com)

TransUnion: [www.transunion.com](http://www.transunion.com)

Free annual credit report:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)

## EMERGENCY FINANCIAL ASSISTANCE

Air Force Aid Society: <https://www.afas.org>

American Red Cross: [www.redcross.org](http://www.redcross.org)

## FINANCIAL PLANNING AND EDUCATION

Air Force Aid Society: <https://www.afas.org>

Air Force Airman and Family Readiness Program:  
<https://www.afpc.af.mil/Airman-and-Family-Readiness/>

American Association of Individual Investors:  
[www.aaii.com](http://www.aaii.com)

Association for Financial Counseling, Planning,  
and Education: [www.afcpe.org](http://www.afcpe.org)

Choose to Save: [www.choosetosave.org](http://www.choosetosave.org)

Financial Planning Association: [www.fpanet.org](http://www.fpanet.org)



Kiplinger: [www.kiplinger.com](http://www.kiplinger.com)

Military Saves: [www.militarysaves.org](http://www.militarysaves.org)

National Endowment for Financial Education:  
[www.nefe.org](http://www.nefe.org)

Save and Invest (FINRA Investor Education  
Foundation): [www.saveandinvest.org](http://www.saveandinvest.org)

## FINANCIAL INFORMATION AND COUNSELING

Air Force Aid Society: <https://www.afas.org>

Air Force Airman & Family Readiness Program:  
<http://www.afpc.af.mil/Airman-and-Family-Readiness/>

Consumer Credit Counseling: [www.nfcc.org](http://www.nfcc.org)

## GOVERNMENT AGENCIES

Board of Governors of the Federal Reserve  
System: [www.federalreserve.gov](http://www.federalreserve.gov)

Consumer.gov (Federal Trade Commission):  
[www.consumer.gov](http://www.consumer.gov)

Consumer Financial Protection Bureau:  
<https://www.consumerfinance.gov/>

Federal Deposit Insurance Corporation:  
<https://www.fdic.gov>

Federal Student Aid: <https://studentloans.gov/myDirectLoan/index.action>

Federal Trade Commission: <https://www.ftc.gov>

U.S. Bureau of Labor Statistics: [www.bls.gov](http://www.bls.gov)

U.S. Securities and Exchange Commission:  
[www.sec.gov](http://www.sec.gov)

## INVESTING RESOURCES

### Books

- *Barron's Dictionary of Finance and Investment Terms*

- *Get a Financial Life: Personal Finance in your Twenties and Thirties*, by Beth Kobliner
- *Investing from Scratch: A Handbook for the Young Investor*, by James Lowell
- *Making the Most of Your Money Now*, by Jane Bryant Quinn
- *Master Your Money Type*, by Jordan E. Goodman
- *Personal Finance*, by E. Thomas Garman and Raymond E. Fogue
- *The Millionaire Next Door (Series)*, by Thomas J. Stanley and William D. Danko
- *The Total Money Makeover: A Proven Plan for Financial Fitness*, by Dave Ramsey
- *The Truth About Money*, by Ric Edelman
- *Who's Afraid to be a Millionaire? Mastering Financial and Emotional Success*, by Kelvin Boston
- *Women and Money: Owning the Power to Control Your Destiny*, by Suze Orman

### Newspapers and Magazines

- *Barron's*
- *Forbes*
- *Fortune*
- *Investor's Business Daily*
- *Kiplinger*
- *Money*
- *Wall Street Journal*

### Websites

- *Businessweek*: [www.bloomberg.com/businessweek](http://www.bloomberg.com/businessweek)
- *Dailystocks*: [www.dailystocks.com](http://www.dailystocks.com)
- *Earnings Whispers*: <https://www.earningswhispers.com>
- *D&B Hoovers* (business intelligence database): [www.hoovers.com](http://www.hoovers.com)
- *ICLUBcentral* (tools for investors and investment clubs): [www.iclub.com](http://www.iclub.com)
- *MarketWatch*: [www.marketwatch.com](http://www.marketwatch.com)

- Morningstar: [www.morningstar.com](http://www.morningstar.com)
- MSN Money: [www.msn.com/en-us/money](http://www.msn.com/en-us/money)
- Saving for College (529 Plans): [www.savingforcollege.com](http://www.savingforcollege.com)
- The Motley Fool: [www.fool.com](http://www.fool.com)
- Treasury Direct: [www.savingsbonds.gov](http://www.savingsbonds.gov)
- Value Line (research): [www.valueline.com](http://www.valueline.com)
- Zacks (research): [www.zacks.com](http://www.zacks.com)

## NO-SOLICITATION REGISTRIES

- Phone Calls: National Do Not Call Registry [www.donotcall.gov](http://www.donotcall.gov) 1-888-382-1222
- Junk mail and email: Direct Marketing Association [www.DMAchoice.org](http://www.DMAchoice.org)
- Credit or insurance offers: [www.optoutprescreen.com](http://www.optoutprescreen.com)

## PREDATORY LENDING

Center for Responsible Lending:  
[www.responsiblelending.org](http://www.responsiblelending.org)

Payday Loan Consumer Information:  
[www.PayDayLoanInfo.org](http://www.PayDayLoanInfo.org)

## SAFETY REMINDERS

### Protect your Personal Information

- Guard your Social Security number.
- Sign credit/debit cards when they arrive.
- Carry only the cards you need.
- Keep your PIN secret.
- Avoid obvious passwords.
- Store personal information in a safe place at home and at work.
- Do not give card numbers to strangers.
- Watch out for “shoulder surfer PIN spies.”
- Keep your receipts.
- Destroy documents that contain account information (when no longer needed).
- Protect your mail.
- Pay attention to your billing cycles and check statements against receipts.
- Check your credit report once a year.

## Think Before you Click: Practice Safe Computing

- Protect your personal information online.
- Know who you are dealing with and do not give out personal information.
- Use anti-virus and anti-spyware software and a firewall, and update these programs regularly.
- Use strong passwords and keep them private.
- Back up important files securely.
- Be careful using public wireless networks (Wi-Fi).
- Lock and password protect your laptop, tablet, smart phone and mobile devices.

## RETIREMENT

Choose to Save/American Savings Education Council: [www.choosetosave.org/asec](http://www.choosetosave.org/asec)

Military OneSource: [www.militaryonesource.mil](http://www.militaryonesource.mil)

Social Security Administration: [www.ssa.gov](http://www.ssa.gov)

Thrift Savings Plan: <https://www.tsp.gov>

U.S. Department of Defense Military Pay:  
<https://militarypay.defense.gov>

## TAXES

Internal Revenue Service: [www.irs.gov](http://www.irs.gov)

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