

Unit +: Helpful Resources

There are numerous websites, articles, books, magazines and professional financial advisors to help throughout this process. Here are some of many that are helpful and easy to understand.

Consumer education, discounts and financial services for union members and families

- Union Plus www.unionplus.org

General financial websites that include an array of articles, tips and tools on money, investments, and financial advice

- Motley Fool: www.fool.com
- Kiplinger: www.kiplinger.com
- Consumer Financial Protection Bureau—www.consumerfinance.gov

Sources of information on bank products: loans, interest rates, etc.

- Bankrate www.bankrate.com
- Nerdwallet www.nerdwallet.ca

Sources for education on savings and investment as well as general financial management advice

- Financial Industry Regulatory Authority (FINRA)
<https://www.finra.org/investors/>
- American Institute of Certified Public Accountants (AICPA)
www.aicpa.org

Credit Reports and Credit Scores

- Federal Trade Commission (free credit report)
1-877-322-8228
<https://www.annualcreditreport.com/>

Credit Reporting Agencies (fees and/or extra services involved)

- Experian www.experian.com
- Equifax www.equifax.com
- Transunion www.transunion.com

Credit Counseling Services: (free or low cost)

- **National Foundation for Credit Counseling**
www.nfcc.org
800-388-2227
- **Money Management International through Union Plus program for union members**
www.unionplus.org
1-877-833-1745

Student Loans

- **Federal direct loan program**
www.ed.gov
- **Private student loans**
www.salliemae.com

Housing Assistance

- **Federal advice and assistance (buying/foreclosure avoidance)**
www.hud.gov