

STAYING ON GOOD TERMS: CREDIT AND DEBT

Web Resources

Annual Percentage Rate

http://www.efunda.com/formulae/finance/apr_calculator.cfm

Credit Presentations-Online Tutorials

<http://www.freddiemac.com/creditsmart>

<http://www.accessgroup.org/wiseborrower/index.htm>

<http://money.cnn.com/magazines/moneymag/money101>

Credit Card Shopping, Consumer Credit Mistakes, Disclosure Statements

<http://www.federalreserve.gov/pubs/shop>

http://www.bankrate.com/brm/rate/cc_home.asp

<http://www.ftc.gov/bcp/menus/consumer/credit/loans.shtm>

<http://www.360financialliteracy.org/Life+Stages/Career>

<http://www.fool.com>

Credit Cards, Debit Cards, and Smart Cards

<http://www.javaworld.com/javaworld/jw-12-1997/jw-12-javadev.html>

<http://money.howstuffworks.com/credit-card.htm>

Credit Card Fees

<http://www.truthaboutcredit.org/home>

Credit Card Fraud

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

Consumer Action 2007 Survey of Lowest Rate Credit Cards (Check the website for the 2008 Survey)

http://www.consumer-action.org/news/articles/2007_credit_card_survey/

Debt Counseling and Management

<http://www.nfcc.org>

<http://www.cccsatl.org>

Lost or Stolen Cards

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre04.shtm>

Predatory Lending

<http://www.acorn.org/index.php?id=2627>

<http://www.responsiblelending.org>

Project on Student Debt

<http://projectonstudentdebt.org>