



financial literacy for you



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FROM SCHOLARSHIPS TO CREDIT CARDS

a student guide to financial resources

Louisiana Office of Student Financial Assistance



This publication was created for the Louisiana Office of Student Financial Assistance.

This public document was published at a total cost of \$2,155.00. Five thousand five hundred copies of this public document were published in this first printing at a cost of \$2,155.00. The total cost of all printing of this document including reprints is \$2,155.00. This document was published by the Louisiana Office of Student Financial Assistance, PO Box 91202, Baton Rouge, LA 70821-9202 and printed by Moran Printing, 5425 Florida Boulevard, Baton Rouge, LA 70806 to provide information to students and families regarding post secondary education and career preparation under special exemption by the Division of Administration. This material was printed in accordance with the standards for printing by state agencies established pursuant to R.S. 43:31.

CREDIT CARDS

www.bankrate.com The site that has rate information for credit cards, mortgages and much more. This is an excellent site for learning how to manage credit.

CREDIT RATING AND CREDIT SCORES

www.annualcreditreport.com The central site where you can order a free copy of your credit report from each of the three major credit bureaus.

www.myfico.com The site for the company that developed the FICO score. Find information here on what goes into a score and offers ways to improve it.

The major credit reporting bureaus

www.equifax.com For fraud alerts call 1.888.766.0008.

www.experian.com For fraud alerts call 1.888.397.3742.

www.transunion.com For fraud alerts call 1.800.680.7289.

DEBT MANAGEMENT

www.nfcc.org The site that provides information on setting up debt repayment plans including referrals to agencies meeting National Federation for Consumer Credit standards.

www.nolo.com The site that has information on statute of limitations on debt, declaring bankruptcy, and other information about consumer rights and law.

IDENTITY THEFT

<https://www.optoutprescreen.com> The site where you can opt out of pre-screened credit offers for five years or permanently. You can also call 1.888.5.OPT.OUT (1.888.567.8688).

www.consumer.gov/idtheft The Federal Trade Commission's official site on dealing with identity theft. This site includes information on what to do if victimized and an affidavit to be filled out in the event that your personal financial information is stolen.

www.privacyrights.org/identity.htm The site with great information on preventing identity theft as well as some of the latest consumer advocacy issues affecting students across the country.

MONEY MANAGEMENT

www.mymoney.gov The U.S. government's Web site for financial education.

www.homemoneyhelp.com This site is a very good resource for simple ways to save money on day-to-day living and has articles on every money management topic imaginable.

www.money.msn.com A mainstream site that breaks down the basics of money management – always has new content and provides interesting articles on budgeting.

STUDENT LOANS AND FINANCIAL AID

www.osfa.la.gov This site has information about state specific programs, federal student loan programs, rules and regulations and links to look up your loans.

www.finaid.org The site for no-nonsense, comprehensive information on financing your education.

www.nslds.ed.gov The site for the U.S. Department of Education's central database where you can look up your federal student aid information including grants and loans.

www.fafsa.ed.gov The official site for filling out the Free Application for Federal Student Aid (FAFSA). You can also check your FAFSA status and make corrections to a processed FAFSA.

GENERAL RESOURCES FOR STUDENTS

www.campusblues.com This site has great general information designed to facilitate student awareness and use of school resources. There's a little bit of everything here from handling depression to career counseling.

www.studentresources.net This is a helpful site for sorting through the ins and outs of obtaining insurance as a college student.

www.students.gov The official gateway to information and resources for students provided by the U.S. government.

www.mapping-your-future.org A site dedicated to providing students and families information on college planning, financial aid, financial literacy, and careers.

SCHOLARSHIPS

www.fastweb.com The site that offers a free scholarship search service.