**Web sites at which to shop for and compare credit cards**

|  |  |
| --- | --- |
| creditkarma.com  nerdwallet.com  creditcards.com | bankrate.com  cardhub.com |

**Web sites that catalog college scholarship programs**

|  |  |
| --- | --- |
| careerinfonet.org/scholarshipsearch  collegeanswer.com  collegeboard.com  collegegreenlight.com | fastweb.com  Finaid.org  gocollege.com  studentscholarshipsearch.com |

**Other useful web sites**

[**https://collegescorecard.ed.gov/**](https://collegescorecard.ed.gov/) - Department of Education web site for getting a score card on your college or university

**annualcreditreport.com** - Get a free copy annually of your credit report from each of the three major credit bureaus

**consumer.ftc.gov** – Visit this government website for forms to use to correct errors in credit reports.

**identitytheft.gov** – Victims of identity theft should visit the government website to limit the damages from identity theft.

[**http://illinoisattorneygeneral.gov/consumers/student\_lending.html**](http://illinoisattorneygeneral.gov/consumers/student_lending.html) -- Illinois Attorney General’s web site on student loan assistance. Also these phone numbers:

1-800-455-2456; TTY: 1-800-964-3013

[**http://www.mint.com**](http://www.mint.com) -- a good budgeting app for beginners

[**http://www.federalreserve.gov/econresdata/feds/2015/files/2015081pap.pdf**](http://www.federalreserve.gov/econresdata/feds/2015/files/2015081pap.pdf) - Federal Reserve Bank study that finds that relationships shatter when the couple’s credit scores differ significantly from each other

<http://www.bls.gov/oes/current/oes_nat.htm> - Bureau of Labor Statistics wage information for various occupations

consumerfinance.gov/paying-for-college - CFPB tool to compare college aid offers

**Simple Rules to Remember**

# Be careful about using credit cards; don’t buy what you cannot afford

# Shop around for cards; fees and interest rates matter!

# Research your school – loan default rate, value, cost, etc.

# Make sure your proposed degree gives you a job that allows you to pay back your loans

# Understand your student loans – Private vs Government, Subsidized vs Unsubsidized

# Avoid PAYDAY loans like the plague (a horrible, horrible disease)

# DO NOT EVER MISS A PAYMENT ON ANYTHING THAT REPORTS TO YOUR CREDIT REPORT!!!!!

# Save, save, save.

# **Credit Reporting Companies:**

# Experian: http://www.experian.com

# Transunion: http://www.transunion.com/

# Equifax: http://www.equifax.com/home/en\_us