



Sources of Help for Military Consumers

CONSUMER ORGANIZATIONS

Consumer Reports: www.consumerreports.org

Consumer World: www.consumerworld.org

Kelley Blue Book: www.kbb.com

NADA Car Guides: www.nada.com

CONSUMER PROTECTION

Better Business Bureau: www.bbb.org

Center for Responsible Lending:
www.responsiblelending.org

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

Consumer safety tips: www.consumer.gov

Consumer Reports: www.consumerreports.org

Federal Trade Commission: www.ftc.gov

Free annual credit reports:
www.annualcreditreport.com

Internet Crime Complaint Center: www.ic3.gov

Military OneSource: www.militaryonesource.mil

National Association of Attorneys General:
www.naag.org

National Consumers League:
www.nclnet.org

National Consumers League Fraud Center:
www.nclnet.org

National Legal Aid and Defender Association:
www.nlada.org

Network of consumer hotlines:
www.callforaction.org

Public Citizen: www.citizen.org

CREDIT REPORTING AGENCIES:

Equifax: www.equifax.com/home/en_us

Experian: www.experian.com

TransUnion: www.transunion.com

Free annual credit report:
www.annualcreditreport.com

EMERGENCY FINANCIAL ASSISTANCE

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

American Red Cross: 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.aaai.com

Association for Financial Counseling, Planning,
and Education: www.afcpe.org

Choose to Save: www.choosetosave.org

Financial Planning Association: www.fpanet.org



Kiplinger: www.kiplinger.com

Military Saves: www.militarysaves.org

National Endowment for Financial Education:
www.nefe.org

Save and Invest (FINRA Investor Education
Foundation): 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

GOVERNMENT AGENCIES

Board of Governors of the Federal Reserve
System: www.federalreserve.gov

Consumer.gov (Federal Trade Commission):
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

U.S. Securities and Exchange Commission:
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
- *Dailystocks*: www.dailystocks.com
- *Earnings Whispers*: <https://www.earningswhispers.com>
- *D&B Hoovers* (business intelligence database): www.hoovers.com
- *ICLUBcentral* (tools for investors and investment clubs): www.iclub.com
- *MarketWatch*: www.marketwatch.com

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

NO-SOLICITATION REGISTRIES

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

PREDATORY LENDING

Center for Responsible Lending:
www.responsiblelending.org

Payday Loan Consumer Information:
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

Military OneSource: www.militaryonesource.mil

Social Security Administration: 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

The information provided herein does not constitute a formal endorsement of any company, its products, or services by the Air Force. Specifically, the appearance or use of external hyperlinks does not constitute endorsement by the Air Force of the linked websites, or the information, products, or services contained therein. The Air Force does not exercise any editorial control over the information you may find at these locations. This information provides informational resource material to assist military personnel and their families, to assist in identifying or exploring resources and options.

