WEBINAR - HELPING SURVIVORS NAVIGATE CREDIT AND DEBT ISSUES: TOOLS FOR ECONOMIC SAFETY

Additional resources

- To access free credit reports from each of the three major credit reporting agencies, visit <u>www.annualcreditreport.com</u>
- Sample budget worksheet: <u>http://www.consumer.ftc.gov/articles/pdf-1020-make-budget-worksheet.pdf</u>
- Strategies for dealing with debt
 - Mortgage debt: Making Home Affordable Program -<u>http://www.makinghomeaffordable.gov</u> or 888-995-HOPE (4673)
 - Student loan debt: U.S. Dept. of Education Federal Student Aid <u>https://studentaid.ed.gov/sa/repay-loans</u>
- To learn about the Fair Debt Collection Practices Act, visit https://www.consumer.ftc.gov/articles/0149-debt-collection
- Sample cease communications letter to send to debt collectors:
 <u>http://www.consumerfinance.gov/askcfpb/1695/ive-been-contacted-debt-collector-how-do-i-reply.html</u>
- To find a reputable, nonprofit credit counseling agency: National Foundation for Credit Counseling -<u>https://www.nfcc.org/locator/</u>, or contact your local cooperative extension office at <u>http://extension.uga.edu/about/county/</u>
- To learn more about Debt Management Plans, visit Learn more about DMPs at http://www.clearpointcreditcounselingsolutions.org/debt-management-plan-dmp-a-safe-alternative-to-debt-consolidation/

Other resources

- Federal Trade Commission's Consumer Information website <u>https://www.consumer.ftc.gov/</u>
- Consumer Financial Protection Bureau <u>http://www.consumerfinance.gov/</u>
- Georgia Governor's Office of Consumer Protection <u>http://consumer.georgia.gov/</u>
- National Foundation for Credit Counseling <u>https://www.nfcc.org/locator/</u>
- National Consumer Law Center's special project on DV survivors <u>http://www.nclc.org/special-projects/domestic-violence-survivors.html</u>
- Center for Survivor Agency and Justice <u>https://csaj.org/</u>
- NNEDV and AllState's Click to Empower <u>http://www.clicktoempower.org/</u>