

Americans of every age and background need the skills to understand and control their financial future and be smart, savvy consumers. The threat of identify theft, credit card and computer phishing scams, and phony investment schemes underscore this need. Financial and consumer education is a first step to gaining these skills; check out information from the federal government on these topics:☐

Financial Literacy

Improve your financial literacy by exploring the information available at the government-sponsored website, MyMoney.gov , (or call 1-888-MyMoney.) This site consolidates financial literacy information from numerous federal agencies. It covers topics such as:

- Protecting yourself against investment fraud and identity theft
- How to file a complaint against your bank
- Ordering your annual Free Credit report. Click [here](#) or call 1-877-322-8228.
- Financial planning resources
- Shopping for home equity loans
- Guides to buying a home
- Paying for education including a list of scholarships and grants
- Planning for retirement
- Starting a small business

Housing Foreclosure☐

Below are links to HUD's website for homeowners who are worried about defaulting on mortgage payments or are facing foreclosure. Click on the links to learn about HUD-approved Housing Counseling Agencies, legal resources, tips for avoiding foreclosure, and other helpful information.

["Tips for Avoiding Foreclosure"](#)

["Facing Foreclosure?"](#)

["Homeownership and Renting In California"](#)

["HUD Approved Housing Counseling Agencies in California"](#)

HOPE NOW is a cooperative effort between counselors, investors, and lenders to maximize outreach efforts to homeowners in distress. Visit <http://www.hopenow.com> , call 1-888-995-HOPE or click

[here](#)

for more information on how to contact an independent home mortgage counselor.

Consumer Information

The website Consumer.gov gathers consumer information from across the federal government. You can search by various topics including Food, Money, Health, Children, Product Safety and Travel. Find everything from [heart-healthy recipes](#) , [tips for securing your wireless network](#) , to [advice on hiring a home improvement contractor](#) .

The [Federal Trade Commission website](#) offers practical advice on a variety of consumer topics including Computers and the Internet; Investment and Business Opportunities; Credit and Loans; Diet, Health and Fitness and others. For example, from this site you can:

- Learn how to better protect yourself against [identify theft](#) .
- Sign up for the [National Do Not Call Registry](#) . Adding your phone number to this list prevents most telemarketers from contacting you at home. (The FTC advises it is not necessary to put your cell phone number on the list; click [here](#) for more information.)

From the [Federal Citizen Information Center website](#) , or call 1-888-878-3256, you can browse and order government publications, access the Consumer Action website and subscribe

to “Gov Gab,” the US government blog about consumer topics. The site has information about [how and where to file consumer complaints](#)

Search for recalls of consumer products such as automobiles, food, cosmetics and environmental products at [Recalls.gov](#) . From this site, you can enroll in a free service to receive electronic notification of recalls from the U.S. Consumer Product Safety Commission, the Food & Drug Administration and the U.S. Department of Agriculture.

[OnGuardOnline](#) , provides practical tips to help you guard against Internet fraud, secure your computer and protect your personal information. Sign up for free email alerts regarding cybersecurity from the Department of Homeland Security.

You can decide that you do not want to receive prescreened credit card offers, either for five years or permanently. Visit the [Credit Card Opt Out program website](#) or call toll-free 1-888-5-OPTOUT (1-888-567-8688.)

The [Ready America](#) website from the Department of Homeland Security offers a checklist and toolkit for you to develop a plan for your family in the event of an emergency.

At the official site to buy government property, [GovSales.gov](#) , you can bid to purchase government property including computers, cars, jewelry and even houses. You will need to register first; registration is open to anyone 18 years of age and older.