



GSA Federal Citizen Information Center

Consumer Information Catalog

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Winter 2009-10
FREE

Free and low-cost
information from
Pueblo, CO

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Disability: Are You Covered?..... 10

If you work, consider this: Your chances of incurring a long-term disability during your career are greater than your risk of premature death. A lengthy disability that prevents you from working can lead to financial ruin. Would you be eligible for Social Security Disability Insurance or workers' compensation? **Consumer's Guide to Disability Income Insurance** can help you identify these and other possible sources of disability income and understand what to look for in an individual insurance policy.



Consumer Protections Coming..... 10

Relief is finally coming to consumers long-battered by unfair credit card and mortgage lending practices. New rules will curtail inflated home appraisals and unaffordable mortgages, and restrict credit card companies from raising interest rates on most existing balances. Learn the details of these and other welcome changes in **New Consumer Protections for Credit Cards and Mortgages**.



Web 2.0 comes to pueblo.gsa.gov

If you want to stay up to date on the latest consumer news, add FCIC to your Twitter feeds and get news about recalls, scams, frauds and more on the Web or sent directly to your cell phone. Follow us @pueblo81009. You can also check out the latest consumer news on our Facebook page. Find us at www.facebook.com/pueblo81009 and become a fan. You'll get consumer information you trust in your news feed a few times each week. (Facebook is a registered trademark of Facebook, Inc.)

[order all publications in this Catalog at pueblo.gsa.gov](http://pueblo.gsa.gov)

The Federal Citizen Information Center (FCIC) publishes the quarterly Consumer Information Catalog to deliver useful consumer information from federal agencies to the public. Please be assured that FCIC does not share or sell any information obtained from you with any other organization.

cars

Buying a New Car. 301V. \$1.50 Here's a step-by-step guide for bargaining with dealers. 2 pp. 1999. FTC

Buying a Used Car. 302V. \$1.50 Discusses your limited rights when buying from a dealer or private owner. 16 pp. 2008. FTC

How to Get a Great Deal on a New Car. 303V. \$1.50 Use these proven negotiation techniques to save money on your next car. 4 pp. 2007. USDA

Nine Ways to Lower Your Auto Insurance Costs. 305V. \$1.50 Helpful information on reducing expenses. Includes a chart to compare discounts when shopping for insurance. 2 pp. 2003. USDA

Understanding Vehicle Financing. 306V. \$1.50 Get the facts on dealership financing—what it is, how to apply, special financing offers, cash back and rebate eligibility. 10 pp. 2007. FTC

computers

Internet Auctions: A Guide for Buyers and Sellers. 323V. \$1.50 Discusses how Internet auctions work, types of payment options available, and ways to protect yourself against fraud. 18 pp. 2004. FTC

Stop. Think. Click. 324V. \$1.50 Learn how to be OnGuard Online™ by following these important tips to protect your information, your computer, even yourself. 11 pp. 2007. FTC

education

Catch the Spirit: A Student's Guide to Community Service. 501V. Free Ideas and information on how young people can help make their community a better place. 15 pp. 2007. FCIC

Smart Saving for College—Better Buy Degrees. 504V. Free Provides information to help students save and invest wisely for college. Explains 529 Plans, Coverdell Education Savings Accounts, Savings Bonds, and more. 24 pp. 2008. SEC

We the People “A More Perfect Union” poster. 507V. Free Poster listing classic hardcover books for young readers grades K-12, on the theme, “A More Perfect Union.” 2009. NEH

employment

How to Get a Job in the Federal Government. 104V. \$3.25 Here's a step-by-step plan to find and apply for federal jobs. Tells how to find openings, understand vacancy announcements, develop your résumé, and other useful tips. 24 pp. 2004. DOL

Occupational Outlook Quarterly. 250V. \$17.00 (Foreign orders, 251V. \$23.80) Reviews new occupations, salaries, job trends. 1-year subscription, 4 issues. DOL

Résumés, Applications, and Cover Letters. 106V. \$2.75 Use this helpful guide's samples to prepare a winning cover letter and résumé. 15 pp. 1999. DOL

family

Ask, Listen, Learn—How to Talk to Your Adolescent About Alcohol. 510V. Free Explains the dangers of alcohol. Gives tips on when and how to start a conversation about alcohol with teens. Also provides answers to common questions they might ask. 7 pp. 2005. FCIC

Ask, Listen, Learn—What You Don't “No” Can Hurt You. 511V. Free This kid-oriented guide features interactive games, trivia cards explaining facts about alcohol plus tips on how to avoid peer pressure. 7 pp. 2005. FCIC

Handbook on Child Support Enforcement. 505V. Free A “how to” guide for getting the payments owed to you and your children. Lists state and federal offices to contact for more information. 65 pp. 2008. HHS

Prevent Your Child from Choking. 506V. Free Identifies foods, toys and household items unsafe for young children. Describes how to relieve choking in an infant and an older child. 4 pp. 2005. FDA

federal programs

Americans with Disabilities Act (ADA): Questions and Answers. 513V. Free Explains how the ADA protects the civil rights of persons with disabilities at work and in public places. 31 pp. 2005. DOJ

For Public Sale! Used Federal Government Personal Property. 320V. \$1.50 Learn how to find and buy everything from construction vehicles to cameras, computers and jewelry. This is your guide to types of items, how they are sold, and payment options. 2 pp. 2007. GSA

A Guide to Burial at Arlington National Cemetery. 539V. Free Explains eligibility requirements and services offered for military funerals at Arlington National Cemetery. 31 pp. 2003. ANC

A Guide to Disability Rights Laws. 514V. Free Covers the rights of persons with disabilities regarding education, employment, fair housing, public accommodations, and telecommunications. 21 pp. 2005. DOJ

National Sellers List. 319V. \$1.50 Contact information for dealers who sell real estate and personal property forfeited to federal law enforcement agencies. 8 pp. 2007. DOJ

Your Social Security Number and Card. 515V. Free Explains why we have Social Security numbers, when and how to get one, and more. 2 pp. 2006. SSA

benefits

Apply Online for Social Security Benefits. 517V. Free Learn how to fill out an online application, how your personal information is protected, and who can apply online. 8 pp. 2008. SSA

Federal Benefits for Veterans and Dependents. 105V. \$5.00 Explains disability, pension, health care, education and housing loans, and other benefit programs for veterans and their families. 148 pp. 2008. VA

Request for Social Security Statement. 516V. Free Complete this form and return it to Social Security to get your earnings history and an estimate of future benefits. 3 pp. 2008. SSA

Resources for Medicare Beneficiaries: Navigating the Coverage Gap. 521V. Free When Medicare temporarily stops paying for your prescriptions, you must cover the cost yourself, creating a “coverage gap.” Learn how the gap works, how to keep track of expenses, and where to get help. 5 pp. 2007. FCIC

Social Security: Understanding the Benefits. 518V. Free Provides details on retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 21 pp. 2009. SSA

Social Security: What Every Woman Should Know. 523V. Free Discusses how a woman's Social Security benefits may be affected by disability, divorce, widowhood, retirement and other circumstances. Also covers benefits for your family, what to do if you change your name, and Social Security numbers for children. 24 pp. 2009. SSA

Social Security: When To Start Receiving Retirement Benefits. 522V. Free Important considerations for deciding when to start receiving Social Security benefits, including how your decision may affect your surviving spouse, and how your benefits are affected if you continue working. 2 pp. 2008. SSA

food

Be Food Safe: Four Easy Lessons in Safe Food Handling. 595V. Free Food handling safety risks at home are more common than most people think. Read about the four easy lessons of Clean, Separate, Cook, and Chill to help prevent harmful bacteria from making your family sick. 8 pp. 2007. FSIS

Diabetes Recipes. 565V. Free Five tasty and easy-to-follow recipes for people with diabetes. Nutrition facts for each dish help you keep track of what you are eating. 5 pp. 2005. FDA ([en español. 806V](#))

Food Safety at Home. 593V. Free Follow these four easy rules to prevent food-borne illness. 2 pp. 2009. FDA ([en español. 816B](#))

Food Safety for Seniors. 594V. Free Older people are at a higher risk of becoming ill from eating raw foods. Learn what foods to avoid and why. 2 pp. 2009. FDA ([en español. 817B](#))

*One size doesn't fit all.
MyPyramid.gov, in English and Spanish, offers personalized eating plans and interactive tools to help you plan and assess your food choices based on the Dietary Guidelines for Americans.*

Kitchen Companion: Your Safe Food Handbook. 590V. Free Provides information on food-borne bacteria; preparing, storing and transporting food; food thermometers; guidelines for poultry, eggs and leftovers; food safety during a power outage; and more. 48 pp. 2008. FSIS

Listeria. 566V. Free You can get very sick from this bacterium. It grows on ready-to-eat foods that are kept too long—even in the fridge. Lists foods to avoid and others that need special handling. 2 pp. 2009. FDA ([en español. 826B](#))

Restaurant and Take-Out Safety. 592V. Free Food safety tips to follow whether you're eating out, getting food to take away, or bringing home leftovers in a doggie bag. 2 pp. 2009. FDA ([en español. 834B](#))

*As we age, we often must avoid some foods and eat more of others. Find help making good food choices with **Healthy Eating After 50** at [pueblo.gsa.gov](#)*

health

Antibiotic Resistance. 534V. Free Antibiotic drugs can save lives. But the more often you use an antibiotic, the more likely it is that germs will become drug resistant. Learn what you can do to minimize this problem. 2 pp. 2009. FDA ([en español. 802B](#))

Cell Phones. 509V. Free Addresses health concerns about cellular phones and radio frequency energy (RF) levels. 2 pp. 2007. FDA ([en español. 806B](#))

Clinical Trials—Fact Sheet. 537V. Free A clinical trial is a study carried out on human volunteers to help doctors learn more about the human body and the many diseases that attack it. 2 pp. 2007. FDA ([en español. 808B](#))

Cosmetics. 541V. Free Provides a basic fact sheet on using cosmetics safely. 2 pp. 2007. FDA ([en español. 810B](#))

Hair Dye and Hair Relaxers. 546V. Free Both products can hurt your skin, hair, and eyes. Learn how to use them safely, including when and where they should not be used. 2 pp. 2009. FDA ([en español. 819B](#))

Health Scams. 576V. Free Health fraud can cause pain and suffering, and cost you money. Recognize scams before you get taken with examples of typical claims to watch out for. 2 pp. 2009. FDA ([en español. 807V](#))

The Healthy Woman: A Complete Guide for all Ages. 107V. \$24.95 A comprehensive reference with helpful charts and personal stories. Covers major diseases, aging, mental health, reproductive health, violence against women, nutrition, alternative medicine, environmental health, and the role of genetics. Also, provides advice on when and how to get a second opinion, how to read drug labels, and common screenings, tests and immunizations you may need. 500 pp. 2008. HHS

Mammograms. 548V. Free A mammogram is a safe, low-dose x-ray of the breast. It is still the best tool we have to save lives by detecting breast cancer early. 2 pp. 2009. FDA ([en español. 829B](#))

Pap Tests. 599V. Free Protect yourself from cervical cancer with a pap test. Learn when to get them, how to prepare for one, and more. 2 pp. 2009. FDA ([en español. 833B](#))

Keep track of H1N1 (swine) and seasonal flu developments at [Flu.gov](#)

Sleep Disorders. 549V. Free Gives an overview of four common sleep problems and treatment options. 2 pp. 2009. FDA ([en español. 835B](#))

Straight Talk on Braces. 545V. Free Today's orthodontic braces look, feel and perform better than the old "metal-mouth" variety. Learn how these and other dental devices can improve dental health and function as well as make your smile beautiful. 6 pp. 2005. FDA

Sunscreens and Tanning. 508V. Free Spending time in the sun is fun but can also cause skin cancer, sunburn, wrinkling, and skin aging. Find out how to protect yourself as you enjoy the sun. 2 pp. 2009. FDA ([en español. 837B](#))

Tattoos and Permanent Make-Up. 536V. Free Describes popular types of tattoos, risks involved in getting one, and costs and approaches to removing one. 2 pp. 2009. FDA ([en español. 838B](#))

drugs & health aids

Birth Control Guide—Medicines to Help You. 598V. Free Today's women face an array of options for preventing pregnancy. This guide describes different methods and discusses the pros and cons of each. 21 pp. 2008. FDA

Botox.™ 540V. Free Why it is used, how it works, what its side effects are, and what to consider if you want to try it. 2 pp. 2007. FDA ([en español. 804B](#))

Buying Contact Lenses Online or by Mail. 543V. Free Tips to follow when ordering contact lenses online or through the mail, including prescription information required and what to watch out for. 2 pp. 2009. FDA ([en español. 805B](#))

Cholesterol—Medicines to Help You. 563V. Free Lists the brand and generic names of drugs that control cholesterol. Learn their side effects, who should not take them, and warning signs to be aware of. 14 pp. 2009. FDA

Contact Lens Care. 544V. Free Tips for keeping your eyes healthy and comfortable while you wear contact lenses. 2 pp. 2009. FDA ([en español. 809B](#))

Depression—Medicines to Help You. 551V. Free Lists the brands and generic names of various anti-depressants. Learn the side effects, who should not take them, and warning signs regarding harmful drug and food interactions. 15 pp. 2009. FDA

Dietary Supplements. 591V. Free Gives questions to ask before taking dietary supplements, including risks and where to find more information. 2 pp. 2009. FDA ([en español. 813B](#))

Generic Drugs. 555V. Free Discusses their effectiveness, appearance, safety, and how they save you money. 2 pp. 2009. FDA ([en español. 818B](#))

High Blood Pressure—Medicines to Help You. 559V. Free Medication, along with healthy eating and exercise, can help lower your high blood pressure. Learn about the various drugs available, their potential side effects, and warning signs. 18 pp. 2008. FDA

HIV and AIDS—Medicines to Help You. 606V. Free Learn about the different medicines available to treat HIV. Includes questions to ask about setting up a drug regimen and a sample schedule to follow. 10 pp. 2007. FDA

LASIK Laser Eye Surgery. 542V. Free What to know before having laser eye surgery, including cost, health risks, lifestyle considerations, and more. 2 pp. 2007. FDA ([en español. 824B](#))

Liposuction. 587V. Free Liposuction is one of the most popular cosmetic surgeries. Get basic facts and what to consider before undergoing this surgery. 2 pp. 2007. FDA ([en español. 825B](#))

Medicine and Pregnancy. 600V. Free You still can use many medicines when you are pregnant or nursing. Use this guide and talk to your doctor, nurse, or pharmacist about keeping yourself well and your baby safe. 2 pp. 2009. FDA ([en español. 830B](#))

Alzheimer's Disease: Unraveling the Mystery. Find out what causes this disease and what can be done to cure or prevent it at pueblo.gsa.gov

Menopause—Medicines to Help You. 604V. Free Provides basic information about hormone replacement therapy (HRT). Learn about the three types available and their common and more serious side effects. 10 pp. 2009. FDA

Menopause & Hormones: Fact Sheet. 603V. Free Explains the benefits and risks of treating symptoms of menopause with hormone therapy. 2 pp. 2009. FDA ([en español. 804V](#))

Menopause & Hormones: Purse Guide. 602V. Free Questions to ask your doctor concerning hormone therapy for symptoms of menopause. 2 pp. 2009. FDA ([en español. 803V](#))

My Medicines. 556V. Free Take care of yourself with this easy-to-follow guide that features questions to ask your doctor and a simple chart to keep track of your medications. 6 pp. 2005. FDA ([en español. 802V](#))

Over-the-Counter Drugs. 532V. Free You can buy over-the-counter (OTC) drugs without a prescription. Reading the label is the only way to know when and how to use them to avoid side effects and drug and food interactions. 1 p. 2009. FDA ([en español. 832B](#))

Use Medicines Wisely. 533V. Free Simple tips to follow when taking medications, including questions to ask and the importance of reading labels and keeping track of all the medicines you take. 2 pp. 2007. FDA ([en español. 839B](#))

Using Your Medicare Drug Plan: What to Do if Your Medicine Isn't Covered. 520V. Free Your Medicare plan may not routinely cover every medicine prescribed to you. Learn step-by-step how to request coverage from your plan and how to write an appeal if necessary. 10 pp. 2007. FCIC ([en español. 805V](#))

Don't miss Resources for Medicare Beneficiaries: Navigating the Coverage Gap, page 4.

Whole-Body CT Screening. 552V. Free Discusses the risks, limitations, and benefits of whole-body CT screening. 2 pp. 2009. FDA ([en español. 841B](#))

Your Pharmacy Benefit: Make It Work for You! 524V. Free How to get the best pharmacy benefit when choosing health insurance, including Medicare. How to appeal if your plan denies coverage for a specific drug. Includes a sample appeal letter. 16 pp. 2007. AOA/FCIC

exercise & diet

Be Active Your Way—Consumer Booklet for Adults. 116V. \$2.75 Loads of ideas and examples to help you reach the recommended activity level — 2 hours 30 minutes of moderate aerobic activity a week; plus strengthening activities two days a week. These exercise tips will motivate you to reap all their benefits despite your busy lifestyle. 22 pp. 2008. HHS

The Road to a Healthy Life. 114V. \$4.50 Learn the basics of a healthy lifestyle—eating right and being physically active. Use the charts to calculate your healthy weight and daily calorie requirements; use nutrition facts labels to make healthy food choices. 26 pp. 2008. HHS ([en español. 115V](#))

medical problems

Allergies. 529V. Free Discusses allergy symptoms, tests, and treatments. Also provides a comparison chart to help you distinguish between allergy and cold symptoms. 2 pp. 2009. FDA ([en español. 801B](#))

Asthma. 562V. Free Explains the symptoms of asthma, its triggers, diagnosis, and treatment options. 2 pp. 2009. FDA ([en español. 803B](#))

Cholesterol. 530V. Free Cholesterol is a fat-like material in your blood that can increase your risk of heart disease. Learn how to find out if you have high cholesterol and what you can do to reduce it. 2 pp. 2009. FDA ([en español. 807B](#))

Depression. 547V. Free Outlines the three main types of depression, its causes, symptoms, and how to learn more. 2 pp. 2009. FDA ([en español. 811B](#))

Diabetes. 564V. Free Many people who have diabetes are unaware they have it. Learn the warning signs, risk factors, and the importance of early detection and treatment. 2 pp. 2007. FDA ([en español. 812B](#))

Fibroids. 535V. Free Explains the symptoms and treatments, and answers common questions about fibroids. 2 pp. 2009. FDA ([en español. 814B](#))

The Flu. 561V. Free The seasonal (not swine) flu is different from a cold and usually appears without warning signs. Learn the symptoms, types of vaccines available, and who is at risk. 2 pp. 2009. FDA ([en español. 815B](#))

Heart Disease. 553V. Free Heart disease is a leading cause of death in the U.S. Learn the signs of heart disease, including the “silent” symptoms, and get tips on how to lower your risk. 2 pp. 2009. FDA ([en español. 820B](#))

High Blood Pressure. 557V. Free High blood pressure (also called hypertension) is a serious illness that affects nearly 65 million adults in the United States. Learn why it’s vital that you get tested and, if necessary, get treated. 2 pp. 2009. FDA ([en español. 821B](#))

Infertility. 601V. Free Reviews the possible causes and factors affecting infertility in both men and women, and when to see a doctor. 2 pp. 2009. FDA ([en español. 823B](#))

Loss of Bladder Control. 558V. Free Explains different kinds of bladder control problems and treatment options. 2 pp. 2009. FDA ([en español. 827B](#))

Lung Cancer. 560V. Free Describes the warning signs, how it is diagnosed, the types and stages of lung cancer, and more. 2 pp. 2009. FDA ([en español. 828B](#))

Nursing Home Compare is one tool that can help you make an informed decision. Available 24 hours a day, seven days a week, it rates local nursing homes in several important aspects of care. Find it at pueblo.gsa.gov

Osteoporosis. 531V. Free Osteoporosis is a disease that causes very weak bones that break easily. Women are five times more likely to get osteoporosis than men. There is no cure, but there are lifestyle changes you can make to slow it down and medications you can take to build bones. 2 pp. 2009. FDA ([en español. 831B](#))

Strokes. 554V. Free Basic information on the three types of strokes, warning signs to watch out for, and how to lower your risk. 2 pp. 2009. FDA ([en español. 836B](#))

West Nile Virus. 550V. Free Facts on how this virus is spread through mosquito bites, its symptoms, who is most at risk, and ways to protect yourself. 2 pp. 2007. FDA ([en español. 840B](#))

Women and HIV. 605V. Free Get the basic facts about the virus that causes AIDS, how you can prevent it, what the signs are, and what to do if you are HIV-positive. 2 pp. 2007. FDA ([en español. 842B](#))

housing

financing & sales

Am I Covered? 316V. \$1.50 Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. 2004. USDA

Beware of Foreclosure Rescue Scams. 526V. Free A new breed of scam artist has grown along with the current mortgage crisis. This pamphlet describes common foreclosure rescue scams, tell-tale signs of a scam operator, and whom to contact if you’re caught in a scam. 2 pp. 2009. FDIC ([en español. 814V](#))

Consumer Handbook on Adjustable Rate Mortgages. 330V. \$1.50 Basic features, advantages, risks, and terminology associated with adjustable rate mortgages. Explains how ARMs work and how to reduce your risk. Includes a table for comparing mortgages. 36 pp. 2007. FRB

A Consumer's Guide to Mortgage Re-financings. 328V. \$1.50 Will refinancing be beneficial to you? Learn the costs and how to tell if the time is right. Includes a mortgage shopping worksheet with a dozen key questions to ask. 16 pp. 2008. FRB

How to Buy a Home With a Low Down Payment. 528V. Free Describes how to qualify for a low down payment mortgage, determine what you can afford, and how mortgage insurance works. 9 pp. 2002. USDA ([en español. 808V](#))

How to Buy a Manufactured (Mobile) Home. 304V. \$1.50 Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 14 pp. 1997. FTC

Interest-Only Mortgage Payments and Payment-Option ARMs: Are They For You? 333V. \$1.50 Explains these mortgages, including the benefits, risks, and how each affects monthly payments and your home equity. 15 pp. 2006. FRB

Looking for the Best Mortgage: Shop, Compare, Negotiate. 334V. \$1.50 Use these 3 steps to save money on a mortgage or home loan. Includes a mortgage shopping worksheet. 7 pp. 1999. FRB

Twelve Ways to Lower Your Homeowners Insurance Costs. 335V. \$1.50 Contains practical tips and phone numbers of state insurance departments you can call for more information. 4 pp. 2004. FCIC

What you should know about Home Equity Lines of Credit. 329V. \$1.50 Includes questions, terms, tips and a checklist to find the plan that meets your needs and protects your interests. Explains how to compare a line of credit to a traditional second mortgage, and what to do if your lender freezes your line of credit. 16 pp. 2008. FRB

Energy Savers: Tips on Saving Energy & Money at Home.
Provides simple tips to make your home more comfortable and easier to heat and cool — while you save money. Go to [pueblo.gsa.gov](#)

home maintenance

Energy Savers: Tips on Saving Energy & Money at Home. 332V. \$1.50 Reduce your home energy use with tips on insulation, weatherization, heating, and more. 36 pp. 2006. DOE

Flood Preparation and Safety. 588V. Free Details steps to take before and during a flood in your community, including how to protect your possessions, prepare an emergency kit, and stay safe. 10 pp. 2007. FEMA

FloodSmart, Know Your Risk. 589V. Free Property owners can purchase insurance against flooding losses. Learn the requirements and questions to ask. 14 pp. 2009. FEMA

Green Scaping: The Easy Way to a Greener, Healthier Yard. 326V. \$1.50 Learn ways to care for your lawn and garden that will save you time and money and protect the environment. Discusses composting and mulching, site-appropriate plant selection, smart watering, holistic pest management and natural lawn care. 15 pp. 2006. EPA

How to Prune Trees. 108V. \$4.00 Illustrated guide shows what to do, what not to do, tools to use, and when to trim to produce healthy, strong trees. 29 pp. 1996. USDA

How to Recognize Hazardous Defects in Trees. 109V. \$3.50 Helps you identify and take corrective actions to fix cracks, decay, root problems, and other defects that may cause a tree to topple or limbs to fall. 20 pp. 1996. USDA

money

Consumer Guide to Check 21 and Substitute Checks. 307V. \$1.50 A federal law, known as Check 21, allows banks to send you "substitute checks" in place of your original cancelled checks. Find out your rights. 2 pp. 2004. FRB

Tired of waiting in line? Electronic banking is a convenient timesaver.
Learn more at [pueblo.gsa.gov](#)

Consumer's Guide to Disability Income Insurance. 512V. Free This booklet covers: the significant chances of becoming disabled during one's career; how a disability can affect one's finances; potential sources of disability income; what disability insurance covers; and what to look for in an insurance plan. 19 pp. 2009. USDA

Guide to Long-Term Care Insurance. 579V. Free This type of insurance covers services needed by those with chronic illness or disability. Check out the costs, limitations and exclusions, and coverage options you need. 20 pp. 2004. USDA

Living Trust Offers. 322V. \$1.50 Find out if living trusts are right for you and how to protect yourself from scams when planning your estate. 2 pp. 2000. FTC

Managing Your Money in Good Times and Bad. 581V. Free Provides tips for spending less, saving more and borrowing smart. Points out scams that heat up in a down economy and explains con games. Gives ways to raise your credit score; get a good loan; actions to take when you can't make your payments; and your rights when a debt collector calls. 12 pp. 2009. FDIC

Money & Mobility: For Military Personnel and Families. 538V. Free A comprehensive resource to help you prepare for deployments and duty station changes. Focuses on a wide variety of financial issues and concerns of service members with children. Discusses money traps and scams; gives tips on investing and saving. 98 pp. 2008. TREA

New Consumer Protections for Credit Cards and Mortgages. 527V. Free A new law going into effect in 2010 protects consumers from surprise fees, rate increases and other credit card penalties. New rules effective in 2009 and 2010 prohibit many of the unfair and deceptive mortgage lending practices that led some borrowers to unaffordable home loans. This booklet details the eagerly-awaited changes. 9 pp. 2009. FDIC

Protecting Yourself from Overdraft and Bounced Check Fees. 312V. \$1.50 Find out how much overdraft and bounced check fees can cost; learn how to avoid them. 2 pp. 2004. FRB

Renters Insurance. 336V. \$1.50 Many renters mistakenly assume their landlord's insurance will cover their possessions if they are stolen or destroyed in a fire or other catastrophe. Only a renters insurance policy will provide that protection. Learn about the types of coverage, how to buy a policy, and how to file a claim. 2 pp. 2009. USDA

What You Should Know About Buying Life Insurance. 586V. Free Describes various types with tips on choosing a company, an agent, and a policy that meet your needs. 24 pp. 2007. FCIC

When Is Your Check Not a Check? 308V. \$1.50 Merchants can use the information from your checks to withdraw money directly from your bank account. Learn about your rights when it comes to electronic check conversion and what to do if you have a problem. 2 pp. 2002. FRB

Your Home Inventory. 331V. \$1.50 How to create a home inventory to keep track of your belongings, buy the proper amount of insurance, get property insurance claims settled faster, and verify losses for your tax return. 2 pp. 2006. FCIC

credit

Building a Better Credit Report. 311V. \$1.50 Learn how to improve your credit score, deal with debt, spot credit-related scams, and more. 16 pp. 2005. FTC

Have you been a victim of a home equity line freeze or reduction? Go to pueblo.gsa.gov to learn your rights and lenders' responsibilities.

Choosing a Credit Card. 309V. \$1.50 Compare the features and costs, and learn your liability limits when using a credit card. Covers what to do if there is a billing error or another problem with your credit card. 20 pp. 2004. FRB

Identity Theft and Your Social Security Number. 519V. Free Someone illegally using your Social Security number can steal your financial identity and your money. Find out how to prevent identify theft and how to report it if you suspect it. If you are a victim, learn how to get a new Social Security number. 8 pp. 2007. SSA

Check out *Stop. Think. Click.*, page 3, for how to be OnGuard Online™.

Your Credit Scores. 313V. \$1.50 Your credit score shows how likely you are to pay a loan on time. Learn why your credit score matters, what good and bad scores are, the elements of your FICO credit score, and how to raise your score. 2 pp. 2008. FCIC

investing & saving

66 Ways to Save Money. 310V. \$1.50 Practical ways to cut everyday costs on transportation, insurance, banking, credit, housing, utilities, food, and more. 10 pp. 2005. FCIC

A Guide for Seniors: Protect Yourself Against Investment Fraud. 577V. Free This booklet tells you how to check out an investment sales pitch for legitimacy; describes warning flags of fraud, types of fraud, and what to know about “senior” specialists and advisors. 18 pp. 2009. SEC

Affinity Fraud. 575V. Free These scam schemes target religious, elderly, ethnic, professional, and other groups. Get tips on how to avoid becoming a victim and where to get more information. 2 pp. 2006. SEC ([en español. 812V](#))

Consumer’s Almanac. 315V. \$1.50 Organize your expenses, save for the future, and manage your credit with monthly calendars and worksheets. 32 pp. 2006. USDA

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