

Financial Literacy

Credit and Debt

- Find advice and help with credit cards and credit scores, as well as what to do when faced with debt problems.
- **Credit Cards:** Find out your rights when it comes to credit cards and how to choose the right one.
- **Credit Issues:** Learn about common credit issues.
- **Credit Reports and Scores:** Find out how to get your credit report, make corrections, and more.
- **Dealing with Debt:** Learn about common debt problems, including filing for bankruptcy.

Financial Literacy, Cont'd

Spending, Saving and Investing

- Find tips on handling money wisely and confidently, whether you are spending it now or investing for the future.
- **Before You Shop:** Before you make a purchase, do your research, and know your rights.
- **Buying and Fixing Cars:** Find out about buying cars and what to do if you have a problem with your car.
- **Donating to Charity:** Before donating to a charity or non-profit organization, make sure to do your research.
- **Mortgages:** Learn some of the basics about mortgages.
- **Retirement:** Learn some of the basics about retirement and pension benefits.
- **Saving and Investment Options:** Learn how to create a budget and get the basics on investing, including savings bonds and other Treasury securities backed by the federal government.

Financial Literacy, Cont'd

Help with Bills

- Learn about government programs to help pay for phone bills, medical bills, and other expenses. You can also learn how to apply for temporary assistance.
- [Get Help Paying for Telephone Service](#)
- [Get Help with Your Home Energy Bill](#)
- [Help with Medical Bills](#)
- [Help with Prescription Drug Costs](#)
- [Welfare or Temporary Assistance for Needy Families \(TANF\)](#)

Financial Literacy, Cont'd

Food Assistance

- Find out how to get food in case of an emergency, apply for food stamps and what free or low-cost food programs are available for infants, children and seniors.
- [Immediate Food Assistance](#)
- [Food Stamps \(SNAP Food Benefits\)](#)
- [Learn About the WIC Program for Women and Infants](#)
- [Learn About Free Food Programs for School-Age Children](#)
- [Learn About Free Food Programs for Seniors](#)
- [D-SNAP Helps With Food Costs After a Disaster](#)

Financial Literacy, Cont'd

Retirement

Get the basics on retirement planning and pension benefits, such as how Social Security works, retiring from the civil service, and managing a private pension.

- [Infographic: Common Options to Save for Retirement](#)
- [Video: Determining a Target Retirement Saving Rate](#)
- [Social Security and How It Works](#)
- [Protecting Your Private Pension Benefits](#)
- [Civil Service Retirement](#)
- [Saving for Retirement](#)