

Consumer Resource Center December 2011 Resources

Getting Ready for the New Year

[Planning for Retirement in your 20s and 30s](#)

Best practices for how to prepare for a financially secure future, 24 pages.

[Managing your Personal Documents](#)

Learn about how to organize and store your important documents safely, 32 pages.

[Financial Planning and Goal Setting](#)

Describes in an easy to understand way, the basic steps of financial planning, 20 pages.

[Planning for Retirement](#)

Includes both prompts for evaluating your needs and resources and strategies for planning, 20 pages.

[Financing College](#)

Covers how to pay for college, save for college and manage your money in college, 20 pages.

[Plan for your Non-Monthly Expenses](#)

A self-learning resource from MSU-Extension for making a better budget, 4 pages.

[Track'n Your Savings Goals](#)

This MontGuide illustrates a technique to help you track progress towards achieving your family and personal savings goals, 4 pages.

[Developing a Saving Plan](#)

This MontGuide, with worksheets, will help you balance your income and expenses so that money is available for the things your family needs most, 4 pages.

[Your Important Papers: What to Keep and Where](#)

This guide offers a personalized and efficient system for preserving and safeguarding important family papers. Also provides a handy reference for deciding what items to keep, 8 pages.

[Power of Attorney](#)

This publication explains how to give another person authority to make financial decisions for you through a legal document known as a power of attorney. Information about the Montana Uniform Power of Attorney Act that was passed by the 2011 Montana Legislature is provided, 8 pages.

[Health Spas: Exercise Your Rights](#)

Many people join a gym or spa as part of their new year's resolution to get in shape. Check out this FTC fact sheet about what to look for when shopping for a membership, 4 pages.

[Pump Fiction](#)

Learn about what to look for when buying exercise equipment, 4 pages.

[Where to go to get your Free Credit Report](#)

To alert consumers that there is only one website providing free annual credit reports under Federal law: annualcreditreport.com, and to warn consumers about “imposter” sites, 3 pages.

[Building a Better Credit Report](#)

Learn how to legally improve your credit report, how to deal with debt, how to spot credit-related scams, and more, 24 pages.

[Credit Repair: How to Help Yourself](#)

Cautions consumers about companies that charge hundreds, even thousands of dollars, but don't deliver on their claims. Truth is, no one can legally remove accurate negative information from a credit report. Explains how to legitimately improve your creditworthiness, 8 pages.

[Focus on Finances: Preparing for your Future](#)

A resource from the FTC to help educate young people about credit, identity theft, and buying a car, 16 pages.

[For People on Debt Management Plans: A Must-Do List](#)

Another common new year's resolution is to get out of debt. This resource lists must-dos for anyone with a Debt Management Plan, and the steps to take if the credit counselor handling your DMP has gone out of business. Also offers a list of questions to ask when choosing a credit counselor, 4 pages.

[Knee Deep in Debt](#)

If you or someone you know is in financial hot water, consider these options: realistic budgeting, credit counseling from a reputable organization, debt consolidation, or bankruptcy. Tips on getting back in the black, 6 pages.