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# Tools for Tough Times



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# Tools for Tough Times

If you're feeling the pain of skyrocketing gas prices, experiencing sticker shock at the grocery store, or stressing out over climbing debt, we have some tools and resources designed to provide some relief. **"Tools for Tough Times"** is an informational benefit designed to help you cope with today's tough financial pressures - whether it be finding a rideshare program in your area, learning how to avoid foreclosure on your home, finding a local heating assistance program, or tapping into ideas for saving money at the grocery store and cooking meals for less.

Our tools are designed to provide a wealth of resources to help you do more with less. If, like most people, you are having a difficult time juggling priorities and need some good ideas for how to weather the storm, our tools will offer some help.

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## Mortgages and Home Ownership

### Resources

- [Buying a Home](#) - The U.S. Department of Housing and Urban Development offers a detailed guide to systematically walk you through the steps in the home buying process. - see in particular: [FHA Refinance Process](#)
- [Homeownership Preservation Foundation](#) - national non-profit counseling organization that operates (888) 995-Hope, to help homeowners remedy their mortgage problems and keep their homes.
- [Hope Now](#) - HOPE NOW is an Alliance between counselors, services, investors, and other mortgage market participants to maximize outreach efforts to at-risk homeowners and help them stay in their home.
- [Housing and Urban Development \(H.U.D.\) - approved counseling agencies](#) - clickable state map to H.U.D. approved counselors for advice on buying a home, renting, defaults, foreclosures, credit issues, and reverse mortgages.
- [Homes and Mortgages](#) - facts, information, and consumers alerts from the Federal Trade Commission.
- [Dealing with Mortgages](#) - a resource provided by MyMoney.gov



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## Articles

- [Beware of plans that promise an easy way to walk away from your mortgage](#) - borrowers should be wary of sources that offer help but require a fee.
- [Home Buying: 9 Buyer Traps and How to Avoid Them](#) (PDF) - Learn about the common and costly mistakes that trap people into paying too much, losing their dream home to another buyer, or buying the wrong home for their needs.
- [Foreclosure Rescue Scams](#) - provided by the Homeowner Crisis Resource Center
- [Avoid Foreclosure and Keep Your Home](#) - provided by the Federal Housing Administration (H.U.D.)
- [To Modify or Not to Modify, That is the Question](#) - discusses how modifications work, issues related to a modification and some relevant mortgage jargon.
- [Bi-Weekly Mortgage Payment Plans](#) - discusses how bi-weekly payment plans work and how you might be able to save a hefty amount in interest over the life of your mortgage.
- [Mortgage Fraud - How to Avoid Mortgage Fraud](#) - an article from About.com regarding what constitutes mortgage fraud and how to avoid it.

## Debt and Money Problems

### Resources

- [Annual Credit Report](#) - provides consumers with the secure means to request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies in accordance with the Fair and Accurate Credit Transactions Act (FACT Act).
- [Debt Advice](#) - a service provided by the members of the National Foundation for Credit Counseling (NFCC)
- [Debt Facts and Consumer Alerts](#) - consumer resources and information from the Federal Trade Commission.
- [Debt Collection FAQs](#) - A guide for consumers regarding debt collection issues from the Federal Trade Commission
- [Money Matters](#) - a resource provided by the Federal Trade Commission to help consumers tackle some money issues head-on. Topics include: Scam Watch, Credit Cards, Managing Your Money, Dealing with Debt, Your Home, and Jobs. This site is also available in Spanish.
- [9 Ways to Pay Off Debt](#)



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## Financial Tools

- [MyMoney.gov](#) - a resource brought to you by 20 agencies and bureaus of the U.S. Federal government that work on improving financial literacy and education.
  - [Budgeting Worksheets](#)
  - [Calculators](#)
  - [Checklists](#)
  - [Life Events](#)
- [CNN Money](#) - In addition to finance and business news, the site provides an array of articles, tools, and tips. See the [Personal Finance](#) section.
- [Mint.com](#) - From the makers of Quicken - Users can consolidate and manage bank and credit card accounts, get bill reminders, view a 10-day forecast to project the impact of upcoming expenses, and even get text messages when they're overspending. It allows users to budget better and to see where their money is going.
- [Kiplinger Personal Finance](#) - news, tools, and articles.
- [Money Choices](#) - private, self-paced courses that teach the skills necessary to maintain financial health and well being. This educational program is sponsored by Visa. Registration is required.
- [My Money Management](#) - a collaborative effort by the financial services industry to provide consumers with access to financial information and educational tools to help in managing their personal finances. Site includes tips, tools, articles, and calculators.
- [Practical Money Skills](#) - educator-developed and educator-approved site designed to help educators, parents, and students practice better money management for life.
- [Smart About Money](#) - sponsored by the National Endowment for Financial Education, the only private, non-profit, national foundation wholly dedicated to improving the financial well-being of all Americans. For over 30 years, NEFE has provided information and tools on financial planning, getting out of debt, managing money wisely, and saving for the future.
- [360 Degrees of Financial Literacy](#) - an excellent resource from the American Institute of Certified Public Accountants for managing personal finances.

## Heating and Home Energy

- [American Council for an Energy Efficient Economy](#) - among other resources, they offer a [Consumer Guide to Home Energy Savings](#)
- [Energy Star](#) - a joint program of the U.S. Environmental Protection Agency and the U.S. Department of Energy helping us all save money and protect the environment through energy efficient products and practices. Learn about buying [Energy Star Qualified Products](#), analyze your home energy use, take an energy audit, and learn to save money through [home improvements](#) or energy-saving [home buying](#).



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- [State Incentives for Renewable Energy and Efficiency](#) - are you eligible for any incentives, discounts, or rebates for using renewable energy or for implementing efficient practices? Find out using this clickable map.
- [State Low-Income Energy Profiles](#) - links to and information about state-specific low income energy assistance programs.
- [Tips for Saving Energy and Money at Home](#) - a tool from the U.S. Department of Energy to help you cut your energy use by as much as 25% through a whole-house energy efficiency plan.
- [EnergySavers.gov](#) - learn how to use the energy in your home more efficiently. Topics include: Appliances and Electronics, Energy Assessments, Insulation and Air Sealing and more.

## Gas and Driving

- [Fuely](#) - is a free site that allows you to record and analyze your mileage and to see how much money you could save with small driving changes. You can see how your mileage compares with EPA estimates and the mileage of other drivers using Fueily. The free site also offers tips and a discussion forum.
- [eRideShare.com](#) - is a free service for connecting commuters or travelers going the same way. Links to state-specific listings. You must be 18 years old and [safety](#) is the users' responsibility.
- [Fuel Economy](#) helps consumers make informed fuel economy choices when purchasing a vehicle and helps them to achieve the best fuel economy possible from the cars they own. Maintained jointly by the U.S. Department of Energy's Office of Energy Efficiency and Renewable Energy and the U.S. Environmental Protection Agency. Find your car's energy score, compare with other cars; research alternative fuel and hybrid vehicles; learn to drive efficiently to maximize your fuel.
- [Gas Buddy](#) - GasBuddy.com can help you find cheap gas prices in your city. It is a network of more than 181+ gas price information websites that help you find low gasoline prices. All web sites are operated by GasBuddy and have the most comprehensive listings of gas prices anywhere.
- [Green Vehicle Guide](#) - use this guide from the EPA to choose the cleanest and most fuel-efficient vehicle that meets your needs.
- [How to Get Better Fuel Economy](#) - there are a number of ways that new or used vehicle owners can improve overall fuel economy by as much as 20 percent. For a vehicle that averages 18 miles per gallon, that's an improvement of almost 4 MPG and an annual fuel savings of \$400 or more. Even if you have a fuel-efficient vehicle, you can still use these guidelines to get more miles between fill-ups.



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- [U.S. Transit System Links](#) - links to regional bus, rail, ferry, trolley, and other public transportation systems.

## Frugal Living

- [Deal Catcher](#) - online coupons, products, sales, reviews, and rebates.
- [Farmers Market Search](#) - Shopping locally can help to reduce energy costs and can ensure fresh, local produce. The United States Department of Agriculture maintains a current listing of farmers markets throughout the United States.
- [Frugal Living](#) - stretching your dollars and resources for a better life.
- [Keycode](#) - an offer comparison site that lists coupons and discounts offered by major retailers. Shop for deals, discounts, coupons, and more.
- [Price Grabber](#) - online comparison shopping enabling users to ultimately find products at the best price.
- [Recession-Proofing Your Diet: Food Strategies for a New Economy](#)
- [20 Healthiest Foods for under \\$1](#)
- [The Cheapskate Guide: 50 Tips for Frugal Living](#)
- [10 Ways to Start Living the Frugal Life](#)