

Local Resources

Alternatives Federal Credit Union, MoneyWise
www.alternatives.org/moneywise.html

“MoneyWise provides people with the tools to confront financial issues in their lives. Topics covered include; income & debt, expense tracking, setting and saving toward goals, practical economics, record keeping, insurance, predatory lending, establishing & repairing credit, conscientious consuming and investment options.”

CFCU Community Credit Union, Financial Counseling

mycfcu.com/personal/credit.htm

“CFCU can provide individual preventive and remedial one-on-one financial counseling to CFCU members. Anyone who lives, works, or goes to school in Tompkins or Cortland County can become a member of CFCU. Financial management workshops are available to community groups.”

Consumer Credit Counseling Service of the Central Southern Tier

www.CreditHelpNY.org

- Binghamton Office
The Metro Center
49 Court Street
Binghamton, NY 13901
607-723-2671
- Cornell University Campus- Satellite Office
130 Day Hall
Ithaca, NY 14853
Open one Monday per month

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Local Resources (continued)

Cornell Cooperative Extension of Tompkins County Consumer & Financial Management Education

www.ccetompkins.org/financial/index.htm

615 Willow Avenue

Ithaca NY 14850 Main Office:(607) 272-2292

TCCE offers workshops, one-on-one assistance, home-study kits, and a consumer helpline.

Ithaca Housing Authority, Department of Community Services (DCS)

www.ithacaha.org

“The Three Pillar Foundation (3PF), a subsidiary of FSS, offers education, peer support, and a low-interest rotating loan fund, allowing participants to improve their financial status. In addition, participants may be able to take advantage of matched savings accounts (Individual Development Accounts (IDA) which provide significant opportunities to save money for education, home purchases, or business start-ups.”

TOMPKINS COUNTY PUBLIC LIBRARY

Library Hours

10:00 AM - 8:15 PM Monday - Thursday
10:00 AM - 5:00 PM Friday - Saturday
1:00 PM 5:00 PM Sundays (September - May)
(Sunday hours contingent upon funding)

Contact Information

Hours and Holiday Schedule: 607-272-4555

Reference Queries: 607-272-4556

General Information: 607-272-4557

Fax: 607-272-8111

Email: askalibrarian@tcpl.org



NAVIGATING A
SEA OF RESOURCES

101 East Green Street
Ithaca, New York
607-272-4557
tcpl.org



Consumer Financial Resources

**Credit Repair,
Bankruptcy,
Debt Help,
Consumer
Protection**

The Tompkins County Public Library has a wealth of information on credit repair, debt assistance, bankruptcy help, and consumer protection. Assistance is available at the Reference Desk, by telephone, 607-272-4556, and email, askalibrarian@tcpl.org.

Bankruptcy

Current information about bankruptcy is important because the laws changed in 2005. Below are a list of resources that will explain the various types of bankruptcy and how to file.

Chapter 13 bankruptcy : keep your property & repay debts over time (2008)
by Elias, Stephen
346.7307 Elias

How to file for Chapter 7 bankruptcy (2008)
by Elias, Stephen
346.7307 Elias

The personal bankruptcy answer book : practical answers to more than 175 questions on bankruptcy (2009)
by Schollander, Wendell
346.078 Schollander

United States Bankruptcy Courts
www.uscourts.gov/bankruptcycourts.html
This site, maintained by the Administrative Office of the U.S. Courts on behalf of the U.S. Courts, includes an overview of the different types of bankruptcies (i.e. Chapter 7 v Chapter 13), forms, rules, additional resources, and how to report bankruptcy fraud.

Consumer Protection

Consumer Protection
www.ftc.gov/bcp/consumer.shtm
"Consumer Protection is the online service of the Office of Consumer and Business Education of the

Bureau of Consumer Protection. It offers the full text of consumer publications."

Consumer Protection Board, New York State
www.consumer.state.ny.us
"This agency is empowered to conduct investigations, receive and refer consumer complaints, intervene in proceedings before the Public Service Commission."

Consumer rights law (2008)
by Jasper, Margaret C.
Call number: 343.7307 Jasper

Collateral damaged : the marketing of consumer debt to America (2009)
by Geisst, Charles R.
Call number: 332.743 Geisst

Subjects used to find these titles in PowerPAC, the library catalog:
Consumer protection
Consumer credit

Credit Repair

The complete credit repair kit : get started now with every form you need on CD-ROM (2008)
by Sember, Brette McWhorter
Call number: 332.743 Sember

Credit repair (2009)
by Leonard, Robin
Call number: 332.7 Leonard

AnnualCreditReport.com
www.annualcreditreport.com
Equifax, Experian and TransUnion, the three consumer credit reporting companies, allow you to request one free credit report every 12 months.

Subjects used to find these titles in PowerPAC:
Consumer credit
Consumer ratings

Debt Assistance

Dealing with debt (2007)
by Jasper, Margaret C.
Call number: 346.73 Jasper

Debt information for teens : tips for a successful financial life including facts about money, interest rates, loans, credit cards, finance charges, predatory lending practices, preventing and resolving debt-related problems, and more (2008)
Call number: 332.024 Debt

Help! I can't pay my bills : surviving a financial crisis (2007)
by Herigstad, Sally
Call number: 332.024 Herigstad

Subjects used to find these titles in PowerPAC:
Debtor and creditor
Collection laws
Debt

General

Maxed out (2007)
Call number: DVD 332 "M"
DVDs are shelved in the audiovisual collection.

Maxed out : hard times in the age of easy credit (2007)
by Scurlock, James D.
Call number: 332.743 Scurlock

Solve your money troubles : debt, credit & bankruptcy (2009)
by Leonard, Robin
Call number: 346.7307 Leonard

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