



# Financial Management Tools

## Budgeting

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- CNN Money . . . . . [http://cgi.money.cnn.com/tools/instantbudget/instantbudget\\_101.jsp](http://cgi.money.cnn.com/tools/instantbudget/instantbudget_101.jsp)
- EducationQuest Foundation . . . . . [www.educationquest.org/calc.asp](http://www.educationquest.org/calc.asp)

## Career Planning

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- Monster Career Advice . . . . . <http://career-advice.monster.com/>
- Occupational Outlook Handbook . . . . . <http://stats.bls.gov/oco/home.htm>

## Consolidation Loan

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- Department of Education . . . . . [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)
- EducationQuest Foundation . . . . . [www.educationquest.org/calc.asp](http://www.educationquest.org/calc.asp)
- Mapping Your Future . . . . . [www.mappingyourfuture.org/paying/consolidation/calculator.cfm](http://www.mappingyourfuture.org/paying/consolidation/calculator.cfm)

## Consumer Action

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- Better Business Bureau . . . . . [www.bbb.org](http://www.bbb.org)
- Call for Action . . . . . [www.callforaction.org](http://www.callforaction.org)
- Consumer Reports . . . . . [www.consumerreports.org](http://www.consumerreports.org)
- Consumer Watch Dog . . . . . [www.consumerwatchdog.org](http://www.consumerwatchdog.org)
- Federal Citizen Information Center . . . . . [www.consumeraction.gov](http://www.consumeraction.gov)

## Credit Bureaus Reports and Credit Scores

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- Annual Credit Report . . . . . [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Equifax . . . . . [www.equifax.com](http://www.equifax.com)
- Experian . . . . . [www.experian.com](http://www.experian.com)
- TransUnion . . . . . [www.transunion.com](http://www.transunion.com)
- My FICO . . . . . [www.myfico.com](http://www.myfico.com)
- Understanding Your Credit Report . . . . . [www.mappingyourfuture.org/money/creditreport.htm](http://www.mappingyourfuture.org/money/creditreport.htm)

## Credit Card Advice and Calculators

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- Bankrate.com . . . . . [www.bankrate.com](http://www.bankrate.com)
- Card Web . . . . . [www.cardweb.com](http://www.cardweb.com)
- Consumer Protection . . . . . [www.ftc.gov/bcp/index.shtml](http://www.ftc.gov/bcp/index.shtml)
- Federal Reserve . . . . . [www.federalreserve.gov/pubs/shop](http://www.federalreserve.gov/pubs/shop)
- Mapping Your Future . . . . . [www.mappingyourfuture.org/money/index.htm](http://www.mappingyourfuture.org/money/index.htm)
- National Foundation for Credit Counseling . . . . . [www.nfcc.org](http://www.nfcc.org)
- State PIRGs . . . . . [www.truthaboutcredit.org](http://www.truthaboutcredit.org)

## Deferments and Forbearance

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- Mapping Your Future . . . . . [www.mappingyourfuture.org/money/deferments.htm](http://www.mappingyourfuture.org/money/deferments.htm)
- National Student Loan Program . . . . . [www.nslp.org/vnews/display.v/ART/424f47689ab8f](http://www.nslp.org/vnews/display.v/ART/424f47689ab8f)

## Identity Theft

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- Federal Trade Commission . . . . . [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)
- Identity Theft 101 . . . . . [www.101-identitytheft.com](http://www.101-identitytheft.com)

## Interest Capitalization Calculator

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- FinAid! . . . . . [www.finaid.org/calculators/interestcap.phtml](http://www.finaid.org/calculators/interestcap.phtml)



**Loan Forgiveness, Cancellation, and Discharge**

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- Department of Education ..... <http://ombudsman.ed.gov/cancellation.html>
- Mapping Your Future ..... [www.mappingyourfuture.org/paying/forgiveness.htm](http://www.mappingyourfuture.org/paying/forgiveness.htm)

**Loan Repayment Calculators**

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- Bankrate.com ..... [www.bankrate.com/brm/rate/calc\\_home.asp](http://www.bankrate.com/brm/rate/calc_home.asp)
- EducationQuest Foundation ..... [www.educationquest.org/calc.asp](http://www.educationquest.org/calc.asp)
- FinAid! ..... [www.finaid.org/calculators/loancomp.phtml](http://www.finaid.org/calculators/loancomp.phtml)
- Mapping Your Future ..... [www.mappingyourfuture.org/paying/standardcalculator.htm](http://www.mappingyourfuture.org/paying/standardcalculator.htm)

**Loan Status Info**

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- Federal Ombudsman Department ..... <http://ombudsman.ed.gov>
- National Student Loan Program ..... [www.nslp.org/vnews/display.v/ART/41b0dce1c56db](http://www.nslp.org/vnews/display.v/ART/41b0dce1c56db)
- NSLDS Student Access ..... [www.nsls.ed.gov](http://www.nsls.ed.gov)

**Money Management Advice**

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- Balance Your Checkbook ..... [www.mappingyourfuture.org/money/checkbook.htm](http://www.mappingyourfuture.org/money/checkbook.htm)
- Bankrate.com ..... [www.bankrate.com](http://www.bankrate.com)
- Clark Howard, Consumer Action Center ..... <http://clarkhoward.com>
- Consumer Protection Publications ..... [www.ftc.gov/bcp/consumer.shtml](http://www.ftc.gov/bcp/consumer.shtml)
- Financial Fitness Tools ..... [www.mappingyourfuture.org/money/dmtensteps.htm](http://www.mappingyourfuture.org/money/dmtensteps.htm)
- Money Matters for Students ..... [www.smartcredittips.com/budg.html](http://www.smartcredittips.com/budg.html)
- Morning Star ..... [www.morningstar.com](http://www.morningstar.com)
- National Foundation for Credit Counseling ..... [www.nfcc.org](http://www.nfcc.org)
- National Student Loan Program ..... [www.nslp.org/moneymanagement](http://www.nslp.org/moneymanagement)
- Practical Money Skills ..... [www.practicalmoneyskills.com](http://www.practicalmoneyskills.com)
- Young Money ..... [www.youngmoney.com](http://www.youngmoney.com)

**Paying for College**

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- Collegeboard.com ..... [http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)
- CollegeNET ..... [www.collegenet.com](http://www.collegenet.com)
- CollegeView ..... [www.collegeview.com/financialaid/index.html](http://www.collegeview.com/financialaid/index.html)
- College Funding Options ..... [www.educationquest.org](http://www.educationquest.org)
- Expected Family Contribution ..... [www.educationquest.org/estimator](http://www.educationquest.org/estimator)
- Free Application for Federal Student Aid (FAFSA) ..... [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

**Repaying Student Loans**

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- Department of Education ..... <http://studentaid.ed.gov/PORTALSWebApp/students/english/repaying.jsp?tab=repaying>
- Debt/Salary Wizard ..... [www.mappingyourfuture.org/paying/debtwizard/](http://www.mappingyourfuture.org/paying/debtwizard/)
- 10 Steps for Managing Your Student Loan Debt ..... [www.mappingyourfuture.org/paying/studentloan10steps.htm](http://www.mappingyourfuture.org/paying/studentloan10steps.htm)
- National Student Loan Program ..... [www.nslp.org/vnews/display.v/ART/425558bf56997](http://www.nslp.org/vnews/display.v/ART/425558bf56997)

**Taxes**

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- EducationQuest Foundation ..... [www.educationquest.org/tax.asp](http://www.educationquest.org/tax.asp)
- IRS ..... [www.irs.gov](http://www.irs.gov)

Find more *Financial Management Tools* at [www.nslp.org](http://www.nslp.org)