



GSA Federal Citizen Information Center

Consumer Information Catalog

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Fall 2008
FREE

Free and low-cost
information from
Pueblo, CO



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Managing Money at All Agespage 10

Whether you're a young adult just starting your career, or a 50-something planning your golden years, **Money Tips for All Ages: Your Finances at Different Stages of Life** has something for you. It's filled with practical ideas for each life transition, and strategies for coping financially during a medical emergency, job loss, or other crisis.

A Guidebook for Food Safety..... page 5

Did you know that one out of every four hamburgers turns brown before it reaches a safe internal cooking temperature, that you can freeze beaten eggs for longer storage, that you should divide a large pot of food, like soup or stew, into shallow containers before refrigerating? Find these and many more safety tips and guidelines in **Kitchen Companion: Your Safe Food Handbook**.



Take Care of Your Trees.....page 9

Trees can add shade and grace to your landscape, but if they topple, or large branches break off, they can add big bills and serious injury to the picture. Learn how to identify and correct tree defects such as root problems, weak branch unions, dead wood and decay *before* they cause damage, with **How to Recognize Hazardous Defects in Trees**.

All publications in the Catalog can be viewed and ordered at www.pueblo.gsa.gov.

The Federal Citizen Information Center (FCIC) was established to help Federal agencies and departments develop, promote, and distribute useful consumer information to the public. One of the ways we do this is by publishing a new **Consumer Information Catalog** four times a year. Each quarter, we search out the best new consumer publications and review those already listed in the **Catalog** for accuracy.

Please be assured that FCIC does not share or sell any information obtained from you with any other organization.

cars

Buying a New Car. 301R. \$1.00 Here's a step-by-step guide that is a helpful tool for bargaining with dealers. 2 pp. 1999. FTC

Buying a Used Car. 302R. \$1.00 Discusses your limited rights when buying from a dealer or private owner. 16 pp. 2002. FTC

How to Get a Great Deal on a New Car. 305R. \$1.00 Step-by-step details for a proven negotiation technique to save money on your next car. 4 pp. 2007. USDA

How to Maintain Your Tires. 567R. Free. Get the best mileage and the most use out of your tires with these tips on inflating, rotating, and checking them properly. 5 pp. 2004. FCIC

Nine Ways to Lower Your Auto Insurance Costs. 307R. \$1.00 Helpful information on reducing your expenses. Includes a chart to compare discounts when shopping for insurance. 2 pp. 2003. USDA

Taking the Scare Out of Auto Repair. 306R. \$1.00 Keep your car running smoothly with these practical tips on spotting trouble, choosing a repair shop, and working with your mechanic. 15 pp. 1996. FTC

U.S. Government Auto Auctions. 577R. Free Learn about the General Services Administration (GSA) Auto Auctions program and use the handy checklist to buy a quality car at a great price. 3 pp. 2007. GSA

Understanding Vehicle Financing. 308R. \$1.00 Get the facts on dealership financing—what it is, how you apply, special financing offers, cash back and rebate eligibility, and more. 10 pp. 2007. FTC

computers

Internet Auctions: A Guide for Buyers and Sellers. 347R. \$1.00 Find out how Internet auctions work, what type of payment options are available, how to protect yourself against fraud, and more. 18 pp. 2004. FTC

Is Your Private Information Open to the Public? 350R. \$1.00 Outlines eight practical steps you can take to stay safe online and avoid becoming a victim of fraud, identity theft, or cyber crime. 6 pp. 2007. DHS

Stop. Think. Click. 324R. \$1.00 Learn how to be OnGuard Online™ by following these important tips to protect your information, your computer, even yourself. 11 pp. 2005. FTC

education

GED Information Bulletin. 512R. Free Explains the content of the GED tests, how to prepare for them, and how to get more information. 16 pp. 2002. FCIC ([en español. 807R](#))

Smart Saving for College—Better Buy Degrees. 511R. Free Provides information to help you save and invest wisely for college. Explains 529 Plans, Coverdell Education Savings Accounts, Savings Bonds, and more. 24 pp. 2007. SEC

Don't miss "51 Ways to Save Hundreds on Loans and Credit Cards," page 10

We The People "Created Equal" Poster. 639R. Free Poster listing 17 classic hardcover books for young readers, all related to the Created Equal theme. Divided into grade groups of Kindergarten-Grade 3, Grades 4-6, Grades 7-8, and Grades 9-12. 2007. NEH

employment

Apprenticeships: Career Training, Credentials—and a Paycheck in Your Pocket. 102R. \$3.75 Apprenticeships are available in more than 850 occupations. Learn how they work and how to choose the best program for you. 20 pp. 2002. DOL

How to Get a Job in the Federal Government. 104R. \$3.00 Here's a step-by-step plan to find and apply for federal jobs, with detailed information on finding openings, understanding vacancy announcements, developing your resumé, and more. 24 pp. 2004. DOL

Occupational Outlook Quarterly. 250R. \$15.00 (Foreign orders \$21.00) Reviews new occupations, salaries, job trends, and more. 1-year subscription, 4 issues. DOL

Resumés, Applications, and Cover Letters. 106R. \$2.00 Use this helpful guide's samples to prepare a winning cover letter and resumé. 15 pp. 1999. DOL

Top 10 Ways to Make Your Health Benefits Work for You. 525R. Free Easy-to-follow tips to help you understand and choose your health benefits. 2 pp. 2001. DOL

family

Ask, Listen, Learn—How to Talk to Your Adolescent About Alcohol. 526R. Free Explains the dangers of alcohol, with tips on when and how to start a conversation. Also provides answers to common questions kids might ask. 7 pp. 2005. FCIC

Ask, Listen, Learn—What You Don't "No" Can Hurt You. 527R. Free This kid-oriented guide features interactive games, trivia cards explaining the facts about alcohol, tips on how to avoid peer pressure, and more. 7 pp. 2005. FCIC

Catch the Spirit: A Student's Guide to Community Service. 501R. Free Ideas and information on how young people can help make their community a better place. 15 pp. 2007. FCIC

Handbook on Child Support Enforcement. 505R. Free A "how to" guide for getting the payments owed to you and your children. Lists state and federal offices to contact for more information. 65 pp. 2005. HHS

Kids and Their Bones: A Parents' Guide. 504R. Free Taking care of your child's bones now can protect against later fractures and possible osteoporosis. Learn about the factors that may affect the health of your child's bones. 11 pp. 2002. NIAMS

*Have your kids been to Kids.gov?
The site provides links to government
and other kids' sites—grouped by
age and subject. It's a great place to
explore, learn, and have fun!*

federal programs

Americans with Disabilities Act: Questions and Answers. 513R. Free Explains how the civil rights of persons with disabilities are protected at work and in public places. 31 pp. 2002. DOJ

A Guide to Burial at Arlington National Cemetery. 539R. Free Explains eligibility requirements and services offered for military funerals at Arlington National Cemetery. 31 pp. 2003. ANC

A Guide to Disability Rights Laws. 514R. Free Covers the rights of persons with disabilities regarding education, employment, fair housing, public accommodations, and telecommunications. 21 pp. 2005. DOJ

National Sellers List. 319R. \$1.00 Contact information for dealers who sell real estate and personal property forfeited to federal law enforcement agencies. 8 pp. 2007. DOJ

Your Right to Federal Records. 320R. \$1.00 Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. 40 pp. 2006. DOJ/GSA

See also "Identity Theft and Your Social Security Number," page 11

Your Social Security Number and Card. 515R. Free Explains why we have Social Security numbers, when and how to get one, and more. 2 pp. 2006. SSA

benefits

Apply Online for Social Security Benefits. 517R. Free Learn how to fill out an online application, how your personal information is protected, who can apply online, and more. 8 pp. 2007. SSA

Federal Benefits for Veterans and Dependents. 105R. \$5.00 Explains disability, pension, health care, education and housing loans, and other benefit programs for veterans and their families. 148 pp. 2008. VA

Medicare Basics: A Guide For Caregivers. 633R. Free If you are assisting a parent, grandparent or other relative or friend with health care decisions, get this comprehensive Medicare guide. It covers everything from hospital and physician services to preventive care, prescription drugs, housing options and more. 24 pp. 2007. CMS

Request for Social Security Statement. 516R. Free Complete this form and return it to Social Security to get your earnings history and an estimate of future benefits. 3 pp. 2003. SSA

Resources for Medicare Beneficiaries: Navigating the Coverage Gap. 521R. Free

The coverage gap is when Medicare temporarily stops paying for your prescriptions and you have to pay the entire cost yourself. Learn how the gap works, how to keep track of expenses, and where to get more help. 5 pp. 2007. FCIC ([en español. 813R](#))

Check out “Using Your Medicare Drug Plan: What to Do if Your Medicine Isn’t Covered,” page 7.

Social Security: Understanding the Benefits. 518R. Free

Provides details on retirement, disability, survivor’s benefits, Medicare coverage, Supplemental Security Income, and more. 21 pp. 2008. SSA

food

Be Food Safe: Four Easy Lessons in Safe Food Handling. 618R. Free

Food handling safety risks at home are more common than most people think. Read about the four easy lessons of clean, separate, cook, and chill to help prevent harmful bacteria from making your family sick. 8 pp. 2007. FSIS

Cooking for Groups: A Volunteer’s Guide to Food Safety. 621R. Free

Whether it’s a family reunion buffet or community cook-out, learn how to cook and serve food safely and avoid food-borne illness. 40 pp. 2006. FSIS

Diabetes Recipes. 565R. Free

Five tasty and easy-to-follow recipes for people with diabetes. Nutrition facts for each dish help you keep track of what you are eating. 5 pp. 2005. FDA ([en español. 806R](#))

Food Safety at Home. 616R. Free

Follow these four easy rules to prevent food-borne illness. 2 pp. 2007. FDA ([en español. 816B](#))

Food Safety for Seniors. 617R. Free

Older people are at a higher risk of becoming ill from eating raw foods. Learn what foods to avoid and why. 2 pp. 2007. FDA ([en español. 817B](#))

Is It Done Yet? 619R. Free

The only safe way to know if meat, poultry, and egg dishes are fully cooked is to use a food thermometer. Get tips on using one, along with a temperature chart, in this handy guide. 7 pp. 2007. FSIS

Kitchen Companion: Your Safe Food Handbook. 643R. Free

Provides extensive information on food-borne bacteria; preparing, storing and transporting food; food thermometers; guidelines for poultry, eggs and leftovers; food safety during a power outage; and more. 48 pp. 2008. FSIS

Listeria. 602R. Free

You can get very sick from this germ that grows on ready-to-eat foods that are kept too long—even in the fridge. Lists foods to avoid and others that need special handling. 2 pp. 2007. FDA ([en español. 826B](#))

Restaurant and Take-Out Safety. 615R. Free

Food safety tips to follow whether you’re eating out, getting food to take away, or bringing home leftovers in a doggie bag. 2 pp. 2007. FDA ([en español. 834B](#))

Revealing Trans Fats. 620R. Free

Trans fat is used to increase food shelf life and stabilize its flavor. Get tips on reducing your trans fat intake and use a chart that lists the fat content of some common foods to lower your risk of heart disease. 5 pp. 2003. FDA

health

Antibiotic Resistance. 534R. Free

Antibiotic drugs can save lives. But the more often you use an antibiotic, the more likely it is that germs will grow so strong that they can resist the drugs. Learn what you can do to minimize this resistance. 2 pp. 2007. FDA ([en español. 802B](#))

Cell Phones. 588R. Free

Addresses health concerns about cellular phones and radio frequency energy (RF) levels. 2 pp. 2007. FDA ([en español. 806B](#))

Cosmetics. 541R. Free

Basic fact sheet about using cosmetics safely. 2 pp. 2007. FDA ([en español. 810B](#))

Cracking Down on Health Fraud. 522R. Free

Read about the specific cases of fraudulent health products on the market, and learn how to spot fake claims. 4 pp. 2006. FDA

Hair Dye and Hair Relaxers. 546R. Free

Both products can hurt your skin, hair, and eyes. Learn how to use them safely, including when and where they should not be used. 2 pp. 2007. FDA ([en español. 819B](#))

How to Find Medical Information. 528R. Free How to use your local library, the federal government, and the Internet to get information on an illness or disorder. 24 pp. 2005. NIAMS

Mammograms. 622R. Free A mammogram is a safe, low-dose x-ray of the breast. It is still the best tool we have to save lives by detecting breast cancer early. 2 pp. 2007. FDA ([en español. 829B](#))

Pap Tests. 626R. Free Protect yourself from cervical cancer with a pap test. Learn when to get them, how to prepare for one, and more. 2 pp. 2007. FDA ([en español. 833B](#))

Sleep Disorders. 549R. Free Overview of four common sleep problems and treatment options. 2 pp. 2007. FDA ([en español. 835B](#))

Sunscreens and Tanning. 507R. Free Spending time in the sun is fun but can also cause sunburn, wrinkling, and skin aging. Find out how to enjoy the sun and protect yourself. 2 pp. 2007. FDA ([en español. 837B](#))

drugs & health aids

Birth Control Guide—Medicines to Help You. 629R. Free Today's women face an array of options for preventing pregnancy. This guide describes 19 different methods and discusses the pros and cons of each. 21 pp. 2007. FDA

Botox. 540R. Free Why it is used, how it works, what its side effects are, and what to consider if you want to try it. 2 pp. 2007. FDA ([en español. 804B](#))

Buying Contact Lenses Online or by Mail. 543R. Free Tips to follow when ordering contact lenses online or through the mail, including prescription information required and what to watch out for. 2 pp. 2007. FDA ([en español. 805B](#))

Cholesterol—Medicines to Help You. 563R. Free Lists the brand and generic names of drugs that control cholesterol. Learn their side effects, who should not take them, and warning signs to notice. 14 pp. 2007. FDA

Also see "Cholesterol" on page 7.

Contact Lens Care. 545R. Free Tips for keeping your eyes healthy and comfortable while you wear contact lenses. 1 pp. 2007. FDA ([en español. 809B](#))

Depression—Medicines to Help You. 551R. Free Lists the brand and generic names of various antidepressants. Learn the side effects, who should not take them, and warning signs regarding harmful drug and food interactions. 15 pp. 2007. FDA

Dietary Supplements. 614R. Free Questions to ask before taking dietary supplements, including risks and where to find more information. 2 pp. 2007. FDA ([en español. 813B](#))

Generic Drugs. 555R. Free Covers effectiveness, appearance, safety, and how they save you money. 2 pp. 2007. FDA ([en español. 818B](#))

High Blood Pressure—Medicines to Help You. 559R. Free Medication, along with healthy eating and exercise, can help lower your high blood pressure. Learn about the various drugs available, their potential side effects, and warning signs. 18 pp. 2007. FDA

Don't miss "Revealing Trans Fats" on page 5

HIV and AIDS—Medicines to Help You. 623R. Free Learn about the different medicines available to treat HIV. Includes questions to ask about setting up a drug regimen and a sample schedule to follow. 10 pp. 2007. FDA

LASIK Laser Eye Surgery. 542R. Free What to know before having laser eye surgery, including cost, health risks, lifestyle considerations, and more. 2 pp. 2007. FDA ([en español. 824B](#))

Liposuction. 606R. Free Liposuction is one of the most popular cosmetic surgeries. Get basic facts and what to consider before undergoing this surgery. 2 pp. 2007. FDA ([en español. 825B](#))

Medicine and Pregnancy. 600R. Free You still can use many medicines when you are pregnant or nursing. Use this guide and talk to your doctor, nurse, or pharmacist about keeping yourself well and your baby safe. 2 pp. 2007. FDA ([en español. 830B](#))

Menopause—Medicines to Help You. 605R. Free Provides basic information about hormone replacement therapy (HRT). Learn about the three types available and their common and more serious side effects. 10 pp. 2007. FDA

Menopause & Hormones: Fact Sheet. 611R. Free Explains the benefits and risks of treating symptoms of menopause with hormone therapy. 2 pp. 2005. FDA ([en español. 804R](#))

Menopause & Hormones: Purse Guide. 610R. Free Questions to ask your doctor concerning hormone therapy for symptoms of menopause. 2 pp. 2005. FDA ([en español. 803R](#))

My Medicines. 556R. Free Take care of yourself with this easy-to-follow guide that features questions to ask your doctor and a simple chart to keep track of your medications. 6 pp. 2005. FDA ([en español. 802R](#))

Over-the-Counter Drugs. 532R. Free You can buy over-the-counter (OTC) drugs without a prescription. Reading the label is the only way to know when and how to use them to avoid side effects and drug and food interactions. 1 pp. 2007. FDA ([en español. 832B](#))

Smoking—Medicines to Help You. 550R. Free Find out about products and medicines to help you quit smoking and get tips on creating a plan to stop smoking. 7 pp. 2007. FDA

Use Medicines Wisely. 523R. Free Simple tips to follow when taking medications, including questions to ask and the importance of reading labels and keeping track of all the medicines you take. 2 pp. 2007. FDA ([en español. 839B](#))

Using Your Medicare Drug Plan: What to Do if Your Medicine Isn't Covered. 520R. Free Your Medicare prescription drug plan may not routinely cover every medicine prescribed to you. Learn step-by-step how to request coverage from your plan and how to write an appeal if necessary. 10 pp. 2007. FCIC ([en español. 814R](#))

Whole-Body CT Screening. 552R. Free Discusses the risks, limitations, and benefits of whole-body CT screening. 2 pp. 2007. FDA ([en español. 841B](#))

Your Pharmacy Benefit: Make It Work for You! 524R. Free How to get the best pharmacy benefit when choosing health insurance, including Medicare. How to appeal if your plan denies coverage for a specific drug. Includes a sample appeal letter. 16 pp. 2005. AOA/FCIC ([en español. 805R](#))

exercise & diet

Handout on Health: Sports Injuries. 502R. Free Most of us aren't pro athletes, so we need to have the facts about sports injuries. Learn what kinds of activities are most likely to cause injuries, how to prevent them, and treatments available. 16 pp. 2004. NIAMS

The Road to a Healthy Life. 114R. \$4.50. Learn the basics of a healthy lifestyle—eating right and being physically active. Use the charts to calculate your healthy weight and daily calorie requirements, and use the nutrition facts labels to make healthy food choices. 26 pp. 2008 HHS ([en español. 115R](#))

medical problems

Allergies. 566R. Free Discusses the symptoms, tests, and treatments. Also provides a comparison chart to help you distinguish between allergy and cold symptoms. 2 pp. 2007. FDA ([en español. 801B](#))

Asthma. 607R. Free Explains the symptoms of asthma, its triggers, diagnosis, and treatment options. 2 pp. 2007. FDA ([en español. 803B](#))

Cholesterol. 612R. Free Cholesterol is a fat-like material in your blood that can increase your risk of heart disease. Learn how to find out if you have high cholesterol, and what you can do to reduce it. 2 pp. 2007. FDA ([en español. 807B](#))

Depression. 613R. Free Outlines the three main types of depression, causes, symptoms, and how to learn more. 2 pp. 2007. FDA ([en español. 811B](#))

Diabetes. 564R. Free Many people who have diabetes are unaware they have it. Learn the warning signs, risk factors, and the importance of early detection and treatment. 2 pp. 2007. FDA ([en español. 812B](#))

Fibroids. 510R. Free Explains the symptoms and treatments, and answers common questions about fibroids. 2 pp. 2007. FDA ([en español. 814B](#))

The Flu. 561R. Free The flu is different from a cold and usually appears without warning signs. Learn the symptoms, types of vaccines available, who is at risk, and more. 2 pp. 2007. FDA ([en español. 815B](#))

Handout on Health: Back Pain. 608R. Free Describes causes, diagnosis, treatments, and research efforts to learn more about back pain. 29 pp. 2005. NIAMS

Handout on Health: Osteoarthritis. 537R. Free Discusses symptoms, treatments, and helpful exercises for the most common type of arthritis. 36 pp. 2006. NIAMS

Handout on Health: Osteoporosis. 538R. Free Comprehensive guide details the causes, risk factors, diagnosis, treatment, and prevention of osteoporosis. 55 pp. 2007. NIAMS

Handout on Health: Scleroderma. 509R. Free This group of diseases involves the abnormal growth of connective tissue under the skin and around internal organs. Describes the different forms of scleroderma, symptoms, diagnosis, and treatment. 40 pp. 2006. NIAMS

Heart Disease. 553R. Free Heart disease is a leading cause of death in the U.S. Learn the signs of heart disease, including the “silent” symptoms, and get tips on how to lower your risk. 2 pp. 2007. FDA ([en español. 820B](#))

High Blood Pressure. 557R. Free High blood pressure (also called hypertension) is a serious illness that affects nearly 65 million adults in the United States. Learn why it's vital that you get tested and, if necessary, get treated. 2 pp. 2007. FDA ([en español. 821B](#))

Did you see “High Blood Pressure—Medicines to Help You” on page 6?

HPV. 624R. Free At least 50% of sexually active people will get genital HPV (human papillomavirus). Some kinds of HPV cause serious health problems, including cervical cancer. Find out about treatments and a new vaccine for young women. 2 pp. 2007. FDA

Infertility. 601R. Free Overview of the possible causes and factors affecting infertility in men and women, and when to see a doctor. 2 pp. 2007. FDA ([en español. 823B](#))

Joint Replacement Surgery and You. 609R. Free Explains this increasingly common procedure, as well as tips for a successful recovery and possible complications after surgery. 16 pp. 2005. NIAMS

Loss of Bladder Control. 558R. Free Explains different kinds of bladder control problems and treatment options. 2 pp. 2007. FDA ([en español. 827B](#))

Lung Cancer. 560R. Free Describes how it is diagnosed, the types and stages of lung cancer, warning signs, and more. 2 pp. 2007. FDA ([en español. 828B](#))

Many Shades of Lupus. 536R. Free Lupus affects people of different races, ethnicities, and ages, both men and women, in many ways. Find out more about lupus, its symptoms, causes, and treatments. 30 pp. 2003. NIAMS

Osteoporosis. 531R. Free Osteoporosis is a disease that causes very weak bones that break easily. Women are five times more likely to get osteoporosis than men. There is no cure, but there are lifestyle changes you can make to slow it down and medications you can take to build bones. 2 pp. 2007. FDA ([en español. 831B](#))

Put your kids on the path to bone health, with “Kids and Their Bones: A Parents’ Guide,” page 4.

Preventing Stroke. 329R. \$1.00 Learn more about the most common cause of adult disability and estimate your risk with the informative stroke-risk chart. 8 pp. 1999. NIH

Questions & Answers About Bursitis and Tendinitis. 627R. Free If you've ever suffered from tennis elbow or painful inflammation around other joints, you'll find this booklet useful. It explains the causes of bursitis and tendinitis, how the conditions are diagnosed and treated, and what you can do to prevent a recurrence. 19 pp. 2007. NIAMS

Questions & Answers About Knee Problems. 530R. Free Causes, symptoms, diagnosis, and treatment of specific knee conditions. 45 pp. 2006. NIAMS

Questions & Answers About Vitiligo. 529R. **Free** Vitiligo causes white patches to appear on the skin in different parts of the body. Learn who is affected, other symptoms, including emotional and psychological aspects, treatment options, and more. 19 pp. 2006. NIAMS

Sound Advice About Age-Related Hearing Loss. 547R. **Free** Learn about causes and symptoms, treatments, types of hearing devices, and how to reduce the severity of hearing loss. 7 pp. 2005. FDA

Strokes. 554R. **Free** Basic information on the three types of strokes, warning signs to watch out for, and how to lower your risk. 2 pp. 2007. FDA (**en español.** 836B)

Urinary Tract Infections in Adults. 330R. **\$1.00** Learn about its causes, symptoms, and treatments available. 8 pp. 1999. NIH

West Nile Virus. 562R. **Free** Facts on how this virus is spread through mosquito bites, its symptoms, who is most at risk, and ways to protect yourself. 2 pp. 2007. FDA (**en español.** 840B)

Women and HIV. 625R. **Free** Get the basic facts about this virus that causes AIDS, how you can get it, what the signs are, and what to do if you are HIV-positive. 2 pp. 2007. FDA (**en español.** 842B)

housing

financing & sales

Am I Covered? 336R. **\$1.00** Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. 2004. USDA

Consumer Handbook on Adjustable Rate Mortgages. 349R. **\$1.00** Basic features, advantages, risks, and terminology associated with adjustable rate mortgages. Explains how ARMs work, how to reduce your risk, and more. Includes a table for comparing mortgages. 36 pp. 2007. FRB

How to Buy a Home With a Low Down Payment. 597R. **Free** Describes how to qualify for a low down payment mortgage, determine what you can afford, and how mortgage insurance works. 9 pp. 2002. USDA (**en español.** 808R)

How to Buy a Manufactured (Mobile) Home. 304R. **\$1.00** Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 14 pp. 1997. FTC

Interest-Only Mortgage Payments and Payment-Option ARMs—Are They For You? 333R. **\$1.00** Explains these types of mortgages, including the benefits, risks, and how each affects monthly payments and your home equity. 15 pp. 2006. FRB

Looking for the Best Mortgage—Shop, Compare, Negotiate. 334R. **\$1.00** Use these 3 steps to save money on a mortgage or home loan. Includes a mortgage shopping worksheet. 7 pp. 1999. FRB

Twelve Ways to Lower Your Homeowners Insurance Costs. 335R. **\$1.00** Practical tips and phone numbers of state insurance departments for more information. 4 pp. 2004. FCIC

Your Move Packet. 598R. **Free** Three helpful booklets to help you choose a reputable mover, select the right level of liability insurance to protect your possessions, and deal with any problems on an interstate move. Includes a “before you move” checklist. 20 pp. DOT

home maintenance

Energy Savers: Tips on Saving Energy & Money at Home. 332R. **\$1.00** Reduce your home energy use with tips on insulation, weatherization, heating, and more. 36 pp. 2006. DOE

Green Scaping: The Easy Way to a Greener, Healthier Yard. 326R. **\$1.00** Learn ways to care for your lawn and garden that will save you time and money and protect the environment. Composting and mulching, site-appropriate plant selection, smart watering, holistic pest management and natural lawn care. 15 pp. 2006. EPA

How to Prune Trees. 108R. **\$3.75** Illustrated guide shows what to do, what not to do, tools to use, and when to trim to produce healthy, strong trees. 29 pp. 1996. USDA

How to Recognize Hazardous Defects in Trees. 116R. **\$3.25** Helps you identify and take corrective actions to fix cracks, decay, root problems, and other defects that may cause a tree to topple or limbs to fall. 20 pp. 1996. USDA

Indoor Air Hazards Every Homeowner Should Know About. 632R. Free Get rid of molds, carbon monoxide, radon, asbestos, lead, tobacco smoke, and other pollutants. 19 pp. 2005. USDA/EPA

National Flood Insurance Guide. 596R. Free Property owners can purchase insurance against flooding losses. Learn the requirements, questions to ask, and more. 20 pp. 2005. FEMA

money

Consumer Guide to Check 21 and Substitute Checks. 338R. \$1.00 A federal law, known as Check 21, allows banks to send you "substitute checks" in place of your original cancelled checks. Find out your rights. 2 pp. 2004. FRB

Guide to Long-Term Care Insurance. 579R. Free This type of insurance covers services needed by those with chronic illness or disability. Check out the costs, limitations and exclusions, and coverage options you need. 20 pp. 2004. USDA

Hands on Banking. 573R. Free Interactive CD-ROM helps you build the money skills you need for life. Four separate programs from 4th grade through adult, in English and Spanish, cover budgeting, saving, investing, buying a home, and more. 2005. FCIC

*Learn how to save, invest, and manage your money better.
Visit MyMoney.gov.*

ID Theft: What It's All About. 638R. Free Thieves can steal your personal information and use it to commit fraud for long periods without your knowledge. Here's how to protect yourself, and what to do if you are a victim. 18 pp. 2005. FTC

Living Trust Offers. 322R. \$1.00 Find out if living trusts are right for you and how to protect yourself from scams when planning your estate. 2 pp. 2000. FTC

Money Tips for All Ages: Your Finances at Different Stages of Life. 640R. Free Practical help for teens, young adults, newlyweds, people at midlife, parents, retirees, and financial caregivers. Also, for those dealing with a medical emergency, job loss or other major life events. 15 pp. 2008. FDIC

Protecting Yourself from Overdraft and Bounced Check Fees. 340R. \$1.00 Find out how much overdraft and bounced check fees can cost you and learn how to avoid these fees. 2 pp. 2004. FRB

Understanding How We All Benefit from Insurance. 581R. Free An interactive CD-ROM that teaches the basics of home, life, car and casualty insurance through entertaining activities, quizzes and games. 2004. FCIC

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