



GSA Federal Citizen Information Center

Consumer Information Catalog

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Spring 2009
FREE

Free and low-cost
information from
Pueblo, CO

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Higher FDIC Insurance page 12

You've probably heard that bank accounts are now insured for \$250,000 per depositor, up from \$100,000. But did you know that joint accounts are protected up to \$250,000 *per owner*, and that your checking, savings, revocable trust and retirement accounts can be covered for up to \$250,000 *each* at the same bank? Read more about this temporary insurance increase, and how to be sure you're fully protected, in **Your New, Higher FDIC Insurance Coverage**.



Avoid Painkiller Dangers page 7

Acetaminophen, ibuprofen, naproxen, aspirin—all of these over-the-counter pain relievers can cause serious problems if misused. Since these drugs are common ingredients in many cough and cold products and sleep aids, it's easy to accidentally overdose. Learn the dangers, and how to avoid them, in **Use Caution with Pain Relievers**.

Guide to Getting Fit page 7

Whether you are active, sedentary, or somewhere in between, **Be Active Your Way—A Guide for Adults** can help you fit physical activity into your life, or enhance your current exercise program. Get ideas on how to work the recommended 2 ½ hours of moderate aerobic activity into your busy schedule, how to maintain your motivation and how to take your program to the next level.



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. 301T. \$1.50 Here's a step-by-step guide that is a helpful tool for bargaining with dealers. 2 pp. 1999. FTC

Buying a Used Car. 302T. \$1.50 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. 303T. \$1.50 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. 595T. 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. 305T. \$1.50 Helpful information on reducing your expenses. Includes a chart to compare discounts when shopping for insurance. 2 pp. 2003. USDA

U.S. Government Auto Auctions. 577T. 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

*You may also be interested in **For Public Sale! Used Federal Government Personal Property, page 4.***

Understanding Vehicle Financing. 306T. \$1.50 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. 323T. \$1.50 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

Stop. Think. Click. 324T. \$1.50 Learn how to be OnGuard Online™ by following these important tips to protect your information, your computer, even yourself. 11 pp. 2005. FTC

education

National Standards for K-12 Personal Finance Education. 510T. Free Describes the financial choices and decisions that children should be able to make at various ages. Helps parents and teachers set expectations and get useful resources. Invites high school students to take the National Financial Literacy Challenge for college scholarships. 44 pp. 2008. TREA

Smart Saving for College—Better Buy Degrees. 511T. 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. 2008. SEC

*Get more savings ideas with **Money Tips for All Ages: Your Finances at Different Stages of Life, page 10.***

We The People “Created Equal” Poster. 587T. Free Poster describes how 17 classic books are related to the theme of “all men are created equal.” Books are divided into groups for grades K-3, 4-6, 7-8, and 9-12. 2007. NEH

We The People “Picturing America” Poster. 507T. Free Poster lists classic books for readers from K - 12, all related to the “Picturing America” theme. The books help young readers experience some of the best-loved stories in American history and culture. 2008. NEH

employment

How to Get a Job in the Federal Government. 104T. \$3.25 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. 250T. \$15.00 (Foreign orders 251T, \$21.00) Reviews new occupations, salaries, job trends, and more. 1-year subscription, 4 issues. DOL

Resumés, Applications, and Cover Letters. 106T. \$2.00 Use this helpful guide's samples to prepare a winning cover letter and resumé. 15 pp. 1999. DOL

family

Ask, Listen, Learn—How to Talk to Your Adolescent About Alcohol. 526T. 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. 527T. 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. 501T. 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. 505T. 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. 504T. 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

Prevent Your Child from Choking. 506T. Free Identifies foods, toys and household items unsafe for young children. Describes how to relieve choking in an infant and an older child. 4 pp. 2005. FDA

federal programs

Americans with Disabilities Act: Questions and Answers. 513T. Free Explains how the civil rights of persons with disabilities are protected at work and in public places. 31 pp. 2005. DOJ

For Public Sale! Used Federal Government Personal Property. 341T. \$1.50 Learn how to find and buy everything from construction vehicles to cameras, computers and jewelry. This is your guide to the types of items, how they are sold, payment options, and web sites and phone numbers for more information. 2 pp. 2007. GSA

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

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

National Sellers List. 319T. \$1.50 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. 320T. \$1.50 Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. 40 pp. 2006. DOJ/GSA

Your Social Security Number and Card. 515T. 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. 517T. 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. 105T. \$5.00 Explains disability, pension, health care, education and housing loans, and other benefit programs for veterans and their families. 148 pp. 2008. VA

Request for Social Security Statement. 516T. 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. 521T. 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

Social Security: Understanding the Benefits. 518T. Free Provides details on retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 21 pp. 2008. SSA

Social Security: What Every Woman Should Know. 573T. Free Discusses how a woman's Social Security benefits may be affected by disability, divorce, widowhood, retirement and other special circumstances. Also covers benefits for your family, what to do if you change your name, and Social Security numbers for children. 24 pp. 2007. SSA

Social Security: When To Start Receiving Retirement Benefits. 572T. Free Important considerations for deciding when to start receiving Social Security benefits, including how your decision may affect your surviving spouse, and how your benefits are affected if you continue working. 2 pp. 2008. SSA

food

Be Food Safe: Four Easy Lessons in Safe Food Handling. 618T. 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. 621T. 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. 565T. 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. 806T](#))

Eating for a Healthy Heart. 627T. Free Learn to choose foods that will lower your chances of getting heart disease, the No. 1 cause of death in the U.S. Get suggestions for how to eat less fat, less sodium, fewer calories and more fiber, the four keys to a heart-friendly diet. 12 pp. 2004. FDA ([en español. 815T](#))

Food Safety at Home. 616T. Free Follow these four easy rules to prevent food-borne illness. 2 pp. 2007. FDA ([en español. 816B](#))

Food Safety for Seniors. 617T. 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? 619T. 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. 613T. 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. 602T. 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. 615T. 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](#))

health

Antibiotic Resistance. 534T. 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. 509T. Free Addresses health concerns about cellular phones and radio frequency energy (RF) levels. 2 pp. 2007. FDA ([en español. 806B](#))

Cosmetics. 541T. Free Basic fact sheet about using cosmetics safely. 2 pp. 2007. FDA ([en español. 810B](#))

Hair Dye and Hair Relaxers. 546T. 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](#))

The Healthy Woman: A Complete Guide for all Ages. 107T. \$24.95 A comprehensive reference with helpful charts and personal stories. Covers major diseases, aging, mental health, reproductive health, violence against women, nutrition, alternative medicine, environmental health, the role of genetics, and more. Also, provides advice on when and how to get a second opinion, how to read drug labels, and common screenings, tests and immunizations you may need. 500 pp. 2008. HHS

Mammograms. 548T. **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. 599T. **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](#))

Pet Turtles: A Common Source of Salmonella. 508T. **Free** Turtles carry salmonella, which can make anyone, particularly young children and the elderly, very sick. Learn how to avoid infection if you own or come into contact with a small turtle. 5 pp. 2008. FDA

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

Straight Talk on Braces. 545T. **Free** Today's orthodontic braces look, feel and perform better than the old "metal-mouth" variety. Learn how these and other dental devices can improve dental health and function as well as make your smile beautiful. 6 pp. 2005. FDA

Tattoos and Permanent Make-Up. 628T. **Free** Describes popular types of tattoos, risks involved in getting one, and costs and approaches to removing one. 2 pp. 2007. FDA ([en español. 838B](#))

drugs & health aids

Botox. 540T. **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. 543T. **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. 563T. **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

Contact Lens Care. 544T. **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. 551T. **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. 614T. **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. 555T. **Free** Covers effectiveness, appearance, safety, and how they save you money. 2 pp. 2007. FDA ([en español. 818B](#))

Find dietary tips for lowering your cholesterol level and blood pressure, with Eating for a Healthy Heart, page 5.

High Blood Pressure—Medicines to Help You. 559T. **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

HIV and AIDS—Medicines to Help You. 623T. **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. 542T. **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. 606T. 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. 600T. 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. 605T. 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. 611T. Free Explains the benefits and risks of treating symptoms of menopause with hormone therapy. 2 pp. 2005. FDA ([en español. 804T](#))

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

My Medicines. 556T. 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. 802T](#))

Over-the-Counter Drugs. 532T. 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. 550T. 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 Caution with Pain Relievers. 629T. Free Over-the-counter pain relievers can be dangerous if misused. Acetaminophen can cause liver damage, and aspirin, ibuprofen and naproxen may lead to gastrointestinal bleeding. Understand the risks and how to lessen them. 2 pp. 2003. FDA

Use Medicines Wisely. 523T. 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. 520T. 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. 814T](#))

Whole-Body CT Screening. 552T. 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! 524T. 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. 805T](#))

exercise & diet

Be Active Your Way—Consumer Booklet for Adults. 116T. \$2.75 Loads of ideas and examples to help you reach the recommended activity level—2 hours 30 minutes of moderate aerobic activity a week plus strengthening activities two days a week. Gives motivating advice on the benefits of exercise, and tips on how to squeeze it into busy lifestyles. 22 pp. 2008. HHS

Gentle exercise can ease the pain of arthritis. See [Help Your Arthritis Treatment Work, page 8.](#)

Handout on Health: Sports Injuries. 502T. 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. 114T. \$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 the nutrition facts labels to make healthy food choices. 26 pp. 2008. HHS ([en español. 115T](#))

medical problems

Allergies. 566T. 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. 607T. Free Explains the symptoms of asthma, its triggers, diagnosis, and treatment options. 2 pp. 2007. FDA ([en español. 803B](#))

Cholesterol. 612T. 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. 547T. Free Outlines the three main types of depression, causes, symptoms, and how to learn more. 2 pp. 2007. FDA ([en español. 811B](#))

Diabetes. 564T. 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. 535T. Free Explains the symptoms and treatments, and answers common questions about fibroids. 2 pp. 2007. FDA ([en español. 814B](#))

The Flu. 561T. 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. 608T. Free Describes causes, diagnosis, treatments, and research efforts to learn more about back pain. 29 pp. 2005. NIAMS

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

Does your pooch suffer from arthritis pain? See Keeping Your Best Friend Safe, Active and Pain Free, page 13.

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

Handout on Health: Scleroderma. 567T. 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. 553T. 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](#))

Help Your Arthritis Treatment Work. 630T. Free Get the basics for managing your arthritis pain and stopping further damage. Gives questions to ask your doctor about new medications and what to watch out for with over-the-counter drugs. 6 pp. 2005. FDA ([en español. 816T](#))

High Blood Pressure. 557T. 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](#))

HPV. 624T. 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. 601T. Free Overview of the possible causes and factors affecting infertility in both men and women, and when to see a doctor. 2 pp. 2007. FDA ([en español. 823B](#))

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

Joint Replacement: An Inside Look. 533T. Free Although hip and knee replacements are highly successful, some problems do remain. Read about the basics of replacement surgery, a new hip resurfacing procedure, materials that may reduce wear in artificial joints, and advances in surgical techniques. 8 pp. 2004. FDA

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

Lung Cancer. 560T. 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. 536T. 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. 531T. 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](#))

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

Questions & Answers About Vitiligo. 529T. 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

Strokes. 554T. 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](#))

Women and HIV. 622T. 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

A Consumer's Guide to Mortgage Refinancings. 337T. \$1.50 Will refinancing be beneficial to you? Learn the costs and how to tell if the time is right. Includes a mortgage shopping worksheet with a dozen key questions to ask. 16 pp. 2008. FRB

Am I Covered? 336T. \$1.50 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. 339T. \$1.50 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. 597T. 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. 808T](#))

*Don't miss the **Guide to Avoiding Foreclosure**, an online guide to keeping your home in tough times, available at [pueblo.gsa.gov](#).*

How to Buy a Manufactured (Mobile) Home. 304T. \$1.50 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? 333T. \$1.50 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. 334T. \$1.50 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. 335T. \$1.50 Practical tips and phone numbers of state insurance departments for more information. 4 pp. 2004. FCIC

What you should know about Home Equity Lines of Credit. 338T. \$1.50 Includes questions, terms, tips, a checklist, and more to find the plan that meets your needs and protects your interests. Explains how to compare a line of credit to a traditional second mortgage, and what to do if your lender freezes your line of credit. 16 pp. 2008. FRB

Your Move Packet. 598T. Free Three booklets help you choose a reputable mover, right level of liability insurance and deal with interstate moving problems. 20 pp. DOT

home maintenance

Energy Savers: Tips on Saving Energy & Money at Home. 332T. \$1.50 Reduce your home energy use with tips on insulation, weatherization, heating, and more. 36 pp. 2006. DOE

Flood Preparation and Safety. 588T. Free Details steps to take before and during a flood in your community, including how to protect your possessions, prepare an emergency kit, and stay safe. 2pp. 2007. FEMA

Green Scaping: The Easy Way to a Greener, Healthier Yard. 326T. \$1.50 Learn ways to care for your lawn and garden that will save you time and money and protect the environment. Composting, site-appropriate plant selection, smart watering, holistic pest management. 15 pp. 2006. EPA

How to Prune Trees. 108T. \$4.00 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. 109T. \$3.50 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

National Flood Insurance Guide. 589T. 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. 307T. \$1.50 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. 579T. 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

ID Theft: What It's All About. 569T. 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. 322T. \$1.50 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 & Mobility: For Military Personnel and Families. 596T. Free A comprehensive resource to help you prepare for deployments and duty station changes. Focuses on a wide variety of financial issues, and concerns of service members with children. Discusses money traps and scams, and gives tips on investing and saving. 98 pp. 2008. TREA

Money Tips for All Ages: Your Finances at Different Stages of Life. 581T. 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

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