



GSA Federal Citizen Information Center

Consumer Information Catalog

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Money Strategies for Today page 10

Whether you're coping with a job loss or just the price of groceries, now is the time to get your finances under control. Rein in your spending, put your savings to work for you, examine your credit reports, and beware of mortgage rescue schemes, work-at-home scams and other traps. **Managing Your Money in Good Times and Bad** gives tips for these and other goals, including raising your credit score and getting a good loan, and steps to take when you can't make your payments.



Treating the Wounds of Activity page 7

Has the warm weather brought out the weekend warrior in you? Has the thought of putting on a bathing suit motivated you to pull out your walking shoes? Whatever your reason, key to maintaining an exercise routine is avoiding and addressing sports injuries. Children, adult athletes and women are at particular risk. **Handout on Health: Sports Injuries** provides tips for avoiding them, guidance on how to treat them at home, advances in treatment and how your medical provider may help you heal.

Battle Map of the Revolution..... page 12

Celebrate this July 4th holiday with a look back at the struggle that led to our independence as a nation. **American Revolution at a Glance** portrays a 20-year span, starting with events that led up to the war. With colorful maps indicating troop movements and battle sites, and a timeline of events in brief narrative, it's a great way to brush up on this historic period.



[All publications in the Catalog can be viewed and ordered at pueblo.gsa.gov.](http://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. 2009. FCIC

The 2009 Fuel Economy Guide answers questions about fuel economy estimates and helps car buyers make fuel-efficient choices. Take a look at pueblo.gsa.gov

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

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. 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

Turn to page 11 for Internet Fraud: How to Avoid Internet Investment Scams.

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 students save and invest wisely for college. Explains 529 Plans, Coverdell Education Savings Accounts, Savings Bonds, and more. 24 pp. 2008. SEC

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 other useful tips. 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 teens 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 facts about alcohol plus tips on how to avoid peer pressure. 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; gives 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** Tells what you need to apply online, who can apply, and what to submit afterward. 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** When Medicare temporarily stops paying for your prescriptions, you must cover the cost yourself, creating a "coverage gap." Learn how the gap works, how to keep track of expenses, and where to get more help. 5 pp. 2007. FCIC

*Facts about your Medicare benefits and health plan options, along with a telephone directory of contacts and worksheet for comparing plans, can be found in **Medicare & You 2009** at pueblo.gsa.gov*

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

*Check out **Better Health and You for a balanced eating plan and regular exercise—the building blocks of good health**—at [pueblo.gsa.gov](#)*

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, plus 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 bacterium. It 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 Provides a basic fact sheet on 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, and the role of genetics. 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](#))

Sleep Disorders. 549T. Free Gives an 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. 2 pp. 2007. FDA ([en español. 809B](#))

Depression—Medicines to Help You. 551T. Free Lists the brands and generic names of various anti-depressants. 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 Gives 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](#))

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

*Don't miss
Eating for a Healthy Heart,
page 5.*

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](#))

*For most people, hearing loss occurs gradually as we age. Learn about causes and symptoms, treatments, types of hearing devices and more with **Sound Advice About Age-Related Hearing Loss** at [pueblo.gsa.gov](#)*

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; 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 exercise benefits and tips on how to squeeze it into your busy lifestyle. 22 pp. 2008. HHS

*Learn how to make changes in your eating and physical activity habits for successful weight loss with **Weight Loss for Life** at [pueblo.gsa.gov](#)*

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; use nutrition facts labels to make healthy food choices. 26 pp. 2008. HHS ([en español. 115T](#))

medical problems

Allergies. 566T. Free Discusses allergy 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](#))

Did you see Cholesterol – Medicines to Help You, on page 6?

Depression. 547T. Free Outlines the three main types of depression, its 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, diagnoses, 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

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, its 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 Reviews 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 the virus that causes AIDS, how you can prevent 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? 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 and how to reduce your risk. Includes a table for comparing mortgages. 36 pp. 2007. FRB

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

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](#))

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 Contains practical tips and phone numbers of state insurance departments you can call for more information. 4 pp. 2004. FCIC

What you should know about Home Equity Lines of Credit. 338T. \$1.50 Includes questions, terms, tips and a checklist 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

Whether you're in foreclosure now or worried about it for the future, HUD's Guide to Avoiding Foreclosure can help. Visit pueblo.gsa.gov

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. 10 pp. 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. Discusses composting and mulching, plant selection, smart watering, holistic pest management and natural lawn care. 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 and questions to ask. 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

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

Managing Your Money in Good Times and Bad. 633T. Free Provides tips for spending less, saving more and borrowing smart. Points out scams that heat up in a down economy and explains con games. Gives ways to raise your credit score; get a good loan; actions to take when you can't make your payments; and your rights when a debt collector calls. 12 pp. 2009. FDIC

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; gives tips on investing and saving. 98 pp. 2008. TREA

Protecting Yourself from Overdraft and Bounced Check Fees. 312T. \$1.50 Find out how much overdraft and bounced check fees can cost; learn how to avoid them. 2 pp. 2004. FRB

What You Should Know About Buying Life Insurance. 586T. Free Describes various types with tips on choosing a company, an agent, and a policy that meet your needs. 24 pp. 2007. FCIC

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