

## KEY INFORMATION RESOURCES



### Federal Citizen Information Center (FCIC)

FCIC is a one-stop source that provides government information and services directly to the public. FCIC offers information across various channels, including websites [USA.gov](http://USA.gov) and [GobiernoUSA.gov](http://GobiernoUSA.gov) (in Spanish), telephone at 1-888-333-4636, print publications available through the *Consumer Information Catalog* and at [Publications.USA.gov](http://Publications.USA.gov), and via social media on Facebook at: [facebook.com/USAgov](https://facebook.com/USAgov) and Twitter: [@USAgov](https://twitter.com/USAgov).

### Center for the Study of Services

[www.checkbook.org](http://www.checkbook.org) Evaluates quality and price for local services in major metropolitan areas. See page 109.

### Consumers Union (CU)

[www.consumerreports.org](http://www.consumerreports.org) Researches and tests goods and services such as automobiles, appliances, food, clothing, luggage, and insurance. See page 110.

### Consumer World

[www.consumerworld.org](http://www.consumerworld.org) A public service website with links to hundreds of consumer resources, corporations and government agencies.

### National Institute of Food and Agriculture (NIFA)

Programs cover food and nutrition, housing, gardening, budgeting, using credit, saving for retirement, and more. Visit [www.nifa.usda.gov](http://www.nifa.usda.gov) or [www.extension.org](http://www.extension.org). See page 96.

### Libraries

Publications from many of the organizations mentioned on this page are available at your local public library or by visiting [www.publiclibraries.com](http://www.publiclibraries.com).

## EMERGENCY PREPAREDNESS

Disasters can strike in many forms—fires, floods, hurricanes, tornadoes, and even national emergencies. Protecting yourself, your family, your pets, and your home or your business requires advance planning. It is equally important to know where to turn for help and information. You may even be eligible for government assistance.

There are numerous sources of information to help you prepare. To get started, check out these sites:

- [www.disasterassistance.gov](http://www.disasterassistance.gov)
- [www.fema.gov/areyouready](http://www.fema.gov/areyouready)
- [www.ready.gov](http://www.ready.gov)
- [www.redcross.org](http://www.redcross.org)

## FOR TEACHERS

Teachers often use the *Consumer Action Handbook* to teach essential information about credit, insurance, major purchases, complaint letters, saving and investing, and other consumer topics. For classroom copies of the *Handbook*, e-mail [action.handbook@gsa.gov](mailto:action.handbook@gsa.gov); include the name and address of your school and the number of copies you would like to receive.

## SERVICES AND RESOURCES FOR CONSUMERS WITH DISABILITIES

**Relay Services:** Telecommunications relay services link telephone conversations between individuals who use standard voice telephones and those who use text telephones (TTYs). Calls can be made from either type of telephone to the other type through the relay service.

**Local Relay Services:** States provide relay services for local and long-distance calls. Consult your local telephone directory for information on use, fees (if any), services, and dialing instructions for that area.

**Federal Relay Service:** The FRS, a program of the U.S. General Services Administration (GSA), provides access to TTY users who wish to conduct official business nationwide with and within the Federal government. The toll free number is 1-866-377-8642. For more information on relay communications or to obtain a brochure on using the FRS, call 1-800-877-0996.

**Other Services:** Consumers who are deaf or hard of hearing, or who have speech impairment, and use a TTY may receive operator and directory assistance for calls by calling 1-800-855-1155. Check the introductory pages of your local telephone directory for additional TTY services.

**FOR PERSONS WITH DISABILITIES****National Council on Disability**

[www.ncd.gov](http://www.ncd.gov) A federal agency whose mission is to improve the quality of life for Americans with disabilities and their families; see page 107.

**National Disability Rights Network**

[www.ndrn.org](http://www.ndrn.org) Provides legally based advocacy services for people with disabilities.

**Department of Education**

[www.ed.gov](http://www.ed.gov) Provides training and information to parents of disabled children and to people who work with them; see page 97.

**Department of Housing and Urban Development**

[www.hud.gov/offices/fheo/disabilities](http://www.hud.gov/offices/fheo/disabilities) Learn more about the housing rights of people with disabilities, and the responsibilities of housing providers and building and design professionals; see page 101.

**National Library Service for the Blind and Physically Handicapped**

[www.loc.gov/nls](http://www.loc.gov/nls) Administers a free loan service of recorded and Braille books and magazines, music scores in Braille and large print, plus specially designed playback equipment.

**FOR MILITARY PERSONNEL**

Today's military families face many common consumer challenges as well as the additional stress associated with frequent separation. To ease such difficulties, Family Centers, along with the other programs described below, provide help and support for military families.

**U.S. Military Family Centers**

Located on most military installations, Family Centers provide information, life skills education, and support services to military members and their families. One key function of the Family Center is to link customers with appropriate services available in the local community and/or through state and federal assistance programs such as those related to health and human services, school systems, employment assistance, law enforcement, and recreation.

If you cannot locate a Family Center, please contact your respective military branch's headquarters office listed below. The designation "DSN," preceding some of the phone numbers, refers to the military phone system and does not apply to the civilian sector.

**Air Force Community Readiness and Family Support**

AF/A1SF 4E235  
Force Sustainment Division  
1040 Air Force Pentagon  
Washington, DC 20330-1040  
Phone: 703-697-0067

[www.afcrossroads.com](http://www.afcrossroads.com)

Air Force Crossroads is a comprehensive resource for Air Force members and their families relating to nearly every aspect of personal and professional life. With topics that cover, among others, health and wellness, finances, family matters, and recreation, the network includes access to the Air Force Spouse Forum, chat rooms, an employment forum, and a flea market, and links to news sources.

**Marine Corps Community Services (MCCS)**

3280 Russell Rd.  
Quantico, VA 22134-5103  
703-784-0275  
DSN: 278-0275  
Toll free: 1-800-627-4637

[www.usmc-mccs.org](http://www.usmc-mccs.org)

The Personal and Family Readiness Division (MR) provides a number of Marine Corps personnel service programs, such as Casualty Assistance, DEERS Dependency Determination, Voting Assistance, Postal Services, and Personal Claims.

**BETTER BUSINESS BUREAU  
MILITARY LINE**

The BBB Military Line, [www.military.bbb.org](http://www.military.bbb.org), offers consumer education and advocacy to service members and their families. Five service-specific sites contain current military-related consumer news as well as links to local BBBs and other sites with useful consumer information:

[www.bbb.org/us/Military/Army](http://www.bbb.org/us/Military/Army)

[www.bbb.org/us/Military/Navy](http://www.bbb.org/us/Military/Navy)

[www.bbb.org/us/Military/Air-force](http://www.bbb.org/us/Military/Air-force)

[www.bbb.org/us/Military/Marine](http://www.bbb.org/us/Military/Marine)

[www.bbb.org/us/Military/Coast-guard](http://www.bbb.org/us/Military/Coast-guard)

Users may request reports, file complaints, and sign up for a custom consumer newsletter. At the local level, area BBBs provide educational briefings for military personnel and their families, and work with local businesses to promote ethical treatment of military consumers.

## **Fleet and Family Support Programs**

Commander, Navy Installations Command  
2713 Mitscher Rd., SW, Suite 300  
Washington, DC 20373-5802  
Toll free: 1-800-372-5463

[www.nffsp.org](http://www.nffsp.org)

The Fleet and Family Support Program delivered by Commander, Navy Installations Command, provides support, references, information, and a wide range of assistance for members of the Navy and their families to meet the unique challenges of the military lifestyle. Up-to-date news, messages, links, and resources are provided, including assistance with relocation, employment, career and benefits, healthy lifestyles, casualties, domestic violence, and retirement.

strengthen home and family life, Army basic training, lifelong learning, finances, employment, and relevant news, along with links to other key resources.

## **U.S. Coast Guard**

2100 Second St., SW, Room 6320  
Washington, DC 20593  
Phone: 202-267-6160  
Toll free: 1-800-368-5647 (Safety)  
Toll free: 1-877-669-8724 (Recruiting)

[www.uscg.mil](http://www.uscg.mil)

The U.S. Coast Guard can provide key resources, including core publications, career information, and related news, as well as comprehensive background about its mission, community services, history, photos, and reports.

## **Military HOMEFRONT**

[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

Military HOMEFRONT is the official Department of Defense website for information to help improve the quality of life for troops and their families. Members of all branches of the military service and their families will find reliable, up-to-date details and advice on such topics as education, housing, legal matters, parenting, personal finances, pay and benefits, relocation, and health care. Military HOMEFRONT also makes it easier for leaders to locate official quality-of-life program information and resources for its troops and families. In addition, service providers can access desk guides, policies, forms, and other resources.

## **Military Sentinel**

[www.ftc.gov/sentinel/military](http://www.ftc.gov/sentinel/military)

Military Sentinel is a gateway to consumer education materials covering a wide range of consumer protection issues, from auto leasing, to identity theft, to work-at-home scams. It allows members of the U.S. Armed Forces to enter consumer complaints directly into a database that is immediately accessible by over 500 law enforcement organizations throughout the United States, Canada, and Australia. These law enforcement agencies use this complaint data to target cases for prosecution and other enforcement measures. Members of the Judge Advocate General's staff and others in the Department of Defense can also use this information to help protect armed services members and their families from consumer protection-related problems.

## **PREDATORY LENDING RESTRICTIONS**

As of October 1, 2007, the Talent-Nelson Amendment to the John Warner National Defense Authorization Act allows the Department of Defense to regulate the terms of payday loans, vehicle title loans, and tax refund loans to active-duty service members and their dependents. These three products have high interest rates, coupled with short payback terms.

The rule for service members and their dependents limits the Military Annual Percentage Rate (MAPR) on these loans to 36%. All fees and charges should be included in calculating the rate. The rule also prohibits contracts requiring the use of a check or access to a bank account, mandatory arbitration, or unreasonable legal notice. Any credit agreement subject to this regulation that fails to comply with the regulation is void and cannot be enforced. The rule further provides that a creditor or assignee who knowingly violates the regulation shall be subject to certain criminal penalties.

The Department of Defense strongly encourages service members and their families to choose alternatives that are specifically designed to help resolve financial crises, rebuild credit rating, and establish savings for emergencies. Payday loans, vehicle title loans, and tax refund loans can propel an already overextended borrower into a deeper spiral of debt.

## **Family and Morale, Welfare and Recreation Command Family Programs**

Directorate, Army Community Service  
4700 King St.  
Alexandria, VA 22302  
Phone: 703-681-5375  
DSN: 761-5375

## **MyArmyLifeToo**

[www.myarmylifetoo.com](http://www.myarmylifetoo.com)

This portal is the single gateway to comprehensive information on the support available to Army personnel and families, including resources to

## HELP FROM THE CONSUMER FINANCIAL PROTECTION BUREAU

The Consumer Financial Protection Bureau (CFPB) offers resources specifically for servicemembers and their families. The Office of Servicemember Affairs is dedicated to helping military personnel plan for their financial futures, as well as protect themselves from frauds that are targeted at military communities. For more information visit,

[www.consumerfinance.gov/servicemembers](http://www.consumerfinance.gov/servicemembers).

### Military OneSource

[www.militaryonesource.com](http://www.militaryonesource.com)

Toll free: 1-800-342-9647

Military OneSource is an excellent hub of information and assistance for military personnel and their families. This 24/7 resource offers a variety of services and tools to meet the special needs and improve the lives of service men and women, both personally and professionally. In addition to in-person counseling and direct links to all of the armed services home sites, Military OneSource offers advice and whom-to-contact information on matters such as health, education, training, moving, shopping, legal issues, and finances. Podcasts, webinars, discussion boards, and news feeds cover special topics and provide answers to help resolve problems.

### Commissaries and Exchanges

Consumers who shop at military commissaries and exchanges and who have a question or problem should contact the local manager before contacting the regional office. If your problem is not resolved at the local level, then write or call the regional office nearest you. Be sure to discuss the problem with the local and regional offices of a commissary or exchange before contacting the national headquarters.

### Wounded Warrior Resource Center

[www.woundedwarriorresourcecenter.com](http://www.woundedwarriorresourcecenter.com)

The Wounded Warrior Resource Center website (WWRC) provides wounded service members, their families, and caregivers with information they need in the areas of military facilities, health care services, and benefits. It supports access to the Wounded Warrior Resource Call Center and trained specialists who are available 24 hours a day, 7 days a week by phone at 1-800-342-9647 or by e-mail at [wwrc@militaryonesource.com](mailto:wwrc@militaryonesource.com). Information is also available on how to connect to other families for support and recreation.

### National Resource Directory

[www.nationalresourcedirectory.gov](http://www.nationalresourcedirectory.gov)

The National Resource Directory provides wounded, ill, and injured service members, veterans, their families, and those who support them, with a web-based "yellow book." It has information on, and access to, the full range of medical and non-medical services and resources needed to achieve their personal and professional goals across the transitions from recovery to rehabilitation to community reintegration. The National Resource Directory, an online partnership of the departments of Defense, Labor, and Veterans Affairs, provides links to the services and resources of federal, state, and local government agencies; veterans' service, non-profit, community-based, and philanthropic organizations; professional associations; and academic institutions.