Brochures By Topic

Banking and Payment Systems
- Credit v. Debit – Which Should You Use (English)
- Cashing Checks and Opening Bank Accounts: How to Save Money and Avoid Theft (Chinese) (Korean) (Russian) (Spanish) (Vietnamese) (English)
- Shopping for Money Wire Transfer Services (Chinese) (Korean) (Russian) (Spanish) (Vietnamese) (English)

Bankruptcy
- Bankruptcy Client Brochure
- Using Credit Wisely After Bankruptcy
- Your Legal Rights During and After Bankruptcy

Credit Cards
- Eight Things to Think About Before You Take a New Card
- Advice for Consumers on the New Credit Card Protections: How the New Credit Card Law Protects Consumers

Credit Reports
- The Truth About Credit Reports & Credit Repair Companies (Chinese) (Korean) (Russian) (Spanish) (Vietnamese) (English)

Debt Collection
- Get Real Debt Help, Not Empty Promises (English, Spanish)
- Dealing with Debt Collection Harassment (Chinese) (Spanish) (English)

Earned Income Tax Credit
- Consumer Information on the Earned Income Tax Credit

Foreclosure and Mortgage Issues
- Saving Your Home From Foreclosure (English)
- High-Cost Home Loans: Don’t Be a Target (Chinese) (Korean) (Russian) (Spanish) (Vietnamese) (English)

High Cost Small Loans
- Don’t Pay to Borrow Your Own Money: The Risks and Costs of Tax Refund Anticipation Loans (Chinese) (Korean) (Russian) (Spanish) (Vietnamese) (English)
- Borrower Beware: The High Cost of Small Loans, Pawn Brokers and Rent-to-Own Stores (English)

Consumer Issues for Immigrants
- Beware of Dishonest Immigration Consultants
Energy, Utilities and Telecommunications

- **Keeping the Heat and Lights On** (Massachusetts residents)

Public Benefits and Prepaid Card

- Your Right to Know: [DIRECT EXPRESS® Prepaid Debit Card for Social Security, SSI and Other Federal Payments](#)