

# 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

(Chinese) (Korean) (Russian) (Spanish) (Vietnamese) (English)

## **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