

Research Guides



CREDIT, CREDIT REPAIR, & IDENTITY THEFT

ADULT NONFICTION – 3RD FLOOR

The ABCs of Getting Out of Debt – 332.024 Sut

A guide to eliminating unfavorable debt, discussing the differences between good and bad debt, ways to reduce it quickly, and how to present personal credit in the best possible light.

Credit repair / Make a Plan, Improve Your Credit, Avoid Scams – 332.7430 Lof

This comprehensive how-to manual will help you rebuild your credit and teach you how to protect it from future damage.

Debt 101 : from interest rates and credit scores to student loans and debt payoff strategies, an essential primer on managing debt – 332.024 Cag

Debt 101 is the easy-to-follow guide to discovering how to pay off the debt you have plus learning how to use debt to your advantage.

The Wall Street Journal Complete Identity Theft Guidebook – 364.163 Cul

Describes the most common forms of identity theft, how to protect against them, and what to do if they should occur.

50 Ways to Protect Your Identity and Your Credit – 364.163 Wei

Everything you need to know about identity theft, credit cards, credit repair, and credit reports.

Swiped: How to Protect Yourself in a World Full of Scammers... – 364.1633 Lev

A consumer advocate offers strategies for minimizing the risk of identity theft and what to do if it happens.

FINDING BOOKS AND OTHER LIBRARY MATERIALS

Dewey Decimal browsing numbers: 332.04 – 332.765, 364.163

In addition to reference books, you may want to search for other books and materials (videos, audiobooks, etc.) on your topic. You can access the Library catalog from the Library or from home by going to www.wtpl.org. Good **subject** searches for this topic are **consumer credit** and **identity theft**.

EBOOKS

Visit **EBSCOhost** (www.wtpl.org/research) or <https://wtpl.overdrive.com> to search the thousands of eBooks the Library has to offer. Library card required. Contact an Adult Services Librarian for additional details.

ARTICLES

The following sources can be used to find magazine articles dealing with your topic:

- EBSCOhost and General OneFile - Access from the Library or at home using your library card number at www.wtpl.org. Search for full-text articles in these online databases using your choice of keywords. You can limit the search to a certain year or even a certain magazine. *Consumer Reports* magazine is available online through EBSCOhost – see Librarian for details.

WEB SITES

Annual Credit Report

Free credit reports from Equifax, Experian, and TransUnion. www.annualcreditreport.com

Credit

The Federal Trade Commission site includes “Your Credit Rights” and instructions to the Fair Credit Reporting Act (FCRA) which requires the three national consumer reporting companies to provide free copies of your credit report, at your request, once every 12 months.

www.ftc.gov/credit

Credit Repair

The Federal Trade Commission explains how to begin repairing your credit with links to the Credit Repair Organization Act. <https://bit.ly/1c1NgU0>

FDIC – Credit Repair, Reports, and Cyber Security

Information and advice from the Federal Deposit Insurance Corporation on everything about your credit cards and security. <https://bit.ly/2flrKHO>

ID Theft

The Federal Trade Commission explains in four simple steps what to do in case of identity theft. Helpful links and forms included. Includes a video. <https://bit.ly/2PqcM9r>

Identity Theft Resource Center

A thorough, multi-stepped site answering many questions and providing solutions about identity theft. <http://www.idtheftcenter.org>

For additional information, please see an Adult Services Librarian.