

Consumer Information Catalog

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FREE

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**WHERE TO
WRITE FOR
VITAL
RECORDS...**

page 13

**Looking
for the Best
Mortgage...** *page 9*

**Planning
Financial
Security...**

page 11

66 Ways to Save Money... *page 10*

**2001 CONSUMER ACTION
HANDBOOK...** *page 12*

Free and low-cost federal publications from Pueblo, Colorado

IN THIS ISSUE...



CARS • CHILDREN • EDUCATION • EMPLOYMENT • FEDERAL PROGRAMS • FOOD • HEALTH • HOUSING • MONEY • SMALL BUSINESS • TRAVEL • AND MORE...



Money doesn't grow on trees...

So how can you make sure you'll have a comfortable retirement or be able to buy your dream house? Financial planning can help you do this and more. **What You Should Know About Financial Planning** on page 11 outlines the steps of financial planning, who can help you, and what common mistakes consumers make when approaching financial planning.

Government Property for Sale...

How You Can Buy Used Federal Personal Property on page 4 tells you what the government sells, how they sell it, and how you can be a buyer. You'll also find information about military, forfeited property, and real estate sales.



The Federal Consumer 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 booklets 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. Here are helpful tips for bargaining with dealers to get a good deal on a new car. 2 pp. (1998. FTC) **301H. 50¢.**

Buying a Used Car. Explains your limited rights when buying from a dealer or private owner. 16 pp. (1998. FTC) **302H. 50¢.**

Finding the Best Used Car. Use this step-by-step guide to know what to look for on the test drive, warning signs of hidden damage, and how to verify the vehicle's history. 10 pp. (2001. NHTSA) **605H. Free.**

How to Find Your Way Under the Hood & Around the Car. Instructions for 14 preventive maintenance services you can perform on your car. 2 pp. (1993. DOC) **304H. 50¢.**

How to Get a Great Deal on a New Car. Step-by-step instructions for a proven negotiation technique to save money on your next car. 4 pp. (1996. USDA) **305H. 50¢.**

Nine Ways to Lower Your Auto Insurance Costs. Tips on how to lower your expenses, with a chart to compare discounts. 6 pp. (1990. HHS) **307H. 50¢.**

children

learning activities

Catch the Spirit: A Student's Guide to Community Service. Ideas and information on how young people can help make their community a better place. 15 pp. (1998. ED) **501H. Free.**

Helping Your Child Learn Geography. Teach 5-10 year old children geography in ways that are both challenging and fun. 33 pp. (1996. ED) **308H. 50¢.**

Learning Partners. Activities to help your preschool or elementary aged child learn reading, math, science, history, writing, and much more. 30 pp. (1997. ED) **310H. 50¢.**

My History Is America's History. Detailed poster has easy ideas for discovering and preserving your family's history, with useful tips on recording family stories. 2 pp. (1999. NEH) **360H. 50¢.**

Timeless Classics. Lists nearly 400 books published before 1960 for children of all ages. Divided into K-12 grade groups. 2 pp. (1994. NEH) **311H. 50¢.**

parenting

Ear Infections and Language Development. Learn about the symptoms and treatments of ear infections, and the signs of possible hearing damage. Use the language development worksheet to track your child's progress. 11 pp. (2000. ED) **370H. 50¢.**

Fun Play, Safe Play. Use this guide to discover the importance of play in your child's learning and development and how to buy safe toys. 24 pp. (1998. CPSC) **503H. Free.**

Handbook on Child Support Enforcement. A "how to" guide for getting the payments owed to you and your children. Lists state and federal offices for more information. 61 pp. (1997. HHS) **505H. Free.**

Help Yourself to a Healthy Home: Protect Your Children's Health. Learn about potentially harmful products in your home and follow the easy action steps to keep your house healthy, especially if your family has allergies. 24 pp. (2000. HUD) **506H. Free.**

Planning For Your Special Needs Child. Learn about setting up a legal guardian and planning for your child's financial, medical, and educational needs. 14 pp. (1999. HHS) **507H. Free.**

education

GED Diploma. Explains what the General Educational Development Diploma tests cover, how to prepare, and where to get more information. 16 pp. (1997. ED) **509H. Free.**

Nontraditional Education: Alternative Ways to Earn Your Credentials. Get high school or college credit through the GED program, the National External Diploma program, correspondence and distance study, and standardized tests. 13 pp. (1996. DOL) **101H. \$2.50.**

Planning for College. Strategies to help you plan for tuition and fees along with helpful charts for estimating future costs. 10 pp. (1996. TREA) **510H. Free.**

Think College? Me? Now? A Handbook for Students in Middle School and Junior High. Did you know students should start preparing for college in the seventh and eighth grades? Learn about the benefits of planning ahead for college. 24 pp. (1998. ED) **102H. \$1.75.**

employment

Changing Your Job. Use this guide to assess if your current job is right for you, what to do when you decide to look for a new job, and what happens to your benefits when you change jobs. 12 pp. (1998. DOL) **511H. Free.**

Employment Interviewing. Follow these preparation tips, including important questions to prepare for and to ask your potential employer. Use the advice on references, job fairs, and follow-up letters to get the job. 9 pp. (2000. DOL) **103H. \$1.75.**

Help Wanted—Finding a Job. Describes both private companies and government agencies that offer help in finding a job. Lists precautions to take when contacting an employment service firm. 8 pp. (1996. FTC) **316H. 50¢.**

Here Today, Jobs of Tomorrow: Opportunities in Information Technology. This booklet discusses the high demand for information technology workers and if this field is right for you. 13 pp. (1998. DOL) **104H. \$2.50.**

High Earning Workers Who Don't Have a Bachelor's Degree. Identifies 50 occupations requiring less than a bachelor's degree. 9 pp. (1999. DOL) **105H. \$3.00.**

Job Outlook in Brief, 1998-2008. Make the most of job trends now and in the future. Here's the forecast on job opportunities and what will be the most sought after skills. 39 pp. (2000. DOL) **106H. \$4.75.**

Matching Yourself With the World of Work. Don't fall into a job that might not be a perfect fit for you. Find out what to look for in your ideal job with this guide. 19 pp. (1998. DOL) **107H. \$2.75.**

Occupational Outlook Quarterly. Reviews new occupations, salaries, job trends, and much more. 1 year subscription, 4 issues. (DOL) **250H. \$9.50.**

Resumes, Applications, and Cover Letters. Use this guide's samples to format a winning cover letter and resume, and learn how new technology can help. 15 pp. (1999. DOL) **108H. \$2.00.**

Tips for Finding the Right Job. How to assess your skills and interests, create a resume, write cover letters, and prepare for a job interview. 27 pp. (1996. DOL) **109H. \$2.50.**

federal programs

Americans with Disabilities Act: Questions and Answers. Explains how the civil rights of persons with disabilities are protected at work and in public places. 32 pp. (1996. DOJ) **513H. Free.**

Are There Any Public Lands for Sale? Describes the federal program to sell excess undeveloped public land and why there is no more available for homesteading. 12 pp. (1997. DOI) **111H. \$1.50.**

A Guide to Disability Rights Laws. Covers the rights of persons with disabilities regarding fair housing, public accommodations, telecommunications, education, and employment. 14 pp. (1996. DOJ) **514H. Free.**

Guide to Federal Government Sales. Explains how to buy homes, cars, and other property from 17 federal sales programs. 19 pp. (1998. GSA) **112H. \$2.50.**

How You Can Buy Used Federal Personal Property. Describes used equipment and industrial items sold by the government, how they are sold, and where to call for more information. 5 pp. (2001. GSA) **318H. 50¢.**

National Sellers List. The government sells real estate and personal property that has been forfeited to federal law enforcement agencies. Here's a list of addresses and phone numbers for dealers who sell these items. 8 pp. (2000. DOJ) **319H. 50¢.**

Social Security: Your Number and Card. Explains why we have social security numbers, when and how to get one, and how to protect its privacy. 2 pp. (1999. SSA) **515H. Free.**

U.S. Government 2001-2003 TTY Directory. Describes how to use the Federal Relay Service and lists federal agencies and congressional offices with text telephone (TTY) devices. 120 pp. (2001. GSA) **606H. Free.**

U.S. Real Property Sales List. Lists government real estate properties that are sold by auction or sealed bid. Tells how to get more information on specific properties. 5 pp. (Bimonthly. GSA) **516H. Free.**

Your Right to Federal Records. Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. Includes a sample request letter. 30 pp. (2000. DOJ/GSA) **320H. 50¢.**

benefits

Choosing a Doctor: A Guide for People With Medicare. Useful information to find the right doctor, with worksheets to help decide what you want in a doctor, questions to ask, and more. 31 pp. (2000. HCFA) **517H. Free.**

Choosing a Hospital: A Guide for People With Medicare. Here are tips on choosing the best possible facility when you or a family member needs hospital care. 19 pp. (2000. HCFA) **518H. Free.**

Choosing Treatments: A Guide for People With Medicare. Provides advice and worksheets to help you work with your doctor to develop the best treatment plan for any health problem. 31 pp. (2000. HCFA) **519H. Free.**

Federal Benefits for Veterans and Dependents. Explains disability, pension, health care, education and housing loans, and other benefit programs for veterans and their families. 105 pp. (2000. VA) **113H. \$5.00.**

Medicare & You 2001. Here are detailed facts about your Medicare benefits and the health plan options available to you. Includes a telephone directory of contacts and a worksheet for comparing Medicare health plans. 74 pp. (2000. HCFA) **114H. \$9.50.**

Medicare and Home Health Care. Outlines coverage of the Medicare plan, the home health care benefit and who is eligible, how to find an approved home health agency, and more. 21 pp. (1999. HCFA) **521H. Free.**

Medicare and Other Health Benefits: Your Guide to Who Pays First. Use this guide to help you determine whether Medicare or your other insurance pays first when you receive health care. 37 pp. (2000. HCFA) **522H. Free.**

Medicare and Your Mental Health Benefits. Your mental health is an important part of your overall well-being. Use this guide to learn what is covered under Medicare. 9 pp. (2000. HCFA) **523H. Free.**

Medicare Hospice Benefits. Hospice care is a special type of care for terminally ill patients. Tips on how to find a hospice program and where to get more information. 12 pp. (1999. HCFA) **524H. Free.**

Medicare Preventive Services...To Help Keep You Healthy. Use this guide to lower your risk of cancer, flu, pneumonia, diabetes, and other illnesses. 4 pp. (2000. HCFA) **525H. Free.**

Medicare Worksheet for Comparing Medicare Health Plans. Health care coverage decisions aren't always easy. Check off these easy-to-follow points and get the best plan for your needs. 9 pp. (2000. HCFA) **526H. Free.**

Pay it Right! Protecting Medicare from Fraud. Each year, fraudulent claims increase Medicare expenses and premiums. Learn how to spot warning signs of fraud and how to report errors and concerns. 8 pp. (2000. HCFA) **527H. Free.**

Request for Social Security Statement. A form to complete and return to Social Security to get your earnings history and an estimate of future benefits. 3 pp. (2000. SSA) **528H. Free.**

Social Security: Basic Facts. Describes the different kinds of Social Security benefits, who receives them, and how they're financed. 17 pp. (1999. SSA) **529H. Free.**

Social Security: Understanding the Benefits. Explains retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 41 pp. (2000. SSA) **530H. Free.**

Social Security: What Every Woman Should Know. Discusses how a woman's benefits may be affected by disability, divorce, widowhood, retirement, or other special situations. 19 pp. (1999. SSA) **531H. Free.**

Your Medicare Benefits. It's important to be familiar with what your health care plan covers. Learn about both hospital and medical insurance with this booklet. 19 pp. (2000. HCFA) **532H. Free.**

food

Cooking for Groups: A Volunteer's Guide to Food Safety. Whether it's the family reunion buffet or community cook-out, learn how to cook and serve food safely and avoid food-borne illness. 40 pp. (2000. FSIS) **604H. Free.**

Dietary Guidelines for Americans 2000. This full-color guide shows you how to use the guidelines to set a healthy weight goal, balance daily nutrition, and promote good health. 44 pp. (2000. USDA) **115H. \$4.75.**

Eat Right to Help Lower Your High Blood Pressure. Lists menu ideas and recipes to help you control your weight and high blood pressure. 30 pp. (1995. NIH) **116H. \$4.00.**

Eating for Life. Tips on how to make healthy, appetizing food choices at home and when eating out. 23 pp. (1993. NIH) **117H. \$1.50.**

The Food Guide Pyramid. This easy-to-read guide can help you select the nutrients you need and reduce the fat, cholesterol, and sodium in your diet. 29 pp. (1996. USDA) **118H. \$1.00.**

Growing Older, Eating Better. Good nutrition can lessen the effects of aging and disease and improve the quality of life. This guide discusses the various causes of poor nutrition and how it can be improved. 5 pp. (1997. FDA) **537H. Free.**

Preventing Food-Borne Illness. Describes the bacteria that causes food-borne illness and how to handle food safely. Use the storage guidelines chart to know when to throw away those leftovers. 8 pp. (2000. FDA) **539H. Free.**

Recipes and Tips for Healthy, Thrifty Meals. How to create healthy, budget-friendly meals—with tips on planning meals, shopping lists, a sample 2-week menu, and 40 great recipes. 76 pp. (2000. USDA) **119H. \$4.25.**

To Your Health! Food Safety for Seniors. Covers the basic rules of safe food preparation, including a list of foods not recommended for those over 65, and safety tips for delivered meals and meals-to-go. 17 pp. (2000. FSIS/FDA) **596H. Free.**

Use a Food Thermometer. Don't judge cooked meat by its color—it can make you sick. Get the right thermometer and use this handy temperature chart for safe, delicious food. 4 pp. (2000. FSIS) **541H. Free.**

Using the Dietary Guidelines for Americans. How to choose a diet that will taste good, be nutritious, and reduce chronic disease risks. 8 pp. (2000. USDA) **321H. 50¢.**

health

Cosmetic Laser Surgery: A High-Tech Weapon in the Fight Against Aging Skin. Lasers can help remove facial wrinkles and lines. This guide explains the procedure, its risks, how to tell if it's right for you, and what to look for in a surgeon. 4 pp. (2000. FDA) **542H. Free.**

FDA Consumer. Get the latest medical news with a 6-issue subscription to this publication. (FDA) **251H. \$13.50.**

How to Find Medical Information. This book will guide you through a variety of resources—from your local library, to the federal government, to the Internet—to help you get info on an illness or disorder. 24 pp. (2000. NIAMS) **544H. Free.**

Mammography Today. Learn when and how often you should have a mammogram, how to tell if you are getting a high-quality mammogram, what to do if you need to change mammogram facilities, and more. 6 pp. (2000. FDA) **607H. Free.**

Questions to Ask Your Doctor Before You Have Surgery. Use this booklet to become a better informed and prepared patient. 13 pp. (1995. HHS) **120H. \$1.00.**

Staying Healthy at 50+. Covers cholesterol levels, various cancers, weight control, checkups, and more. Helpful charts keep track of your medications, shots, and screening test results. 64 pp. (2000. HHS) **121H. \$2.75.**

Sun, UV, and You. Explains what the UV (ultraviolet radiation) index is and how you can use it to avoid skin cancer, premature aging of the skin, and more. 12 pp. (1998. EPA) **545H. Free.**

Understanding Breast Changes: A Health Guide for All Women. Describes the various types of breast changes that women experience. Also discusses breast cancer screening, diagnosis, treatment, and prevention. 52 pp. (1998. NCI) **546H. Free.**

Understanding Prostate Changes: A Health Guide for All Men. Learn about prostate enlargement and prostate cancer, including screening and treatment. 38 pp. (1999. NCI) **547H. Free.**

Water on Tap: A Consumer's Guide to the Nation's Drinking Water. Explains where it comes from and how it's treated, what contaminants are, and what to do in case of a problem with either your public or private water supply. 22 pp. (1997. EPA) **548H. Free.**

Your Guide to Choosing a Nursing Home. Discusses selection factors and alternatives to nursing homes. Includes an evaluation checklist and a list of helpful resources. 37 pp. (1999. HCFA) **549H. Free.**

drugs & health aids

An Aspirin a Day...Just Another Cliché? Read about the benefits of aspirin in preventing cardiovascular disease and if taking it is right for you. 4 pp. (1999. FDA) **550H. Free.**

Basik Lasik. Find out about Lasik eye surgery, who is a good candidate, how to find a surgeon, possible risks and complications, and alternatives to Lasik. 5 pp. (2000. FTC) **322H. 50¢.**

Buying Prescription Medicines Online: A Consumer Safety Guide. The Internet now makes it easier than ever to get your prescription medications. Learn how to protect yourself with this guide's helpful tips when shopping for medications online. 5 pp. (2000. FDA) **597H. Free.**

Drug Interactions: What You Should Know. You take medicine to help you, but some drugs can harm you if taken together. Learn more about protecting yourself and your family from drug and common food interactions. 8 pp. (2000. FDA) **598H. Free.**

FDA's Tips for Taking Medicines. Protect yourself from prescription and over-the-counter (OTC) drugs that may react in strange ways to each other, certain foods, alcohol, etc. 4 pp. (1998. FDA) **608H. Free.**

Medications and Older Adults. Suggestions on how to prevent dangerous drug combinations, how to make taking medications easier, how to remember medication, and how to cut their cost. 4 pp. (2000. FDA) **554H. Free.**

Taming Tummy Turmoil. Describes over-the-counter medications (and their possible side effects) for motion sickness, heartburn, indigestion, and overindulgence. 4 pp. (1997. FDA) **609H. Free.**

To Be Or Not To Be—On Hormone Replacement Therapy. Compares the benefits, side effects, and long-term health effects of hormone replacement therapy (HRT). 34 pp. (2000. CDC) **599H. Free.**

exercise & diet

Exercise and Your Heart. Regular physical activity can lower your risk of heart disease. Learn how to start a new exercise program, how to pace yourself, and effective ways to avoid injuries. 37 pp. (1993. NIH) **145H. \$2.00.**

Fitness and Exercise. Get fit and feel better with daily activities that fit the weather, your lifestyle, and your schedule. 12 pp. (1996. NIH) **610H. Free.**

Walking for Exercise and Pleasure. Includes illustrated warm-up exercises and advice on how far, how fast, and how often to walk for best results. 14 pp. (1998. PCPFS) **122H. \$1.25.**

Weight Loss: Finding a Weight Loss Program that Works for You. Use the Body Mass Index (BMI) calculator to determine your BMI and set your weight goal. Then fill in the personal health profile and follow the checklist to compare different weight loss programs. 11 pp. (2000. FTC) **325H. 50¢.**

medical problems

Anxiety—Fact Sheet. Describes different types of anxiety disorders and what you can do if you recognize these symptoms in yourself or a loved one. 4 pp. (1999. NIMH) **556H. Free.**

Arthritis: Timely Treatments for an Ageless Disease. This guide explains the types of arthritis, new treatments available, unproven remedies to guard against, and more. 6 pp. (2000. FDA) **557H. Free.**

Atopic Dermatitis. Individuals with atopic dermatitis, or eczema, suffer from a chronic disease that causes extremely itchy, inflamed skin. Find out more about this disease, its symptoms, and treatments. 37 pp. (1999. NIAMS) **558H. Free.**

Boning Up on Osteoporosis. Osteoporosis drains away bone mass over many years without warning to the patient or doctor. Learn more about this dangerous condition and how to prevent it. 7 pp. (1998. FDA) **611H. Free.**

Breast Cancer: Better Treatments Save More Lives. Every three minutes in the U.S., a woman learns she has breast cancer. Find out about improved diagnostic techniques, the stages of breast cancer, and new treatments and drugs that are available. 5 pp. (2000. FDA) **560H. Free.**

Cataract in Adults. Cataract is a normal part of aging, but if it makes performing routine tasks too difficult, you may need surgery. Learn more about symptoms and treatments. 13 pp. (1993. HHS) **123H. \$1.00.**

Controlling Asthma. Discusses what triggers an asthma attack, possible causes, and medications to prevent attacks and help relieve symptoms. 5 pp. (1998. FDA) **600H. Free.**

Do I Have Arthritis? Arthritis affects your health, your family, even your financial life. Read about common signs of arthritis and how medications and exercise can help. 28 pp. (2000. NIAMS) **561H. Free.**

Eating Disorders. When should you worry about someone who won't eat or is morbidly thin? Learn the symptoms of different eating diseases, who is most likely to be affected, and various treatment options. 8 pp. (2001. NIMH) **612H. Free.**

Fever Blisters & Canker Sores. Explains causes, treatments, and research on these mouth infections. 12 pp. (1992. NIH) **327H. 50¢.**

Getting Treatment for Panic Disorder. More than 3 million American adults have episodes of intense, disabling fear. Learn when you need help and what treatment options are available. 5 pp. (1994. NIMH) **562H. Free.**

Lupus. Lupus is a disease in which the immune system attacks the body's healthy cells and tissues. Consult this guide's information charts for warning signs and available treatments. 33 pp. (1997. NIAMS) **563H. Free.**

Noninsulin-Dependent Diabetes. Over 90% of diabetics in the U.S. have noninsulin-dependent diabetes. Use this guide to learn more about this type of diabetes, who is at risk, and how it is treated. 35 pp. (1992. NIH) **328H. 50¢.**

Osteoarthritis. The most common type of arthritis is osteoarthritis, especially among older individuals. This guide discusses its symptoms (pain, swelling, and loss of motion) and treatments, and also illustrates helpful exercises. 36 pp. (1999. NIAMS) **565H. Free.**

Preventing Stroke. Stroke is the third leading killer in the U.S. and the most common cause of adult-disability. Find out more with this booklet and estimate your risk with its informative stroke-risk chart. 8 pp. (1995. NIH) **329H. 50¢.**

Prostate Cancer: No One Answer for Testing or Treatment. Explains how prostate cancer is detected, what the stages are, and what you need to know to choose the best treatment option. 6 pp. (2000. FDA) **613H. Free.**

Questions & Answers About Arthritis Pain. Get the facts on available options (conventional and alternative) for short-term relief and long-term pain management. 8 pp. (2001. NIAMS) **614H. Free.**

Rheumatoid Arthritis. Over 2 million people in the U.S. are affected by this disease. This publication discusses diagnosis and treatment and also has a medication chart for drug benefits and side effects. 33 pp. (1998. NIAMS) **566H. Free.**

So You Have High Blood Cholesterol. High blood cholesterol can increase your risk of heart disease. Learn the facts about high cholesterol and what you can do to lower yours. 36 pp. (1993. NIH) **124H. \$1.75.**

Taking Charge of Menopause. Learn about menopause, its symptoms, and health risks associated with it. 5 pp. (2000. FDA) **567H. Free.**

Time to Spring Into Action Against Seasonal Allergies. Tips on how to treat chronic allergies, including medications, nasal sprays, and allergy shots. Covers common FAQs regarding over-the-counter medications. 5 pp. (1998. FDA) **615H. Free.**

Understanding Acute Low Back Problems. Learn what causes them, what to do if you are experiencing problems, the most effective treatments, and how to minimize future back problems. 14 pp. (1994. HHS) **147H. \$1.00.**

Understanding Treatment Choices for Prostate Cancer. Newly diagnosed prostate cancer patients and their families face many treatment choices. This explains how prostate cancer is diagnosed, available treatment options, and follow-up care. 44 pp. (2000. NCI) **568H. Free.**

Urinary Tract Infections in Adults. Urinary tract infections are a common but serious health problem. Find out more about the causes, symptoms, and treatments available. 8 pp. (1999. NIH) **330H. 50¢.**

Varicose Vein Treatments. Explains treatments, risks, side effects, and more. 2 pp. (1994. FTC) **331H. 50¢.**

What You Need to Know About Skin Cancer. Learn the basic symptoms, how it is diagnosed and treated. Use the step-by-step guide on how to perform regular skin self-exams. 26 pp. (1995. NCI) **601H. Free.**

housing

financing & sales

Buying Your Home: Settlement Costs and Helpful Information. Describes the home buying, financing, and settlement (closing) process. Also gives tips on shopping for a loan. 35 pp. (1997. HUD) **125H. \$2.00.**

Guide to Single-Family Home Mortgage Insurance. Explains FHA mortgage insurance programs, including types available, how to qualify, how to apply, restrictions, and more. 14 pp. (1999. HUD) **332H. 50¢.**

How to Buy a Home With a Low Down Payment. Explains how to determine what you can afford, how to qualify for a low down payment mortgage, and how mortgage insurance works. 9 pp. (2000. USDA) **570H. Free.**

How to Buy a Manufactured (Mobile) Home. Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 22 pp. (1997. FTC) **333H. 50¢.**

Looking for the Best Mortgage—Shop, Compare, Negotiate. Using these 3 steps can save you thousands of dollars on a home loan or mortgage. Find many useful tips in this booklet. 7 pp. (1999. FRB) **334H. 50¢.**

Twelve Ways to Lower Your Homeowners Insurance Costs. Practical tips to help reduce your expenses. Lists phone numbers of state insurance departments for more information. 4 pp. (1995. HHS) **335H. 50¢.**

When Your Home Is On the Line: What You Should Know About Home Equity Lines of Credit. Here are questions, terms, tips, a checklist, and more—all to help you find the plan that best meets your individual needs and protects your interest. 16 pp. (2001. FRB) **371H. 50¢.**

home maintenance

Am I Covered? Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. (1997. HHS) **336H. 50¢.**

Cooling Your Home Naturally. Ways to save electricity and keep your home cool with landscaping, roof treatments, and more. 8 pp. (1994. DOE) **126H. \$2.00.**

Elements of an Energy-Efficient House. Learn the benefits of having energy-efficient elements in your home, such as controlled ventilation, high-efficiency heating and cooling systems, and more. 8 pp. (2000. DOE) **127H. \$1.50.**

Energy Savers: Tips on Saving Energy & Money at Home. A practical guide on reducing your home energy use, with tips on insulation, weatherization, heating, and more. 36 pp. (1998. DOE) **337H. 50¢.**

Energy-Efficient Air Conditioning. How air conditioners work, the types of air conditioners available, how to troubleshoot and maintain your air conditioners, and more. 8 pp. (1999. DOE) **146H. \$1.50.**

Healthy Lawn, Healthy Environment. Tips on soil preparation, grasses, watering, mowing, pesticides, choosing a lawn care service, and more. 19 pp. (1992. EPA) **338H. 50¢.**

How to Prune Trees. Illustrated guide shows what to do, what not to do, tools to use and when to produce healthy, strong trees. 30 pp. (1995. USDA) **129H. \$2.00.**

Making Your Home Safe from Fire and Carbon Monoxide. Tips on preventing fires, creating an emergency exit plan, what types of safety equipment you need, and more. 6 pp. (2000. USDA) **572H. Free.**

• *Also check out “Help Yourself to a Healthy Home...” on page 3.*

Selecting a New Water Heater. Describes how different types of water heaters work and important features to consider when buying. 6 pp. (1995. DOE) **130H. \$1.25.**

Should You Have Your Air Ducts in Your Home Cleaned? Tips on deciding if your ducts need cleaning, choosing a cleaning service, evaluating health claims, and keeping ducts clean. 20 pp. (1997. EPA) **131H. \$2.00.**

money

Being an Executor. Explains what an executor is and does in order to settle an estate. Includes a checklist and resources for more help if you are named an executor. 8 pp. (1996. LSC) **616H. Free.**

Establishing a Trust Fund. Trust funds can be a handy financial tool for many people. Learn what different kinds of trusts can and can't do, their benefits, the role of a trustee, and more. 10 pp. (1996. LSC) **574H. Free.**

Living Trust Offers. Use this guide to find out whether living trusts are right for you, how to spot fraudulent living trust offers, and how to protect yourself from scams when planning your estate. 4 pp. (2000. FTC) **365H. 50¢.**

Making a Will. Explains why a will is important, how to prepare one, what to include, and how to keep it current. 12 pp. (1996. LSC) **575H. Free.**

Planning Your Estate. How to estimate the size of your estate, minimize taxation, and provide for your heirs. 10 pp. (1996. IRS) **617H. Free.**

What You Should Know About Buying Life Insurance. Describes various types with tips on choosing a company, an agent, and a policy that meets your needs. 23 pp. (1998. HHS) **576H. Free.**

credit

Consumer Handbook to Credit Protection Laws. Explains how consumer credit laws can help you apply for credit, keep up a good credit standing, and complain about an unfair deal. 44 pp. (1999. FRB) **340H. 50¢.**

Credit Matters. This guide explains how to qualify for credit, keep a good credit history, get the best deal on a credit card, protect your credit once you have it, and how to deal with credit errors. 5 pp. (2000. FTC) **341H. 50¢.**

Fair Credit Reporting. Learn what's in your credit report, how you can get a copy, and more. 2 pp. (1999. FTC) **342H. 50¢.**

Fair Debt Collection. Describes what debt collectors may and may not do if you owe money. How and where to complain if you are harassed, threatened, or abused. 2 pp. (1996. FTC) **343H. 50¢.**

How to Dispute Credit Report Errors. Gives tips on correcting errors, registering a dispute, and adding information to your file. 2 pp. (1999. FTC) **344H. 50¢.**

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