

Chapter 5

**Your Credit Score—A Number to Know**

- Information on Your Credit Report
- Getting a Copy of Your Credit Report
- Disputing an Error on Your Credit Report
- How Your Credit Score Affects You

Chapter 6

**What You Need to Know About Contracts**

- Signing a Lease
- Rental Leases, Utilities, Cell Phones, and Furniture
- Choosing the Right Insurance

Chapter 7

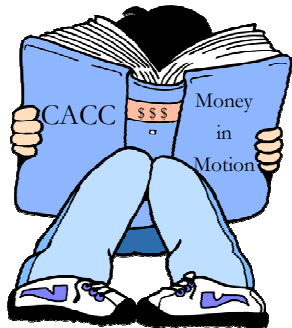
**Consumer Laws to Protect You**

- Resources for Help
- Writing a Complaint
- Seven Laws to Protect You

Chapter 8

**What to Do When Things Go Wrong**

- Warning Signs of Financial Trouble
- Taking Action to Correct the Situation
- Choosing and Working with a Credit Counselor



# Financial Literacy for the Consumer Provided by:

CACC is a licensed not-for-profit credit-counseling



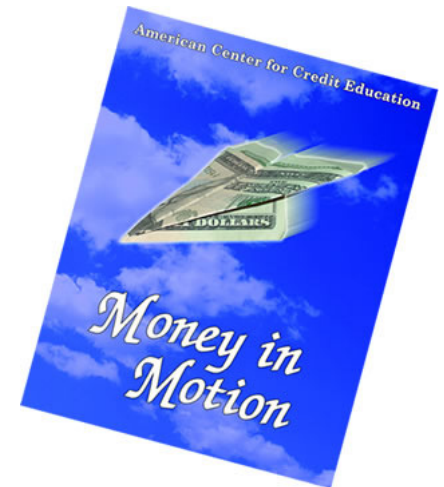
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[www.creditadvocates.org](http://www.creditadvocates.org)

*Providing realistic solutions for solving credit and debt problems since 1996.*



# Money in Motion



## Consumer Financial program: *Overview*

Our finances are always a work in progress. And no matter whom you are or how much money you have, life happens. Money will come, and it will go –money is always in motion, just as our lives are in motion and continually changing. We enter the world as babies and grow into teenagers and young adults. We become employees and employers. We get married. We have families. Our families grow up. We grow older. We retire. We are consumers at every stage. Our wants and our needs continually change. We make smart decisions with our money, and we make those we later regret. We learn from both our successes and our regrets.

Money in Motion is a basic financial literacy program developed by the American Center for Credit Education.



## **Goals of Money in Motion:**

To provide you with the skills you need to handle your finances responsibly

To provide you with information to gain the confidence you need to make wise financial decisions

To provide you with information on what to do should you experience financial distress

## **You will learn about:**

The key to getting ahead financially  
Setting and reaching financial goals

How to develop a budget that helps you achieve your goals

Financial records you should keep  
How to use credit wisely to get what you want

How to get a copy of your credit report

The steps to take when you find yourself in financial trouble

Applying the financial information in Money in Motion will help you achieve financial health and reach your goals.

## **Book Content:**

### Chapter 1

#### **The Key to Getting Ahead**

- A Budget Helps You Get What You Want
- Wants and Needs
- Goals are the Foundation of Any Financial Plan
- Simple Steps to Setting Your Goals

### Chapter 2

#### **Developing a Budget to Get What You Want**

- Calculating Gross and Net Income
- Fixed, Flexible, and Variable Expenses
- Your Budget Form
- Savings and the Time Value of Money

### Chapter 3

#### **Financial Tools to Help You**

- Cash, Money Orders, Checks, and Debit Cards
- Comparison Shopping and Coupon Clipping
- Maintaining Accurate Financial Records

### Chapter 4

#### **Credit Can Enhance Your Life**

- Types of Credit Available to You
- Secured and Unsecured Loans
- The Cost of Credit
- What You Need to Know About Credit Cards