

# STAYING ON GOOD TERMS: CREDIT AND DEBT

## Web Resources

### Annual Percentage Rate

[http://www.efunda.com/formulae/finance/apr\\_calculator.cfm](http://www.efunda.com/formulae/finance/apr_calculator.cfm)

### Credit Card Shopping, Consumer Credit Mistakes, Disclosure Statements

<http://www.in.gov/dfi/education/pdfs/mistakes.pdf>

<http://www.federalreserve.gov/pubs/shop>

[http://www.about-all-credit-cards.com/Credit\\_Cards/disclosure-statements.html#1](http://www.about-all-credit-cards.com/Credit_Cards/disclosure-statements.html#1)

### Credit Cards, Debit Cards, and Smart Cards

<http://www.javaworld.com/javaworld/jw-12-1997/jw-12-javadev.html>

<http://money.howstuffworks.com/credit-card.htm>

### Consumer Action 2007 Survey of Lowest Rate Credit Cards

[http://www.consumer-action.org/news/articles/2007\\_credit\\_card\\_survey/](http://www.consumer-action.org/news/articles/2007_credit_card_survey/)

### Debt Counseling and Management

<http://www.nfcc.org>

<http://www.myafs.org/>

<http://www.cccsatl.org>

### Lost or Stolen Cards

<http://www.ftc.gov/bcp/conline/pubs/credit/atmcard.htm>

### Credit Presentations-Online Tutorials

<http://www.freddiemac.com/creditsmart>

[http://cee.econ.uic.edu/ccpres\\_files/frame.htm](http://cee.econ.uic.edu/ccpres_files/frame.htm)

<http://www.accessgroup.org/wiseborrower/index.htm>

### Predatory Lending

<http://www.acorn.org/index.php?id=2627>

<http://www.responsiblelending.org>

### Project on Student Debt

<http://projectonstudentdebt.org>