



## Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

### Protect Yourself from becoming a victim of Identity Theft

- **Check your credit report** frequently (1 time a year from each of the 3 major bureaus).  
[www.annualcreditreport.com](http://www.annualcreditreport.com)
- **Check bills, banks, and credit card statements** frequently.
- **Opt out** of pre-screened credit offers.
  - 888-5OPT-OUT or [www.optoutprescreen.com](http://www.optoutprescreen.com)
- **Register with the do not call registry** at [www.donotcall.gov](http://www.donotcall.gov)
- **Learn more about the types of scams you need to watch for** at [www.lookstoogoodtobetrue.com](http://www.lookstoogoodtobetrue.com) and [www.dfi.wa.gov/consumers/alerts.htm](http://www.dfi.wa.gov/consumers/alerts.htm)

### What to do if you become a victim of Identity Theft

- **Contact your financial institution.**
- **Close the account.**
- **Place a fraud alert** on your credit reports.
  - Equifax: 1-800-525-6285
  - Experian: 1-888-EXPERIAN
  - TransUnion: 1-800-680-7289
- **File a police report.**
- Possibly, **request a security freeze.**
  - Requesting A Freeze <http://www.atg.wa.gov/freezecharts.aspx>
  - **Identity theft victims and adults ages 65 and older are able to place a freeze for free.** Consumers who aren't entitled to a free freeze pay up to \$10 per bureau.
  - **As of Sept. 1, 2008, anyone can request a security freeze.**
- File a complaint with the Washington AG's Office. <http://www.atg.wa.gov/FileAComplaint.aspx>
- File a complaint with the Internet Crime Complaint Center <http://www.ic3.gov>
- Get more information at [www.crimevictims.gov](http://www.crimevictims.gov) or the Washington State Identity Theft Alliance <http://www.wccva.org/identitytheftalliance.htm>.

### What if a student becomes a victim of Identity Theft

- **Office of Crime Victims Advocacy**
  - Voice within government for the needs of crime victims in Washington State
  - (800) 822-1067 Hotline [www.ocva.wa.gov](http://www.ocva.wa.gov)

### Additional Resources

- **FTC** [www.ftc.gov/idtheft/](http://www.ftc.gov/idtheft/)
- **On Guard Online**
  - [www.onguardonline.gov](http://www.onguardonline.gov)
  - LOTS of great information & games, videos, etc. to get kids interested.
- **Attorney General's Office** <http://www.atg.wa.gov/InternetSafety.aspx>
- **DFI** [www.dfi.wa.gov/consumers/campaigns.htm](http://www.dfi.wa.gov/consumers/campaigns.htm)
- **Financial Fraud Enforcement Task Force** [www.StopFraud.gov](http://www.StopFraud.gov)
- **5 tips from USA Today** to stay safe on public Wi-Fi : <http://usat.ly/Rs9O4S>

<http://www.dfi.wa.gov/documents/financial-education/all-in-one-handout.pdf>



# Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

## Protect Your Credit Score Resources

- **FICO® scores are calculated based on your rating in five general categories:**
  - Payment history - 35%
  - Amounts owed - 30%
  - Length of credit history - 15%
  - New credit - 10%
  - Types of credit used - 10%
  
- **You are entitled to 1 free credit report a year from each of the 3 major credit bureaus.** You may request your credit report online, over the phone, or through the mail. **You can purchase your credit score** when retrieving your free credit report or by contacting one of the nationwide consumer credit reporting companies.
  - **Equifax** - [www.equifax.com](http://www.equifax.com)
  - **Experian** - [www.experian.com](http://www.experian.com)
  - **TransUnion** - [www.transunion.com](http://www.transunion.com)
  - **VantageScore** - [www.vantagescore.com](http://www.vantagescore.com)
  
- **For more information, visit the official Web site of the 3 major credit bureaus -** [www.annualcreditreport.com](http://www.annualcreditreport.com)
  
- **Get more information at the National Foundation for Credit Counseling -** <http://www.nfcc.org/>
  
- **Fair Isaac Corporation - Your Credit Score** [http://www.pueblo.gsa.gov/cic\\_text/money/creditscores/your.htm](http://www.pueblo.gsa.gov/cic_text/money/creditscores/your.htm)
  
- **FTC and FRB - Information about Credit** <http://www.ftc.gov/credit> and <http://www.federalreserve.gov/creditreports/default.htm>
  
- **Annual Credit Report** [www.annualcreditreport.com](http://www.annualcreditreport.com)

**VantageScore 501-990 ABCDF**

**FICO Score 300-850**

**Equifax:** Call 1-888-202-4025 or visit [www.equifax.com/vantagescore/lenders.html](http://www.equifax.com/vantagescore/lenders.html).

**Experian:** Call 1-888-414-1120 or visit [www.experian.com/products/vantagescore.html](http://www.experian.com/products/vantagescore.html).

**TransUnion:** Call 866-922-2100 or visit [www.transunion.com/personal-credit/credit-reports/how-credit-scoring-works.page](http://www.transunion.com/personal-credit/credit-reports/how-credit-scoring-works.page)

<http://www.dfi.wa.gov/documents/financial-education/all-in-one-handout.pdf>



# Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

## Investing Checklist

### Where to Turn for Help with Investments

#### Investor Checklist

The key to finding the right investment services provider is asking the right questions - both of yourself and of prospective providers. Below are some questions that should help you identify the right provider for you.

#### Questions to Ask Yourself Before You Invest

- Do you need help developing strategies to reach your financial goals or do you simply want suggestions on appropriate investment products to implement your goals?
- Do you want assistance with a few targeted areas, or do you need a comprehensive plan for your finances?
- Do you already have a portfolio of investments you would like help managing?
- How involved do you want to be in decisions about your specific investments?
- Do you prefer paying for investment services through a fee, commissions, a percentage of assets in your account, or a combination of these?
- Do you prefer working with someone who is primarily considered a salesperson, an adviser, or a combination of the two?
- How important is it to you that your provider have a legal obligation to act in your best interests and disclose potential conflicts of interest?

#### Questions to Ask Your Investment Services Provider

- What services do you offer?
- What qualifications do you have to offer those services?
- How do you charge for those services?
- Do you receive compensation from other sources if you recommend that I buy a particular stock, mutual fund, or bond?
- Would my account be an advisory account or a brokerage account?
- Are you required by law to always act in my best interests?
- Will you put that commitment in writing?
- What potential conflicts of interest do you have when recommending investment products to me, and will you disclose those conflicts?
- Will you provide me with a written record of any disciplinary history for you and your firm?
- Will you give me your Form ADV (the registration form that must be filed by investment advisers) and/or your Form U4 (the registration form used by persons who work with brokers)?

*Source: The Coalition on Investor Education*

#### Verify License/Whether Complaints Have Been Filed/Action Taken

- FINRA Broker Check [www.finra.org/brokercheck](http://www.finra.org/brokercheck)
- SEC Investment Adviser [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)
- WA State Seller [www.dfi.wa.gov/sd](http://www.dfi.wa.gov/sd)
- An Investment [www.sec.gov/edgar.shtml](http://www.sec.gov/edgar.shtml)
- To verify a CPAs license <http://www.cpaboard.wa.gov> or whether there have been complaints/actions taken against them <http://www.cpaboard.wa.gov/consumer-protection/investigation-statistics>

<http://www.dfi.wa.gov/documents/financial-education/all-in-one-handout.pdf>



# Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

## Investing Checklist

**Have you accessed the investor education resources available FREE of charge?**

- Washington Department of Financial Institutions
  - <http://dfi.wa.gov/consumers/education/investments.htm>
  - <http://dfi.wa.gov/consumers/topscams.htm>
  - [http://dfi.wa.gov/consumers/invest\\_scam\\_notice.htm](http://dfi.wa.gov/consumers/invest_scam_notice.htm) (signs of fraud)
- Securities and Exchange Commission
  - [www.investor.gov](http://www.investor.gov)
- SEC's Public Alert: Unregistered Soliciting Entities (PAUSE) site
  - <http://www.sec.gov/investor/oiepauselist.htm>
- Financial Industry Regulatory Authority (FINRA)
  - [www.saveandinvest.org](http://www.saveandinvest.org)
  - <http://www.finra.org/Investors/index.htm>
- Investor Protection Trust (IPT)
  - <http://www.investorprotection.org/learn-about-investing/>
  - [http://dfi.wa.gov/sd/investor\\_education.htm](http://dfi.wa.gov/sd/investor_education.htm)
- Investor Protection Trust (IPT) Basics of Saving and investing (online PDF)
  - <http://www.investorprotection.org/teach-investing/?fa=basics>
- North American Securities Administrators Association (NASAA)
  - <http://www.nasaa.org/investor-education/>
- Securities Investment Association, Foundation for Investor Education
  - <http://www.pathtoinvesting.org/>
- Military One Source
  - <http://www.militaryonesource.mil/pfm>
- Federal Trade Commission (FTC)
  - <http://www.ftc.gov/bcp/menus/consumer/invest.shtm>
- Choose To Save Ballpark Estimate retirement calculator
  - <http://www.choosetosave.org/ballpark/index.cfm?fa=interactive>
- Kiplinger
  - [www.kiplinger.com](http://www.kiplinger.com)
- Money Track
  - [www.moneytrack.org](http://www.moneytrack.org)

### Where to find an investment adviser/planner

*(NOTE: Not every adviser is a member of one of these organizations. DFI does not endorse any of these organizations or their members over any other licensed adviser. It is important to verify license to do business and whether or not they've had complaints filed or actions taken against them.)*

- National Association of Professional Financial Advisors [www.napfa.org](http://www.napfa.org)
- Financial Planning Association [www.fpanet.org](http://www.fpanet.org)
- Certified Financial Planner Board of Standards, Inc. [www.cfp.net/search](http://www.cfp.net/search)
- American Institute of CPAs (AICPA) Find a CPA with Personal Financial Specialist credentials <http://www.findapfs.com> .

<http://www.dfi.wa.gov/documents/financial-education/all-in-one-handout.pdf>



# Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

## Financial Education Resources at Your Fingertips

### Washington partners offer financial education/resources

- DFI strives to be the hub of FinEd information in WA - [www.dfi.wa.gov/financial-education](http://www.dfi.wa.gov/financial-education)
- [www.wajumpstart.org](http://www.wajumpstart.org) - Your local Jump\$Start Coalition
- [www.jawashington.org](http://www.jawashington.org) – Junior Achievement
- <http://www.feppp.org> - Financial Education Public Private Partnership – K-12

### WA Reviewed Curriculum - Core Financial Curriculum

- Council for Economic Education (CEE): Financial Fitness for Life  
<http://www.feppp.org/FEPPPCurriculum/FinancialFitnessforLife.html>
- CEE: Financing Your Future <http://www.feppp.org/FEPPPCurriculum/FinancingYourFuture.html>
- FDIC: Money Smart for Young Adults  
<http://www.feppp.org/FEPPPCurriculum/MoneySmartforYoungAdults.html>
- JA Worldwide: <http://www.feppp.org/FEPPPCurriculum/VariousPrograms.html>
- Money Savvy Generation: Money Savvy Kids <http://www.feppp.org/FEPPPCurriculum/MoneySavvyKids.html>
- National Endowment for Financial Education (NEFE) High School Financial Planning Program  
<http://www.feppp.org/FEPPPCurriculum/NEFEHighSchool.html>
- University of Arizona: Family Economics & Financial Education  
<http://www.feppp.org/FEPPPCurriculum/FamilyEconomics.html>
- Wells Fargo: Hands on Banking El futuro en tus manos  
<http://www.feppp.org/FEPPPCurriculum/HandsonBanking.html>

### WA Reviewed Curriculum - Supplemental Financial Curriculum

- Corwin: Teaching Money Applications to Make Mathematics Meaningful  
<http://www.feppp.org/FEPPPCurriculum/TeachingMoney.html>
- Council for Economic Education: Risky Business <http://www.feppp.org/FEPPPCurriculum/RiskyBusiness.html>
- LifeWise: Money Habitudes for Teens <http://www.feppp.org/FEPPPCurriculum/MoneyHabitudes.html>
- The Young Adult Consumer Education Trust (YACET): Consumer Jungle  
<http://www.feppp.org/FEPPPCurriculum/ConsumerJungle.html>
- Myvesta Foundation <http://www.feppp.org/FEPPPCurriculum/MoneyPersonalityTest.html>
- EverFi online <http://www.feppp.org/FEPPPCurriculum/EverFiforHighSchool.html>

### National Resources – K-12

- <http://fefe.arizona.edu> - U of A Family Economics and Financial Education
- BizKids [www.bizkids.com/](http://www.bizkids.com/) online, videos done by kids for kids
- <http://www.mymoney.gov/Pages/for-youth.aspx> from the U.S. Financial Literacy and Education Commission
- <http://www.practicalmoneyskills.com> - From Visa. Curriculum, games, activities, podcasts and more!
- Jump\$Start Coalition clearinghouse [http://www.jumpstart.org/jump\\$Start-clearinghouse.html](http://www.jumpstart.org/jump$Start-clearinghouse.html)
- <http://hsfpp.nefe.org/home/> - NEFE's HS program is FREE and easy to use. (Watch for ©)
- [www.fdic.gov/consumers/consumer/moneysmart/young.html](http://www.fdic.gov/consumers/consumer/moneysmart/young.html) Free, non-copyrighted curriculum
- <http://fffl.councilforeconed.org> - Financial Fitness for Life
- It's aimed at military families, but is good information for all teens:  
<http://www.saveandinvest.org/Military/TeensMoney/index.htm>
- Future Buck online lessons [www.futurebuck.com](http://www.futurebuck.com) video tutorials and online tests

<http://www.dfi.wa.gov/documents/financial-education/all-in-one-handout.pdf>



# Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

## National Resources – Adult

---

- Consumer Finance Protection Bureau (CFPB) <http://www.consumerfinance.gov/older-americans/> and <http://www.consumerfinance.gov/servicemembers/>
- <http://www.mymoney.gov> - Web site for national financial literacy and education commission.
- Federal Trade Commission for the Consumer <http://www.ftc.gov/moneymatters>
- Consumer Information from the Federal Government <http://www.consumer.gov>
- FDIC Money Smart for adults <http://www.fdic.gov/consumers/consumer/moneysmart/adult.html>
- <http://www.kiplinger.com> - Online Web site for Kiplinger personal finance magazine.
- 360 Degrees of Financial Literacy <http://www.360financialliteracy.org/>
- NEFE - [www.smartaboutmoney.org](http://www.smartaboutmoney.org)
- Money Management International <http://www.moneymanagement.org/>
- FRED – Federal Reserve Education <http://federalreserveeducation.org/>
- NEFE’s evaluation toolkit for teachers and orgs <http://www.hsfpp.org/about-the-program/evaluation.aspx>
- Financial Planning for Gen x & Gen Y Women <http://wiseupwomen.tamu.edu/>
- [www.fdic.gov/consumers/consumer/moneysmart](http://www.fdic.gov/consumers/consumer/moneysmart) Free, non-copyrighted curriculum

## Online/Interactive Resources

---

- FRED – Federal Reserve Education <http://federalreserveeducation.org/>
- [www.debtslapped.org](http://www.debtslapped.org) DFI worked with CENTS to distribute these CDs on credit/debt & college and [www.debtslappedgrad.org](http://www.debtslappedgrad.org) for after the student graduates
- <http://www.themint.org> - Fun financial literacy activities for kids, teens, teachers, and parents.
- <http://financialentertainment.org/> - Doorways to Dreams - D2D – games – interactivity for youth
- <http://www.khanacademy.org/> - Just about any topic you can think of in short video tutorials
- <https://www.commoncraft.com/videolist> Think UPS whiteboard ads on a variety of topics
- FINRA, America Saves and Channel One offer <http://www.channelone.com/generation-money/>
- <http://www.monetta.com/educational-games.html> Interactive methods often engage more effectively
- Money Matters for young adults <http://moneymattersmakeitcount.com/Pages/default.aspx>
- For Women by Women <http://www.learnvest.com/knowledge-center/>
- OCC resource directory <http://www.occ.gov/topics/community-affairs/resource-directories/financial-literacy/index-financial-literacy.html>
- <https://www.aag.com/imn/a-guide-to-the-history-of-money> 'Guide to the History of Money'
- <http://www.hoodamath.com/games/pocketchange.html> Pocket Change - Elementary
- [www.mint.com](http://www.mint.com) Teen-Adult – online personal finance/budgeting software
- <http://www.wvsao.gov/suitableinvestments/main.asp> Middle School-Teen Fraud Scene Investigator
- <http://www.saveandinvest.org/FinancialBasics/Teens/> FINRA for youth – Teens
- <http://apps.finra.org/moneytopia/> FINRA



## Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

### Online/Interactive Resources

(cont'd)

- <http://www.genirevolution.org/> combines with CFE Learning, Earning and Investing <http://lei.councilforeconed.org/> program
- Vanguard's online resources for the classroom/classroom economy <http://www.myclassroomeconomy.org>
- Free resources to get teens thinking about what they do with their money and why <http://www.gametheoryacademy.org/resources/lessonplans/>
- IRS YouTube channel spots on variety of topics <http://www.youtube.com/irsvideos>
- Money Crunch <http://www.moneycrunch.org/educators.htm> teaches young employees, ages 18–24, how to budget, plan to achieve their goals, save money for investments, and build wealth
- Financial Aid for College <http://studentaid.ed.gov/>
- <https://www.frbatlanta.org/education/publications/extra-credit.aspx> An online newsletter, posting articles six times a year, designed to help teachers looking for timely information on economic and personal finance topics, lesson plans, and ideas for use in the classroom. Each issue also includes a calendar of upcoming teacher workshops or other events offered by the Fed or its education partners.
- <http://kids.usa.gov/index.shtml> The Federal Citizen Information Center offers the federal government's official Web site for children. The Web site allows children to create, play, and learn in a safe online environment free from advertisements. The Web site also has information on saving, spending, and earning money.
- IntuitMint.com personal finance lesson plans <http://www.scholastic.com/browse/lessonplan.jsp?id=1410>
- Compare financial institutions' interest rates, credit card rates, mortgage rates, etc. <http://www.depositaccounts.com> or [www.bankrate.com](http://www.bankrate.com)
- Sesame Street: For Me, For You, For Later <http://www.sesamestreet.org/parents/topicsandactivities/toolkits/save>
- All about credit <http://www.theabcsofcredit.com>
- The Basics of Saving and Investing 2020 curriculum download <http://www.investorprotection.org/teach-investing/?fa=basics>
- CFPB on paying for college <http://www.consumerfinance.gov/paying-for-college/>
- Order free publications from the CFPB <http://promotions.usa.gov/cfpbpubs.html>

### Find a class near you or schedule a community workshop

- WA DFI <http://dfi.wa.gov/financial-education/calendar.htm>
- Washington Asset Building Coalitions <http://www.dfi.wa.gov/financial-education/programs-asset-building.htm>
- Consumer Counseling [www.nfcc.org](http://www.nfcc.org)

### Twitter: Follow who we follow

@FinEd4All [www.twitter.com/FinEd4All](http://www.twitter.com/FinEd4All) @DFIConsumers [www.twitter.com/DFIConsumers](http://www.twitter.com/DFIConsumers)

<http://www.dfi.wa.gov/documents/financial-education/all-in-one-handout.pdf>



# Washington State Department of Financial Institutions

P.O. Box 41200 Olympia, WA 98504-1200

1.877.RING.DFI • [www.dfi.wa.gov](http://www.dfi.wa.gov)

*Regulating financial services to protect and educate the public and promote economic vitality*

## **Budgeting/Planning Keep More \$ in Your Wallet**

### **Budget**

To increase savings without increasing income – you need to take charge of your spending.

#1 – and we can't stress this enough: **Write It Down!** Make it "real" by putting it in writing, whether that's in a notebook, in Quicken or in your own spreadsheet. Once you have it in writing – REVIEW it as a family. You'd be surprised what other members of the family will be willing to sacrifice if it means there's a payoff in the end (summer vacation, college tuition, a car, etc.)

Start by calculating the bare minimum you need each month to survive – this means true NEEDS (FYI – cable and Internet access are not a needs):

- Rent/Mortgage
- Food
- Utilities (electricity, water, sewer, telephone)
- Outstanding debts/bills (credit, student loans, vehicle)
- Insurance (vehicle and health)
- Misc. necessary expenses (prescriptions)

### **Get Debt-Free**

Those credit cards come at a price. Do a separate spread sheet for these so you can see what it's costing you – and get a better idea of how best to pay them off.

- Pay off the card on which you pay the most interest. Read that again. A lot of folks say pay the card with the highest interest rate – but if you have a larger balance on a card with a lower interest rate, you may still be paying more in interest on that card than on the card you have the higher interest rate on.
- Don't close cards out right away – this can actually HURT your credit score.
- Don't stop using cards altogether – this, too, can HURT your credit score.
- Use them occasionally, but pay them off regularly.

### **Work Toward Your Goal(s)**

Look at total household income versus total payments. Where can you make cuts to save money? Then, consider your options for that "extra" income. Make it work to meet your future goals. Are you saving for a summer vacation? Home remodel? New appliances? College? Retirement?

### **Resources to get started**

- ❑ 66 Ways to Save Money [www.csrees.usda.gov/nea/economics/fsl/publications/66\\_ways.pdf](http://www.csrees.usda.gov/nea/economics/fsl/publications/66_ways.pdf)
- ❑ Saving Money on Groceries <http://financialplan.about.com/od/savingmoney/a/GroceryTips.htm>
- ❑ Save Money on Your Utilities [www.choosetosave.org/tips/index.cfm?fa=display&content\\_ID=3542](http://www.choosetosave.org/tips/index.cfm?fa=display&content_ID=3542)
- ❑ Save Money at The Gas Pump [www.ftc.gov/bcp/edu/microsites/energysavings/savegas/flash.html](http://www.ftc.gov/bcp/edu/microsites/energysavings/savegas/flash.html)
- ❑ Save Money on Entertainment <http://www.kiplinger.com/article/saving/T050-C000-S001-save-money-on-entertainment.html>
- ❑ Save Money on Phone, Internet, TV [www.kiplinger.com/features/archives/2008/02/save\\_on\\_phone.html](http://www.kiplinger.com/features/archives/2008/02/save_on_phone.html)
- ❑ More Resources and Tips <http://americasaves.org/for-savers/make-a-plan-how-to-save-money/54-ways-to-save-money>
- ❑ Kiplinger Budget Worksheet <http://www.kiplinger.com/tools/budget>
- ❑ Budget Your Resources <http://www.360financialliteracy.org/Topics/Budgeting-Spending/Budgeting-and-Saving/Establishing-a-budget>

<http://www.360financialliteracy.org/Topics/Budgeting-Spending/Budgeting-and-Saving/Establishing-a-budget>

<http://www.dfi.wa.gov/documents/financial-education/all-in-one-handout.pdf>