



Financial Resources Guide

Find the answers you need

Sometimes we're faced with life events that bring up financial questions we don't know the answers to. It's crucial to have go-to trustworthy sources to help navigate these events with confidence. Here is a list of financial agencies/resources available to you.

Consumer Protection & General Financial Education

Consumer Financial Protection Bureau (CFPB)

The **Consumer Financial Protection Bureau** is a government agency focused on educating and protecting families from unfair practices by financial institutions. The CFPB provides a somewhat comprehensive library of educational articles and resources on the following topics:

- Money Management – banking, best practices
- Loans – home, personal, auto, student
- Credit – products, reports & scores
- Debt collection
- Frauds & Scams

www.Consumerfinance.gov/consumer-tools

Federal Trade Commission (FTC)

The **FTC** is the only government agency that enforces federal consumer protection laws that prevent fraud, deception, and unfair business practices.

www.Consumer.FTC.gov/features/pass-it-on

www.IdentityTheft.gov

AnnualCreditReport.com

AnnualCreditReport.com is the official site to get your free weekly credit reports. This right is guaranteed by Federal law.

www.AnnualCreditReport.com

Save First Financial Wellness

Through workplace financial wellness programs, Save First is dedicated to empowering individuals to achieve financial stability and secure their basic needs by providing the guidance and support needed to navigate financial challenges and build a better future.

www.SaveFirstFinancial.org

Financial Assistance & Benefits Programs

Washington State Department of Social and Health Services

The Washington State **DSHS** provides assistance with cash, food, child support, child care, disability determination, transition to employment, and other services.

www.dshs.wa.gov

Social Security Benefits

When it comes to Social Security benefits, the go-to place to get information and education on the topic is through the government agency responsible for administering social security or benefits in the U.S. – **The Social Security Administration**.

<https://www.SSA.gov>

Medicare Benefits

Medicare is health insurance for people 65 or older. The Medicare government website is the go-to place to start your Medicare journey.

www.Medicare.gov

State Health Insurance Benefits Advisors (SHIBA)

A free, unbiased, and confidential service of the Washington state Office of the Insurance Commissioner, **SHIBA** volunteers help people of all ages and backgrounds with their Medicare questions and options.

www.insurance.wa.gov/statewide-health-insurance-benefits-advisors-shiba

Veterans Affairs

The United States Department of Veterans Affairs is a Cabinet-level executive branch department of the federal government charged with providing life-long healthcare services to eligible military veterans at the 170 VA medical centers and outpatient clinics located throughout the country.

www.VA.gov

Legal Guidance / Estate Planning

NOLO

Nolo makes the law accessible to everyone by offering an extensive library of free, legal articles and a catalog of DIY products and legal services designed to help you solve your everyday legal problems.

www.Nolo.com

Taxes

IRS Video Tax Tips

The IRS has a vast collection of video tax tips for you to learn more about your federal taxes.

<https://www.irs.gov/newsroom/videos>

Volunteer Income Tax Assistance (VITA)

The IRS's **Volunteer Income Tax Assistance** and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals.

www.IRS.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers

Tax Advocate Service (TAS)

The **Taxpayer Advocate Service** is an independent organization within the IRS. Their mission is to ensure that every taxpayer is treated fairly and knows their rights. Their advocates help with tax problems that taxpayers can't resolve on their own.

www.TaxpayerAdvocate.irs.gov

Financial Planning (Finding a Planner)

Certified Financial Planner Board of Standards

CFP Board sets and enforces standards for the CERTIFIED FINANCIAL PLANNER™ certification, which is the standard of excellence in financial planning. The CFP Board website is a great place to read articles about financial planning topics or start your search for a reputable and competent financial planner.

www.LetsMakeaPlan.org

Garrett Planning Network

The **Garrett Planning Network** is a national network of hundreds of hourly-based, Fee-Only financial planners.

www.GarrettPlanningNetwork.com

National Association of Personal Financial Advisors (NAPFA)

The **National Association of Personal Financial Advisors (NAPFA)** is a professional association of Fee-Only financial advisors—highly trained professionals who are committed to working in the best interests of those they serve.

www.napfa.org