



Family Finances



The basic principle of financial success is simple: don't spend more money than you make. However, budgeting, paying off debts previously incurred, and unexpected events can make financial solvency difficult. Here are some resources that can help.

Credit Scores

By the The Fair Credit Reporting Act (FCRA), you are entitled to a free copy of your credit report every 12 months from each of the three credit reporting companies (TransUnion, Equifax, Experian). According to the Federal Trade Commission, your credit score can be ordered online from annualcreditreport.com, the ONLY federally authorized website for free credit reports, or call 1-877-322-8228.

Source:

<https://www.ftc.gov/faq/consumer-protection/get-my-free-credit-report>

Utah Money Moms

Utah Money Moms is a USU Extension research-based blog providing financial resource information, plans, video instructions, and worksheets.

Source: <https://www.utahmoneymoms.com/>

Debt Relief Planning

Utah State University offers the PowerPay program, free of charge, to help individuals and families develop "a personalized, self-directed debt elimination plan." This program, developed by NM State University and available through USU to consumers throughout the world, can be accessed online or as an iPhone/iPad app.

Sources: <https://powerpay.org/>, <https://finance.usu.edu>

Resources	Description	Contact/More Info
Idaho Department of Labor	Job search assistance, apprenticeships, career services	https://www.labor.idaho.gov
U of I Extension	Family finance information, classes and programs, guide to online resources, housing cost reduction.	(208) 885-5883 http://www.extension.uidaho.edu/personalfinance/
USU Extension	Family finance information, classes and programs, counseling, free PowerPay debt reduction plan, home buying guide.	493 North 700 East Logan, UT 84321 (USU Family Life Center) (435) 797-2200 https://finance.usu.edu/
Utah Department of Workforce Services	Job search, food, child care, medical, financial, disability and unemployment insurance.	866-435-7414 https://jobs.utah.gov
SEICCA	Community services, energy assistance, rental housing, weatherization program, mentoring, Veterans Services, mutual self-help and acquisition/infill housing	641 N. 8th Avenue Pocatello, ID (208) 232-1114 https://seicca.org

