

DCC Dollars & Sense

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www.delraycc.org

Special points of interest:

- Coming Soon
- Resource Center
- Educational Materials

The Delray Credit Counseling website has been designed with consumers' needs in mind. It was developed to provide up-to-date resources and educational materials ranging from financial topics to health and human services.

Consumers concerned with interest rates will find the direct financial news feeds very useful. A complete section on daily financial updates has been included to provide; rates on all of the various term Mortgages, CD's, Auto Loans, and Home Equity Loans. Also included in the live feeds are trend charts to allow you to see where the interest rates are coming from and potentially which direction they are

headed. Use any one of the calculators included to see what your payments might be or what the return on your investment could be.

Consumers searching the web for information on credit will find the Credit Education Center useful. You can find educational materials ranging from understanding the various types of credit to various types of finance charges. In addition you can learn about the steps to rebuild your credit.

Many of the DCC Dollars & Sense articles are related to saving, investing, and interest rates. We have included a complete section, including step-by-step instructions on how to create, maintain and modify your budget. Use this in conjunction with some of our previous articles to increase your savings.

Coming Soon

There are also several categories of information currently being added to the site. We're working on providing a "Money 101" basic financial information course in an online format and a section dedicated to consumer protection.

The Money 101 Section is being created to provide the personal finance informa-

tion that every consumer should have. It will cover topics as basic as how to determine which type bank account suits your needs best. However, it will also include more complex categories such as which mutual funds suit you best. A comprehensive quiz is being added to help you to test your financial knowledge after completing the course.

Resource Center Cont.

The Resource Center has been created to provide current resource options for consumers. DCC has put together an extensive list of resources divided into the following categories:

- Community
- National
- Financial Aid
- Employment
- Health and Human Services
- Seniors Resources

The Community Resources Section is dedicated to providing a comprehensive list of agencies that directly effect the residents of Palm Beach County. For example residents can find information on Consumer and Financial Services, Consumer Products and Safety or Emergency contact information.

The National Resources Section is designed to provide similar information on a national level. Consumers will find more information on government sites and links to government programs in this section.

The Financial Aid Section is focused on providing links to government resources that provide consumers with financial assistance. Service locators are provided for both State and Federal Programs based on need and qualification, as well as links to specific programs available.

The Employment Section provides lists of national job search sites and links to the major metropolitan employment newspapers. Also included is information on unemployment compensation, insurance and training.

The Health and Human Services Section has been expanded to provide information on health insurance, government programs, state health programs, prescriptions and many other topics.

The Senior's Resources Section has been included to separate the vast list of resources that apply specifically to those consumers that qualify for senior benefits. Seniors can find information on government assistance programs, legal aid, prescription discount cards and many other forms of resources available to them.

Coming Soon Cont.

The Consumer Protection Section will provide information that consumers should know. For example the "Dirty Dozen", which is a list issued by the FTC of the most common cases of fraud and scams.

Information of this sort provided by non-profit consumer protection groups and government agencies will be compiled together in one easy to find location for all consumers to use.