



Library of Credit Education Catalog

How to Order

All you have to do is call us at **1-800-865-HELP**, and ask your counselor, or Customer Service Representative about any of our publications. All of our prices are at a substantial savings to you, up to 50% off the recommended price. All of our publications will take from 4-6 weeks to be delivered.



The Budget Kit

One of the best loved roadmaps in the budget management genre, the budget kit is purchased year in and year out by it's legions of dedicated fans who have learned to make budgeting as second nature as breathing. Covering everything from daily expenses to retirement and investments, child support, medical expenses, mail order purchases, gift giving, and tax deductible expenses, it offers an overall view of personal and family finances in monthly and yearly snapshots.



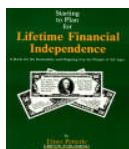
Please Send Money

A financial survival guide for young adults on their own. This book contains various financial tools, from a psychology of money test to worksheets for budgets, net worth, cost of credit, and safe debt levels. This is a book that no young adult should be without. The more parents discuss money with their children, the less of a chance, their children will grow up financially ignorant and not equipped to make intelligent money decisions. Without education in the home or in school, many young adults are forced to learn by the trial and error method.



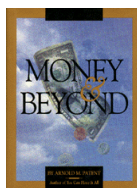
Spend Your Wealth

This book is presented as a complete new approach to retirement and investment planning that really works. Why? Because it is written by a financial authority in layman's terms. It is aimed specifically for the super busy people who have little time for dry textbook approaches to financial issues and solutions. This is a real winner! It is practical and attention holding.



Starting To Plan For Lifetime Financial Independence

This is for the immediate and ongoing use for people of all ages concerned about their own financial future. It is a tool to aid in developing a positive ongoing monthly cash flow. It is a retirement planning tool that will help develop different retirement target dates. It is a survivorship tool that guarantees to help ease the burden of eventual survivors.



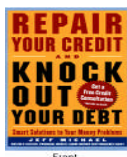
Money And Beyond

This book transcends the conventional concepts of wealth to show you how to apply the principals of spiritual fulfillment to discover riches in all aspects of your life. The book teaches us how to reconnect with our own inherent power and access the infinite abundance of the universe. For many people, coping with the lack of money or "things" is a constant challenge. Patent suggests that such shortages maybe the result of having a narrow vision and a closed heart. He reveals 21 universal principles, which when embraced will lead us to discover our own inherent power to find true wealth.



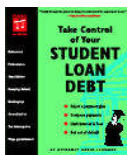
Money Troubles: Legal Strategies To Cope With Your Debts

Overwhelmed by your debts? This book shows you step-by-step how to prioritize debts: negotiate with creditors: stop collector harassment: challenge wage attachments: respond to creditor lawsuits: rebuild credit. Money Troubles also includes sample letters to creditors, as well as worksheets and charts to calculate your debts and expenses and help you create a repayment plan.



Repair Your Credit and Knock Out Your Debt

A highly motivational book offering budgeting and saving... strategies and advice for dealing with a wide range of debt and credit related crises. It even includes advice on how to teach you kids about money management and credit.



Take Control Of Your Student Loan Debt

Failure to pay back your student loan can mean having your wages garnished, tax refunds intercepted, and your credit damaged. This book presents simple, effective ways for you to get out of student loan debt. It's easy to understand and cuts through the jargon to help you with the repayment maze. This book shows consumers how to deal with bill collectors, credit bureaus, judgments, lawsuits, repossessions, foreclosures and property liens.



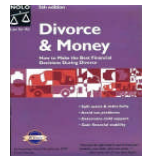
How To Have Money With The Money You Have

Many have found this booklet to be a lifeboat for the swamp of always having more month left than money. What is Smart Startz? Smart Startz is a collection of self-help financial booklets that has drawn rave reviews from educators and financial experts. Each booklet contains practical ideas and illustrations from real-life experiences.



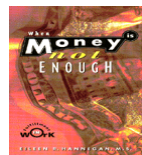
Make Your Move

Introducing a home buyer's education program designed to help you get in to your first home. This is a new self study program, so go at your own pace. Upon completion, there is an examination which you will need to take and mail in to the ICFE. Upon successful completion, your name and course book registration number will be added to a database which may be reference in the future by potential lenders, and may eventually earn you discounts or fee waivers from participating mortgage and real estate firms.



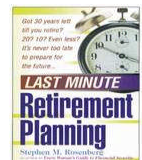
Divorce And Money

When you're going through a divorce, you have to make an overwhelming number of financial decisions. Full of sensitive and practical advice, the book guides you through the process of making these important decisions.. Divorce and Money is precisely the right book to read to keep your property, your rights, plus your sanity during the trying weeks and months that follow divorce.



When Money Is Not Enough

When personality clashes and ego battles, predominate the workplace, no amount of money in the world is enough to justify continued employment. In an age where Americans spend more than half their waking hours either at work or performing work related functions, it is important that the workplace be a healthy community. This book offers the premise that work can indeed enhance our lives as well as pay the bills. Read this book when your job is draining your energy.



Last Minute Retirement Planning

Never too late to plan for the future, but as you proceed you discover that you are overwhelmed by all of this information. This is an objective source that non-financial types can understand. Maybe it's only a few more years until you retire. Or maybe, you've decided that you would like to try to leave the rat race a little early. You need to know what strategies can put you over the top and make your retirement years more comfortable.



Money Book For Young Adults

This is a practical and fun way to budget and keep track of money for young people, ages 12-17. The book is divided in to: "Giving, Spending, Savings: Short Term, Savings: Long Term. There are tabs, pouches, and worksheets for tracking spending and savings. Young people will also learn how to plan their finances in advance for expensive things they might want to purchase.



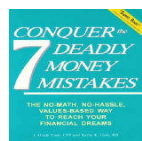
Identity Theft

Reduce your risk of becoming a victim. 65-page awareness and prevention guide provides detailed discussions and practical examples of the many ways that thieves use to obtain your Information



Family Bank Software

Family Bank software is specifically designed for children to learn how to keep track of their allowances, spending and savings with the click of a mouse. Its features help young people develop good spending skills while they're still at home. It can also help make savings habitual, and teach children to avoid debt. Family Bank software is an easy-to use tool to help parents better prepare their children to responsibly deal with their allowances and other earned income.



Conquer 7 Deadly Money Mistakes

All money mistakes fall into seven subconscious patterns.... Patterns that could be costing you hundreds of dollars each year. This book will show you how to quickly identify your own patterns. The exclusive "Empowered Consumer Checklist" shows readers how to overcome these same mistakes. Learn how to "Test Drive" any item including food, before you make the purchase. There are over 500 money Saving Tips.



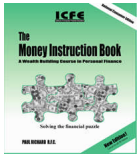
Smart Cents – Creative Tips and Quips for Living the Skin Flint Way

Live smart, live better, pay less! This book tells you how to pull the most out of your budget. Hundreds of creative tips and strategies to stretch dollars and save valuable time. Use this book to get the best deal on a new car, how to cut expenses by using common household items creatively and a lot more.



Money Mastery In Just Minutes a Day

Show your money who's boss! By using the Money Mastery in just minutes a day techniques, you will quickly gain peace of mind, plus the confidence you need to take control of your money. This proven easy to use program has helped thousands of people like you master their money and their lives.



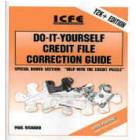
The Money Instruction Book

This course guide is packed with 250+ pages of financial quizzes, fill in the blanks, education and information. This course guide is intended for teachers, financial and credit counselors, the media, and yes, the consumer. It covers all subjects on personal finance from spending to estate planning, scams, children, credit, and more.



Don't Spend Your Raise, and 59 Other Money Rules You Can't Afford To Break

Is a new financial survival guide for young adults in their 20's and early 30's to help them get started on the right foot in their financial lives. The book also explains why getting an advance education is a good investment, why it's important to check your credit reports regularly, and perhaps most importantly, how to avoid the credit card trap.



Do It Yourself Credit Correction Guide

Over 28,000 copies are now in use. It includes sample letters to help smooth communication flow between consumers and credit reporting agencies about different types of mistakes and problems found on credit files. It comes with credit file request forms and a special bonus section on "How to Establish and Re-Establish Credit".



Money Book for Kids 3-RING BINDER

Do Your kids know where their money comes from? Do they know where it goes? This is the stuff you and your kids need to know as they grow older and get more money. Youngsters will learn how to handle money with this hands-on, fun and easy book.



Learning To Save Video

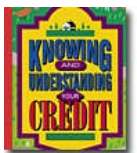
(Children's video/ages 4 to 9)

This award winning video from Raindrop Entertainment is a lighthearted approach to teaching children the admirable concepts of saving, sharing, in addition to spending.



The Peanut Butter and Jelly Game

This is for children ages four and up written by Adam Eisenson. It is a wonderfully illustrated concept story book for young people who have the urge to spend all of their money or allowance the moment it is received.



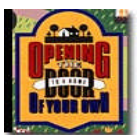
Knowing and Understanding Your Credit

Learn what credit is and why it is important to buy a home. Find out how to order your credit report and correct any errors. Discover what your credit score means to lenders. Get helpful tips on how to repair past credit problems.



Going To College Without Going Broke

The SMART STARTZ Collection by Jim Garnett Away from home for the first time with little money and little experience handling cash or credit. That's a good definition of a college freshman! Add a credit card or two and an explosive situation can occur.



Opening the Door to a Home of Your Own

Learn if you're ready to buy a home. Determine how much house you may afford. See how much money you may need for a down payment. Estimate your monthly mortgage payments.