

Consumer Protection Basics, Plain and Simple

New Resources from the
Federal Trade Commission



Consumer education from the FTC

- FTC approach: litigation, regulation, education
- Consumer and business education:
 - ftc.gov/consumer
 - business.ftc.gov
 - OnGuardOnline.gov
 - Admongo.gov
 - bulkorder.ftc.gov

A different way of thinking

- FTC's Legal Services Collaboration
 - New audiences
 - Different needs
 - New educational approach

A different way of thinking

- Input from:
 - Legal services
 - Non-profits
 - Teachers, especially TESOL teachers
- Identified issues
- Helped define the approach and audience

A different way of thinking

- Training in:
 - Rethinking the message
 - Writing
 - Design
- Question: Not what we need to say, but what the audience needs to know.

Creating Easy-to-Use Materials

Sample text:

If you get a phone call or letter with a message like this, be skeptical. Scam artists often use the promise of a valuable prize or award to entice consumers to send money, buy overpriced products, or contribute to bogus charities. People who fall for their ploys may pay more for the products – if they ever get them at all.



Creating Easy-to-Use Materials

- Present key information only. Present it in small chunks
- Simplify sentences. Make paragraphs shorter
- Streamline vocabulary – no slang, technical terms
- Active, not passive verbs
- Use the simplest verb form possible
- Be consistent: use the same word for the same thing
- Bulleted lists are good



Sample text:

You may not know your identity's been stolen until you notice that something's amiss: you may get bills for a credit card account you never opened; your credit report may include debts you never knew you had; a billing cycle may pass without your receiving a statement; or you may see charges on your bills that you didn't sign for, didn't authorize, and don't know anything about.



New text:

What is identity theft?

Identity theft is a serious crime. Identity theft happens when someone uses information about you without your permission. They could use your:

- name and address
- credit card or bank account numbers
- Social Security number
- medical insurance account numbers

Managing Your
Money



Credit, Loans
and Debt



Scams and
Identity Theft



Help for You

Consumer protection basics... plain and simple.



Search by topic alphabetically

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Manejar su
dinero



Crédito,
préstamos y
deudas



Estafas y el robo
de identidad



Ayuda para usted

Conceptos básicos de protección al consumidor... claro y fácil.



Tarjetas pre-pagadas

Busque por tema alfabético

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Managing Your
Money



Credit, Loans
and Debt



Scams and
Identity Theft



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Search by topic alphabetically

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

What it covers

- Each topic includes:
 - What it is
 - What to know
 - What to do
 - Audio read-long
 - Graphics and video



Prepaid Cards | Consumer.gov - FrontMotion Firefox

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Managing Your Money **Credit, Loans and Debt** **Scams and Identity Theft** **Help for You**

Prepaid Cards

print
AAA text size
listen

What It Is	What To Know	What To Do
<h3>What is a prepaid card?</h3> <p>A prepaid card is a card you can use to pay for things. You buy a card with money loaded on it. Then you can use the card to spend up to that amount.</p> <p>A prepaid card is also called a prepaid debit card, or a stored-value card. You can buy prepaid cards at many stores and online.</p> <p>Many prepaid cards come with the Visa or MasterCard logo. These prepaid cards look just like a credit card.</p> <h3>Why would I use a prepaid card?</h3> <ul style="list-style-type: none">• Prepaid cards are a convenient way to pay for things if you are not carrying cash.• You do not owe a bill since you are using money you already have.• You do not need a bank account to use a prepaid card.• You do not need a good credit history to use a prepaid card. <p>Learn more about your credit history.</p> <h3>Why would I not use a prepaid card?</h3> <p>Many prepaid cards have additional high fees that you might pay for as well as you.</p>		

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Managing Your Money **Credit, Loans and Debt** **Scams and Identity Theft** **Help for You**

Prepaid Cards

What It Is What To Know What To Do

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How do prepaid cards work?

Prepaid cards work like debit cards. But you do not need a bank account to get a prepaid card. Here is how a prepaid card works:

- You get a card from a store or company.
- Sometimes, you buy a card in a certain amount. You might pay \$50.00 for a card. That means you can use that card to spend \$50.00.
- Sometimes, you buy a card and then add money to it.
- You can use the card to buy things in stores. You also can get cash from an ATM.
- Your card stops working when you spend all the money you added.
- You can add more money.

Unlike most debit cards, many prepaid cards charge very high fees.

What kind of fees do prepaid cards charge?

You might have to pay fees to:

- buy a card
- add more money to a card
- buy something with the card

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Managing Your Money Credit, Loans and Debt Scams and Identity Theft Help for You

Prepaid Cards [Learn to protect yourself.](#)

What It Is What To Know What To Do

print
AAA text size
listen

Prepaid cards are another way to pay for things. You add money to a prepaid card and use it like a debit card. But you pay very high fees to use a prepaid card.

How do I choose a prepaid card?

If you decide to use a prepaid card:

- find out what fees you will have to pay
- see which card has lower fees
- do not buy a card because you like the celebrity who talks about it. It may have higher fees than other prepaid cards

How do I compare prepaid cards to other choices?

Prepaid cards can cost a lot to use. You might want to compare other ways to spend your money.

Choose at least two of each to compare:

- prepaid cards
- secured credit cards
- checking accounts in a bank or credit union

For each type of card or account, answer these questions.

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www.consumer.gov/section/scams-and-identity-theft

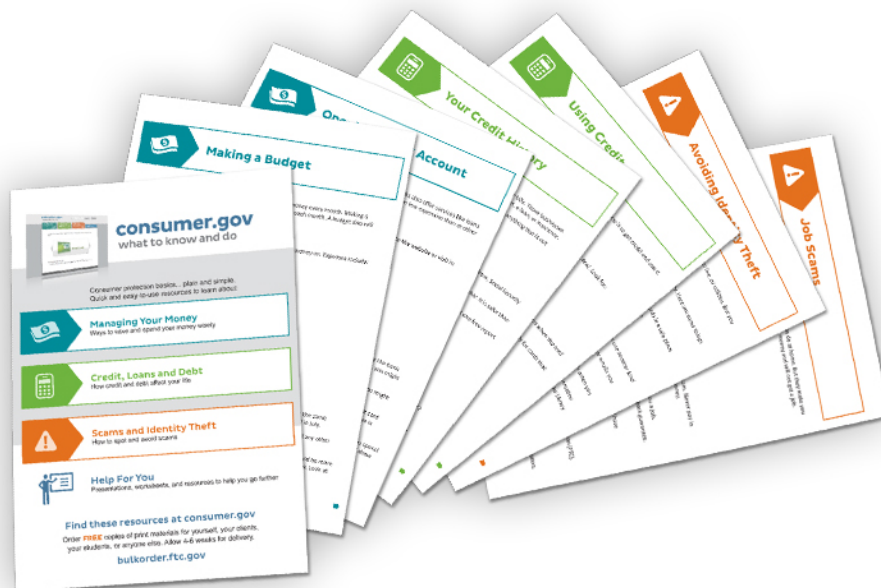
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What it covers

- Help for You
 - Presentations
 - Handouts
 - Worksheets
 - Links to more information

How to use consumer.gov

- Link to it
- Use the text in your site, newsletters, social media
- Print and distribute
- Order free printed materials
- Create programs
- Resources for reference and advising patrons



visit bulkorder.ftc.gov for free materials



Your feedback

- Let us know how it's working!
 - Suggestions for new topics
 - Ideas for more handouts or presentations

consumer@ftc.gov

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