

August 2019

## Consumer Action Sample Publications and Consumer Resources

**Note about publication orders:** Community organizations can order Consumer Action publications in bulk, unless marked "download only." For bulk ordering instructions, see "Ordering Publications" below.

### General Financial Education

**1) Money Management 1-2-3 (complete module)**

[www.consumer-action.org/modules/module\\_money\\_management\\_1-2-3](http://www.consumer-action.org/modules/module_money_management_1-2-3)

**2) Checking and Savings Accounts / The Right Overdraft Protection Plan (complete module)**

[www.consumer-action.org/modules/module\\_checking\\_savings\\_accounts](http://www.consumer-action.org/modules/module_checking_savings_accounts)

**3) Credit Scores in the U.S: A guide for students, immigrants and savvy consumers (download only)**

[www.consumer-action.org/english/articles/credit\\_scores\\_in\\_the\\_us](http://www.consumer-action.org/english/articles/credit_scores_in_the_us)

**4) ID Theft & Account Fraud: Prevention and cleanup (complete module) (download only)**

[www.consumer-action.org/english/articles/id\\_theft\\_account\\_fraud](http://www.consumer-action.org/english/articles/id_theft_account_fraud)

**5) Freeze Your Credit File: Leave ID thieves out in the cold (download only)**

[www.consumer-action.org/english/articles/freeze\\_your\\_credit\\_file](http://www.consumer-action.org/english/articles/freeze_your_credit_file)

**6) Debtors' Rights (complete module)**

[www.consumer-action.org/modules/module\\_debt\\_collection](http://www.consumer-action.org/modules/module_debt_collection)

**7) Personal Bankruptcy: Your financial fresh start (download only)**

[www.consumer-action.org/english/articles/personal\\_bankruptcy](http://www.consumer-action.org/english/articles/personal_bankruptcy)

**8) Resources for Good Credit (download only)**

[www.consumer-action.org/outreach/articles/resources\\_for\\_good\\_credit](http://www.consumer-action.org/outreach/articles/resources_for_good_credit)

### Insurance

**9) Auto Insurance: The Basics (complete module)**

[www.consumer-action.org/modules/module\\_auto\\_insurance](http://www.consumer-action.org/modules/module_auto_insurance)

**10) Insuring Yourself in the "Sharing Economy" (complete module)**

[www.consumer-action.org/modules/articles/insurancesharingecon\\_insuring\\_yourself](http://www.consumer-action.org/modules/articles/insurancesharingecon_insuring_yourself)

**11) Homeowners and Renters Insurance / FEMA Assistance (complete module)**

[www.consumer-action.org/modules/module\\_disaster\\_coverage](http://www.consumer-action.org/modules/module_disaster_coverage)

### Telecommunications/Internet

**12) Getting Up to Speed: Broadband internet for low-income households (download only)**

[www.consumer-action.org/english/articles/getting\\_up\\_to\\_speed](http://www.consumer-action.org/english/articles/getting_up_to_speed)

### More Consumer Education Brochures and Modules

**13) Micro Business: Preparing for success**

[www.consumer-action.org/english/articles/micro\\_business](http://www.consumer-action.org/english/articles/micro_business)

**14) A Guide to Finding the Right Job Training School (complete module)**

[www.consumer-action.org/english/articles/job\\_training\\_schools](http://www.consumer-action.org/english/articles/job_training_schools)

**15) Just Say No to Scams (complete module) (download only)**

[www.consumer-action.org/modules/module\\_scams](http://www.consumer-action.org/modules/module_scams)

**Newsletters / Research**

**16) Consumer Action News (published three or four times per year)**

[www.consumer-action.org/news/ca\\_news](http://www.consumer-action.org/news/ca_news)

- The robocall scourge (Spring 2019)
- Repaying your student loans (Winter 2017-2018)
- Investment basics (Fall 2017)
- Data protection (Spring 2018)
- Airline passenger rights (Fall 2018)

**17) Scam Gram (monthly scam roundup) (download only)**

[www.consumer-action.org/news/scam-gram](http://www.consumer-action.org/news/scam-gram)

**18) Location Tracking and Data Collection (report) (download only)**

[www.consumer-action.org/press/articles/location\\_data\\_survey\\_report](http://www.consumer-action.org/press/articles/location_data_survey_report)

**Consumer Help**

**19) How to Complain booklet (download only)**

[www.consumer-action.org/english/articles/how\\_to\\_complain](http://www.consumer-action.org/english/articles/how_to_complain)

**20) Consumer Action's information and referral hotline**

<https://complaints.consumer-action.org/forms/english-form> or 415-777-9635

**Advocacy Resources**

**21) Take Action Center (respond to action alerts, find and contact elected officials)**

[www.consumer-action.org/engage/petitions](http://www.consumer-action.org/engage/petitions)

**Shortcut to all legislation and action alerts:** [www.consumer-action.org/action/more](http://www.consumer-action.org/action/more)

**22) Consumer Action Issues and Positions (learn where we stand on our issues of interest)**

[www.consumer-action.org/about/articles/positions\\_and\\_issues/](http://www.consumer-action.org/about/articles/positions_and_issues/)

**Ordering Publications**

Non-profit groups and government agencies may order our printed publications in bulk. (Not all Consumer Action publications are available in print.)

Beginning April 1, 2019, we introduced a new Affiliate membership program, which includes six bulk publication orders at no additional charge beyond the \$75 annual membership fee.

Non-members will be billed \$15 per 500 copies. We will send an invoice for you to approve before shipment.

**To join our affiliate network, visit** [www.consumer-action.org/affiliate](http://www.consumer-action.org/affiliate).

**Find our bulk order forms and ordering instructions at:**

[https://consumer-action.org/english/articles/how\\_to\\_order\\_consumer\\_actions\\_publications](https://consumer-action.org/english/articles/how_to_order_consumer_actions_publications).

**For more information, visit** [www.consumer-action.org](http://www.consumer-action.org) **or contact** [nsantiago@consumer-action.org](mailto:nsantiago@consumer-action.org).

# consumer action

## Education and advocacy since 1971



A CONSUMER ACTION PUBLICATION

### GETTING UP TO SPEED

#### BROADBAND INTERNET FOR LOW-INCOME HOUSEHOLDS

## ID theft and account fraud

Seminar lesson plan and class activities



Consumer Action Managing Money Project



### Homeowners and renters insurance:

#### What you need to know before and after a natural disaster

About two-thirds of U.S. residents live in areas where there is a moderate to very high risk of a natural disaster. While insuring your home and belongings won't help you avoid disaster, it will help you recover from it. Here is what homeowners and renters need to know.

## Consumer Action Managing Money Project

### Personal bankruptcy: Your financial fresh start



Bankruptcy is a federal court process that can help consumers eliminate overwhelming debts or establish a plan to repay them. Depending on your income and circumstances, bankruptcy laws may give you a way to erase many financial obligations.

A Consumer Action Publication

### Freeze Your Credit File

Leave ID thieves out in the cold

Each year, millions of U.S. consumers become victims of identity theft. ID theft is a growing crime in which thieves use stolen personal information, such as a Social Security number, to impersonate their victims. In many cases, they open new credit accounts in someone else's name. When their crime is discovered, the crooks move on, leaving their victims to deal with the fraudulent debts.

To avoid ID theft, you must take steps to protect yourself. One way is to "freeze" your credit file. This means that new credit cannot be established in your name until you lift the "security freeze."

#### What is a security freeze?

A security freeze prevents anyone from opening new credit accounts in your name by making your credit file off-limits to prospective creditors and crooks.

In the typical credit application process, a creditor will request the applicant's credit report or credit score from one of the nation's three major credit reporting agencies (also known as credit bureaus): Equifax, Experian and TransUnion. These businesses compile information about your credit accounts and payment history from businesses that have lent you money. The creditor uses this information to determine if the applicant is creditworthy. If you are creditworthy, it means you are someone the business wants to lend money to.



You have the right to lift the freeze as needed, before applying for credit or giving anyone else

## Managing Money

www.managing-money.org

### Debtors' Rights

#### Protecting yourself from debt collection lawsuits



A project of Consumer Action

## CONSUMER ACTION NEWS

www.consumer-action.org • Spring 2019

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### The robocall scourge

#### Lawmakers throw down the gauntlet on robocalls

By Ruth Swartz

The Federal Communications Commission (FCC) estimates that nearly half (46%) of all robocalls are from scammers. All parties, including representatives from the telecom industry, are looking for lawmakers to get tough on illegal robocalls. New laws may be an easy fix, but whether or not they'll be effective against not-and-not scammers remains to be seen.

Unlike with many other issues, the U.S. Congress has failed around its desire to find useful ways to combat the unwanted automated calls popularly referred to as "robocalls." In April,

SEN. KEN CUKER, or SHAKEN. In May, FCC chief Ajit Pai called on phone carriers to hurry up and voluntarily implement the call authentication system by the end of 2019, or he threatened to do so by the commission.

The TRACED Act would give the FCC—the nation's telecom regulator—more time and authority to take enforcement action against robocall violators. Currently, the FCC can only take action against robocallers for one year from when the call was placed. The TRACED Act would extend that time to three years, as well as require the FCC to take rules to help prevent calls or texts with spoofed numbers



#### Relentless robocalls anger consumers

## Consumer Action Managing Money Project

### Micro business: Preparing for success



Micro businesses are very small companies run by their owners with few or no employees. They are often home-based, with annual sales under \$250,000 and few assets. Successful micro businesses have been built on everything from a widely loved family recipe to skills in some

#### Topics

- 1 Business planning
- 2 Your business structure

## A Consumer Action Project

### A guide to finding the right job training school

Over the past few years, many for-profit colleges and trade schools (also known as vocational or job training schools) have come under increased scrutiny for misleading students about their job prospects after graduation. These schools have been accused of marketing false job placement rates, using misleading recruitment practices and providing fraudulent accreditation credentials, all while charging students high-priced tuition and fees for degrees that prove worthless in the job market.

For-profit colleges target low-income students (often single moms, people of color and veterans), many of whom are the first in their family to attend college and don't always have the skills to judge a school's financial aid practices and recruitment efforts. Since these schools often fail to help gradu-

ates and tens of thousands of dollars in student loan debt.

Less than two years after Corinthian made its school closure announcement, ITT Technical Institute closed all 130 of its campuses. The decision came after months of sanctions and years of investigations and lawsuits filed by the Department of Education, the CFPB and the Securities Exchange Commission. The agencies' charges included predatory student lending and various cases of fraud.



Other large for-profit chains that have been investigated for fraud include University of Phoenix, DeVry University, Education Management Corporation (Art Institutes, Argosy University, South University and Brown Mackie College) and Career Education Corporation (including its Le Cordon Bleu cam-

### A wise choice

#### Checking and savings accounts



A Consumer Action Publication

## Money Management 1: Getting a strong start



Money Management 1-2-3 Getting a Strong Start

EnglishEspañol中文한국어Tiếng Việt

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## Welcome to Consumer Action

Consumer Action empowers underrepresented consumers nationwide to assert their rights in the marketplace and financially prosper.

### Featured News



#### New report: Location data tracking widespread, also widely reviled

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### Headlines & Press Releases

- Monday, June 17, 2019
- Headlines | [Here are the latest proposals to lower drug costs](#)
- Headlines | [CFPB celebrates achievements, despite departure from mission](#)
- Headlines | [Potent pot, vulnerable teens trigger concerns](#)
- Headlines | [As price of insulin soars, Americans head to Canada](#)
- Friday, June 14, 2019
- Opinions & Editorials | [We read 150 privacy policies. They were incomprehensible](#)

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Updated: April 2019

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Please be advised that shipments may take up to four weeks. However, a PDF version of our publications is available for immediate download from within the publication page.


For more information, email Consumer Action at [info@consumer-action.org](mailto:info@consumer-action.org).

#### Order online

To order printed publications online, visit the publication page and, under the "Order Publication" heading, select the number of copies you would like and click "Add to Cart." When you are finished selecting the publications for your order, click the "Checkout" button that appears in the upper right corner of the page. You will be taken to a page where you can enter your mailing information and complete your order.

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