

Resources for Asserting and Advancing Consumer Rights and Education

August 14, 2019

Moderator



Michael R. Roush, M.A., AFC®
**Director, Real Economic Impact
Network**
National Disability Institute

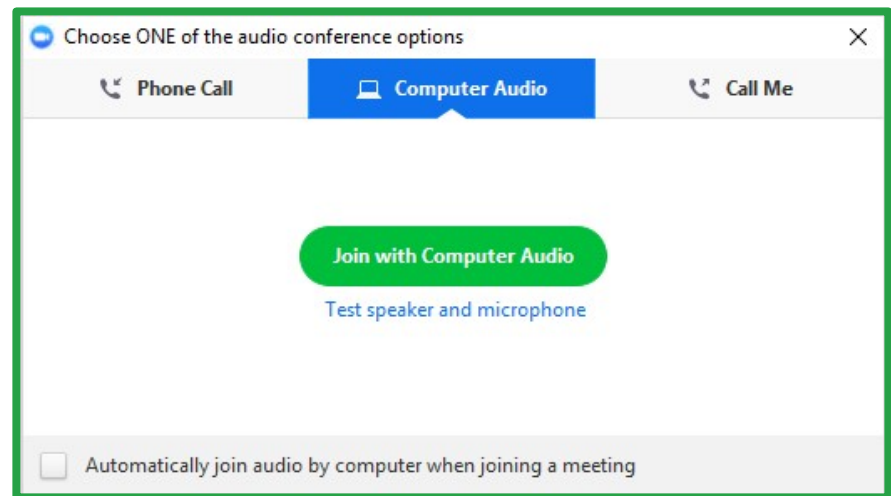
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- Please note: This webinar is being recorded and the materials will be placed on the National Disability Institute website at: <https://www.nationaldisabilityinstitute.org/resources/webinars>

National Disability Institute

- **Our Vision:** We envision a society in which people with disabilities have the same opportunities to achieve financial stability and independence as people without disabilities.
- **Our Mission:** We collaborate and innovate to build a better financial future for people with disabilities and their families.

www.nationaldisabilityinstitute.org

NDI's Real Economic Impact Network

- An alliance of organizations & individuals dedicated to advancing the economic empowerment of people with disabilities.
- Consists of more than 4,500 members located throughout the United States.
- Includes non-profits, community tax coalitions, asset development organizations, financial education initiatives, corporations & private-sector businesses, federal/state/local governments & agencies, and individuals & families with disabilities.
- All partners join forces to embrace, promote & pursue access to & inclusion of people with disabilities in the economic mainstream.

Learn more about the REI Network at
www.nationaldisabilityinstitute.org/capacity-building/partnerships/

Webinar Agenda

- Define Consumer Rights
- Importance to knowing your consumer rights and how to defend them
- Consumer Action resources and tools
- Q&A

Presenter



Nelson Santiago
Community Outreach Manager
Consumer Action



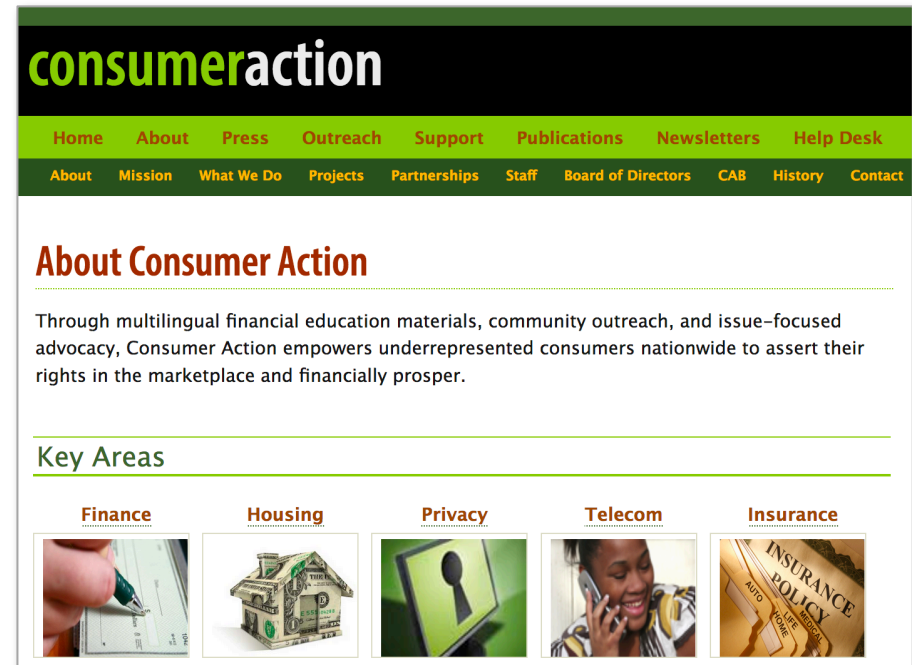
Resources for Asserting and Advancing Consumer Rights and Education

August 14, 2019

Presenter: Nelson Santiago, Consumer Action

Consumer Action

- Education
 - ▣ Multilingual publications
 - ▣ Trainings and workshops
 - ▣ Consumer hotline
- Advocacy
 - ▣ Promotion of pro-consumer policy, regulation and legislation
 - ▣ Helping consumers be heard by those in power



Consumer rights

- ❑ Promote financial prosperity
- ❑ Protect against unfair and anti-consumer practices

CONSUMER ACTION NEWS

www.consumer-action.org • Fall 2018

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Change Service Requested

Airline passenger rights

Knowing flyers' rights empowers passengers

'Full fare' might not be the final fare

By Monica Steinisch

Airline passenger horror stories don't deter most travelers from getting on a plane. But the knowledge that your flight could be delayed or cancelled, you might get bumped, or your luggage could end up in a different hemisphere than you means that you should understand your rights.

Buying/changing tickets

The Department of Transportation's (DOT) "full fare advertising rule" requires airlines to publish the full cost of a ticket, including any mandatory fees and all taxes. How-

If you buy your non-refundable ticket directly from the airline at least one week before the flight, the company must let you change or cancel the reservation within 24 hours of booking without a fee. Some airlines, like Southwest, are even more lenient with their change and cancellation policies. If you book through a third-party website, you won't have to pay carrier cancellation fees within 24 hours, but the booking site might have a cancellation fee—read the fine print.

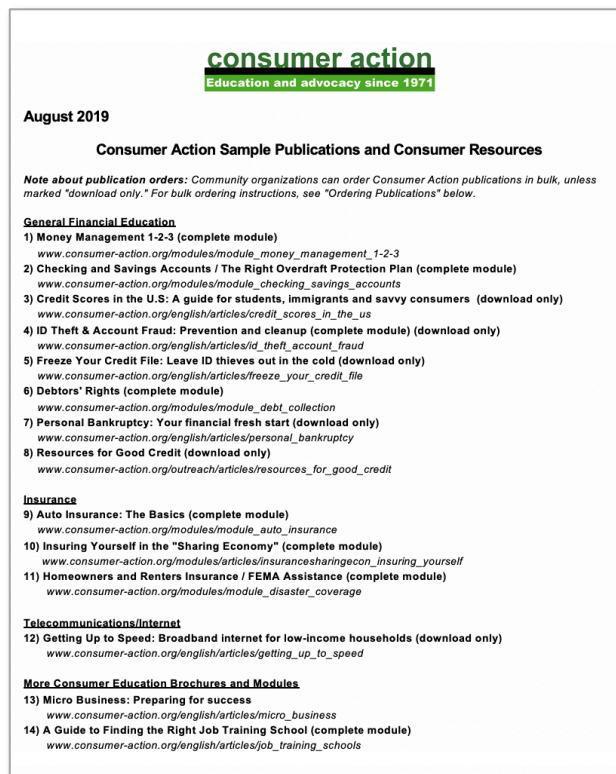
Understand the consequences of ticket changes before you buy, since most discount fares are non-re-



Comparing large online third-party booking sites

Sample publications

- Sample publications handout lists some of our most popular and recent publications
- Includes links for information on downloading and bulk orders



Money Management 1-2-3

- Module covers building a strong financial foundation, achieving financial goals, planning a secure financial future

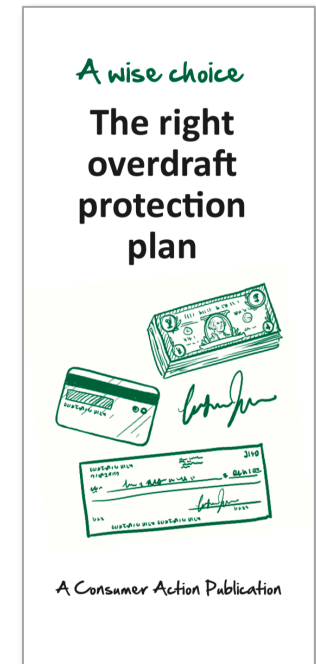
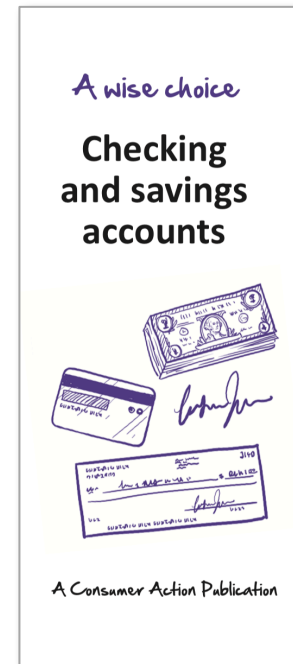
Money Management 1: *Getting a strong start*



Money Management 1-2-3 *Getting a Strong Start*


Checking and savings accounts

- ❑ Module encourages unbanked and underbanked consumers to get checking and savings accounts, and guides them through selecting, opening, using and managing the accounts



Credit scores in the U.S.

- Fact sheet explains how credit scores are used, ways to establish a credit history and tips for improving a score



A Consumer Action / CreditBridge Publication

Credit Scores in the U.S.

A guide for students, immigrants and savvy consumers

Your credit score is an essential part of your financial health in the U.S. But the process of building a good credit score can prove challenging, especially for those new to the process, such as students and immigrants. We've prepared this guide to give you the essential facts on how credit scores work and how to build and maintain a healthy one!

What is a credit score?

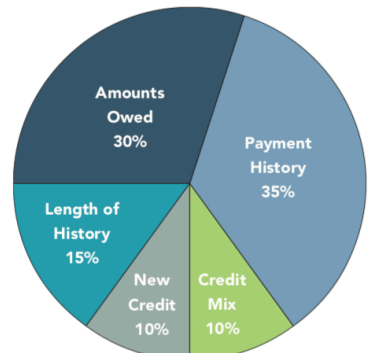
A credit score is a number between 300 and 850 that tells lenders how likely you are to pay back money that you've borrowed. But it's not just used for borrowing money—in the U.S., a number of different institutions look at your credit score to make decisions. Landlords examine scores to decide whether to lease you an apartment, and cell phone providers consider them when opening new accounts. If you want to buy a home one day, your credit score may determine the size of your mortgage and the loan terms, including interest rate, the bank gives you. Companies may even look at your credit score when you apply for a job or insurance policy.

So credit scores are important, but how do they work?

Credit scores are calculated using information that

mula that looks at a number of factors, including repayment history and length of borrowing history.

This chart illustrates the key considerations of the FICO credit score.



Factor	Percentage
Payment History	35%
Amounts Owed	30%
Length of History	15%
New Credit	10%
Credit Mix	10%

Resource sheets



Resources for Good Credit

(Download an electronic version of this resource sheet at: www.consumer-action.org/downloads/outreach/credit_building_resource.pdf)

Consumer Action Brochures and Fact Sheets

Good Credit: Build it and keep it

www.consumer-action.org/modules/articles/good_credit_en

Improve Your Credit: Put bad credit behind you

www.consumer-action.org/modules/articles/improve_your_credit_put_bad_credit_behind_you_en

Freeze Your Credit File: Leave ID thieves out in the cold

Explains how consumers can "freeze" their credit files, which prevents new credit from being established in their name.

www.consumer-action.org/english/articles/freeze_your_credit_file

Credit Scores in the U.S.: A guide for students, immigrants and savvy consumers

Explains what a credit score is, how it is used, how to find out where you stand and what specific steps you can take to build a credit history or improve your score.

www.consumer-action.org/english/articles/credit_scores_in_the_us

ID theft prevention and cleanup

- ❑ Credit freeze brochure
- ❑ ID theft module

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.

Creditors who are denied access to an applicant's credit file can't evaluate the borrower's credit history. This usually means the credit request will be denied. That's a good thing if a crook is trying to access your credit.

Depending on credit bureau policy, your credit file may also be inaccessible to others who use it in their decision-making process, such as insurance companies, landlords, employers who need to do a background check, cell phone companies and utilities.



You have the right to lift the freeze as needed, before applying for credit or giving anyone else permission to check your credit report or score. This is easily done with the personal identification number (PIN) or username and password used to access your account and manage your freeze.

A security freeze will not keep out anyone with whom you already have an account or other business relationship. It also won't keep out collectors attempting to recover a debt on behalf of one of your creditors; law enforcement agencies; or government agencies that are

ID theft and account fraud

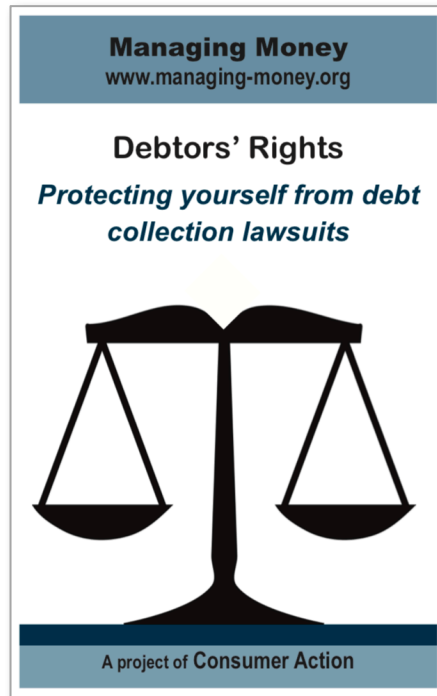
Seminar lesson plan and class activities



Consumer Action Managing Money Project

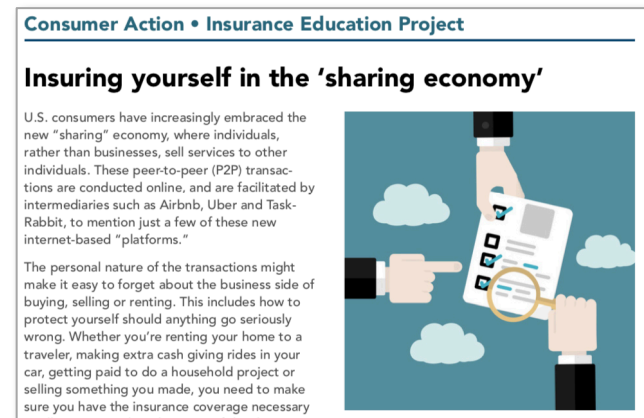
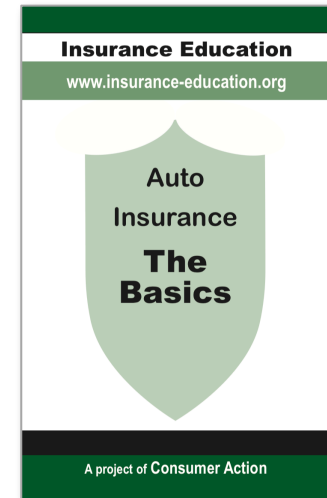
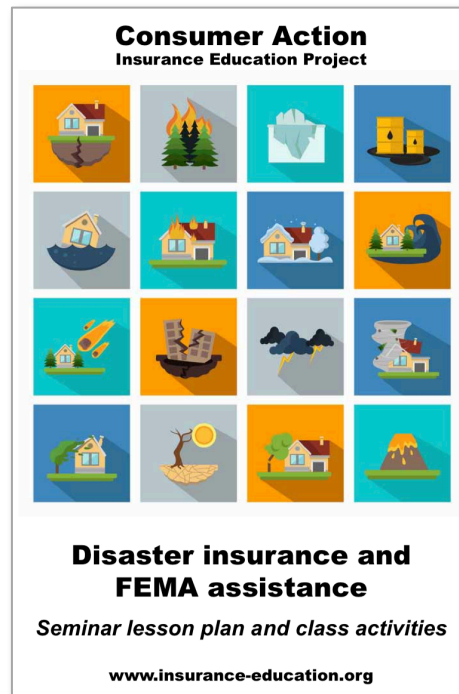
Dealing with debt

- ❑ Debtors' rights module
- ❑ Bankruptcy brochure



Insurance education

- ❑ Insurance modules
 - ▣ Auto insurance
 - ▣ Insurance in the sharing economy
 - ▣ Homeowners and renters insurance and FEMA assistance



More consumer topics

- ❑ Low-cost broadband
- ❑ Microbusiness
- ❑ Job training and vocational schools module

Consumer Action Managing Money Project

Micro business: Preparing for success



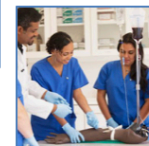
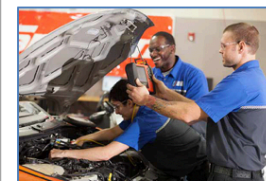
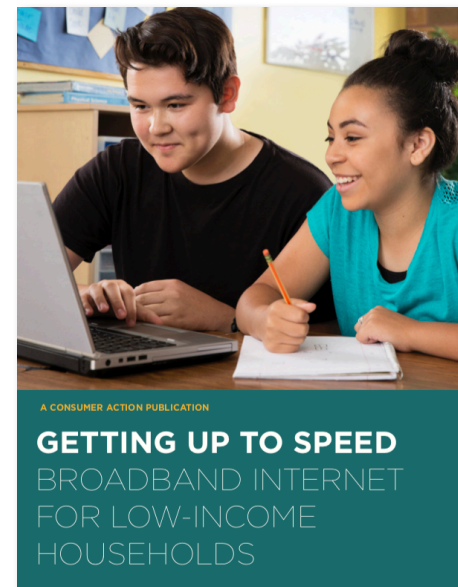
Micro businesses are very small companies run by their owners with few or no employees. They are often home-based, with annual sales under \$250,000 and few assets. Successful micro businesses have been built on everything from a widely loved family recipe to skills in something that others need, such as sewing, photography, computer services or bicycle repair. Many of these businesses start with a hobby or a great idea.

Regardless of the type of venture you choose, business success depends on your having the information to make wise choices, the money to survive during the early stages and an honest evaluation of your skills and needs.

This guide will help you ask—and answer—many crucial questions before you dive into entrepreneurship. If you decide to move forward, it provides valuable resources to help you establish, manage and grow your business.

Topics

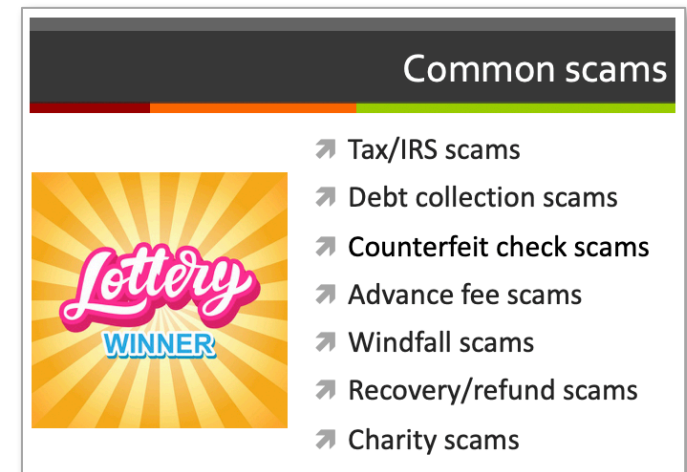
- 2 Business planning
- 3 Your business structure
- 4 Anticipating financing needs
- 5 Finding funding
- 6 SBA loans
- 7 Banking and credit needs
- 7 Legal and professional needs
- 8 Insurance
- 9 Doing business on the internet
- 10 Business bookkeeping
- 12 Helpful resources



FINDING THE RIGHT JOB TRAINING SCHOOL

Scams and more scams!

- ❑ Scams module
- ❑ **Scam Gram!** monthly newsletter:
Read about the dirtiest players
in the world of tech fraud,
credit card scams, ID theft and
general con-artistry



Scam Gram!

Keep the sharks at bay

Consumer Action News

- Recent topics
 - ▣ Repaying student loans
 - ▣ Investment basics
 - ▣ Airline passenger rights

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The robocall scourge



Relentless robocalls anger consumers

Lawmakers throw down the gauntlet on robocalls

By Ruth Susswein

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 robocallers. New laws may be an easy lift, but whether or not they'll be effective against out-and-out scammers remains to be seen.

Unlike with many other issues, the U.S. Congress has united around its desire to find useful ways to combat the unwanted automated calls popularly referred to as "robocalls." In April, the Senate passed the TRACED Act (to KENs, 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 be forced 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 craft rules to help prevent calls or texts with spoofed numbers.

Help desk

- ❑ Consumer complaint hotline
 - ▣ 415-777-9635 or visit www.consumer-action.org and click “Submit your complaints”
 - ▣ Help available in English, Spanish and Chinese
- ❑ *How to Complain* guide: Download preferred language at www.consumer-action.org (click “Help Desk”)



Advocacy tools: Be heard

- Read about our issues and policy positions
 - ▣ Visit www.consumer-action.org, then click “Positions & Issues”
- Take Action Center
 - ▣ Respond to action alerts by sending messages to elected officials
 - ▣ Find federal, state and local representatives
 - ▣ Visit www.consumer-action.org, then click “Take@ction”
 - ▣ Shortcut to all legislation and action alerts:
www.consumer-action.org/action/more

ACTION CENTER

Recent advocacy and coalition work

- ❑ Led a strong group defense against efforts to ban public access to the Consumer Financial Protection Bureau's complaint database
- ❑ Supported new legislation introduced by Congress to end forced arbitration in consumer contracts and preserve consumers' rights to a fair trial
- ❑ Pressed for a successful settlement to cancel student loan debt (more than \$500 million) for students defrauded by the now-defunct ITT Technical Institute

Download and order publications

The screenshot shows the homepage of the Consumer Action website. The header is dark green with the 'consumeraction' logo on the left and a navigation menu on the right. The main content area is white. On the left, there's a 'Welcome to Consumer Action' section with a paragraph about their mission. Below that is a 'Featured News' section with a large image of a metal food container and a caption. Further down is a 'Headlines & Press Releases' section with a list of recent news items. On the right side, there's a 'Take Action' button, a 'Vision Action Center' section, a search bar, a 'Quick Menu' with several drop-downs, a 'Support Us' section, and an email sign-up form. Social media icons for Facebook and Twitter are at the bottom right.


English Español 中文 한국어 Tiếng Việt

consumeraction Home ▾ About ▾ Press ▾ Outreach ▾ Support ▾ Publications ▾ Newsletters ▾ Help Desk ▾

Welcome to Consumer Action

Through education and advocacy, Consumer Action fights for strong consumer rights and policies that promote fairness and financial prosperity for underrepresented consumers nationwide.

Featured News




Be better informed about what happens to food containers

[\(View More Featured \)](#)

Headlines & Press Releases

- **Friday, August 02, 2019**
- Headlines | [Safe deposit boxes aren't safe](#)
- Headlines | [You have one week left to opt out of Chase's arbitration process](#)
- Headlines | [Avoiding mistakes with student loans](#)
- **Thursday, August 01, 2019**
- Headlines | [Trump administration to consider plans to import drugs from Canada](#)
- Headlines | [Advanced use of A.I. in healthcare raises privacy concerns](#)

[\(View More Headlines \)](#)



Vision Action Center

Know Your Eyecare and Eyewear Rights

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Quick Menu

Select a Language... ▾

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Select Publication Category... ▾

Select a Training Module... ▾


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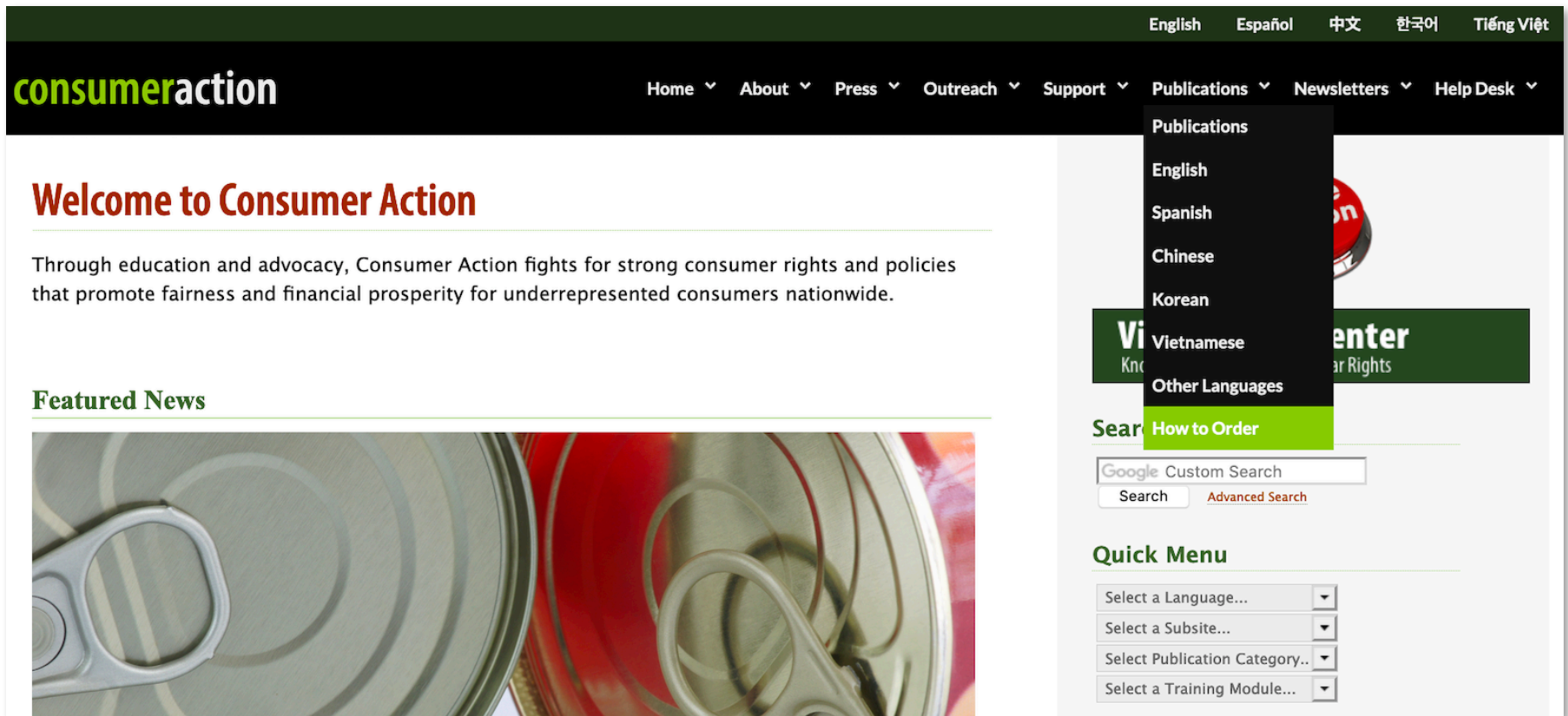
Email Address*

[Submit](#)



Use drop-down quick menu or search by title at www.consumer-action.org

Ordering publications



The screenshot shows the Consumer Action website. The top navigation bar includes links for Home, About, Press, Outreach, Support, Publications, Newsletters, and Help Desk. The 'Publications' dropdown menu is open, showing options for English, Spanish, Chinese, Korean, Vietnamese, and Other Languages. The 'How to Order' link is highlighted in green. Below the navigation bar, the main content area features a 'Welcome to Consumer Action' section with a description of the organization's mission. To the right, there is a search bar and a 'Quick Menu' section with dropdowns for language, subsite, publication category, and training module.

English Español 中文 한국어 Tiếng Việt

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Welcome to Consumer Action

Through education and advocacy, Consumer Action fights for strong consumer rights and policies that promote fairness and financial prosperity for underrepresented consumers nationwide.

Featured News

Publications

- English
- Spanish
- Chinese
- Korean
- Vietnamese
- Other Languages

How to Order

Search Google Custom Search

[Advanced Search](#)

Quick Menu

- Select a Language... ▾
- Select a Subsite... ▾
- Select Publication Category... ▾
- Select a Training Module... ▾

Or, click “Publications” and “How to Order” at www.consumer-action.org

Ordering publications

How to order Consumer Action's publications

Instructions for non-profit agencies

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 are introducing a new [Affiliate membership](#) program, which includes six bulk publication orders at no additional charge. Non-members will be billed \$15 per 500 copies. We will send an invoice for you to approve before shipment.

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.

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.

If the publication is out of stock, you will not see the "Order Publication" section. If you have any questions or need more instructions, please email us at info@consumer-action.org or call us at 415-777-9648.

Fax or mail your order

To order by fax or mail, print out the order form(s) from the list below or from the link in the ordering section of the publication page, then fax your completed order form(s) to 415-777-5267, or mail them to:

Consumer Action
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San Francisco, CA 94102

Order forms available for non-profit or government agencies

The following order forms are available in PDF format. In order to print a PDF file, you'll need the free [Adobe Acrobat Reader](#).

Money Management and Credit

- [An Employee's Guide to Payroll Cards](#)
- [Overdraft and Banking brochures](#)
- [Debt Collection](#)
- [Job Training Schools](#)
- [Micro Business: Preparing for success](#)
- [Money Management 1-2-3](#)
- [Sharing Economy](#)

Privacy

- [Health Records Privacy in California](#) (for California agencies only)
- [Internet Security and Privacy](#)
- [Social Media & Online Video Privacy](#)

Telephone

- [WirelessED publications](#)

Insurance and Car

- [Auto Recall Issue](#)
- [California's Low Cost Auto Insurance Program](#) (for California agencies only)
- [Disaster Insurance](#)

PDF downloads

Our publications are also available in PDF format for free download. With an Acrobat (PDF) file, a professional-looking brochure can be produced immediately with your office printer. When you browse our publications online, please look under the "Download File" section for the PDF file, and click on the link to download. (In order to print a PDF file, you'll need the free [Adobe Acrobat Reader](#).)

Order online, by fax or mail, or download

Ordering publications

- ❑ Six free orders for affiliate network members (up to 500 items per order)
- ❑ Non-members pay \$15 per order
- ❑ Annual affiliate membership fee: \$75
- ❑ Join affiliate network: www.consumer-action.org/affiliate

PUBLICATIONS FROM CONSUMER ACTION

It will take three to four weeks for you to receive the materials. Agencies that are affiliate network members receive their first six bulk orders for free; otherwise there will be a \$15 shipping fee per 500 copies. We will send an invoice for you to approve the cost of your order before shipment. If you have any questions, please email info@consumer-action.org.

Learn more about Consumer Action Affiliate membership
(<https://www.consumer-action.org/affiliate>).

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Agency Address:

Contact Person	
Agency	
Mailing Address	
City / State / Zip	
Phone	Fax
Email	
Website Address	
Do you serve low-to-moderate-income populations?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Publications	Chinese	English	Korean	Spanish	Vietnamese
Money Management 1-2-3: ONE: Getting a Strong Start (Brochure) <i>(Limit: 100 copies per language)</i> Part one of the "Money Management 1-2-3: Be Smart About Money All Your Life" series, Getting a Strong Start, addresses how to manage your income, use credit wisely and live within your means. Topics include understanding your pay stub, creating a budget, setting up bank accounts, establishing and building good credit and managing student loans.					
Money Management 1-2-3: TWO: Achieving Financial Goals (Brochure) <i>(Limit: 100 copies per language)</i> Part two of the "Money Management 1-2-3: Be Smart About Money All Your Life" series, Achieving Financial Goals, addresses updating your budget, accumulating a nest egg and protecting your assets. Topics include budgeting and debt management, filing your tax returns, saving and investing, homeownership and insurance.					
Money Management 1-2-3: THREE: Planning a Secure Future (Brochure) <i>(Limit: 100 copies per language)</i> Part three of the "Money Management 1-2-3: Be Smart About Money All Your Life" series, Planning a Secure Future, focuses on leaving the workforce, funding your retirement and protecting what you've accumulated. Topics include tapping your investments and home equity, staying adequately insured, managing medical expenses, the basics of estate planning and, for some grandparents, raising a second family.					
Money Management 1-2-3: Trainer's Manual (Leader's Guide) <i>(Limit: 5 copies)</i> This backgrounder prepares community educators to answer frequently asked questions about the topics covered in the three Money Management 1-2-3 brochures and PowerPoint presentation.					
<input type="checkbox"/> Please check this box if you need one copy of the lesson plan. (1 copy per agency)					

Note: You can also download a PDF version of the brochures, trainer's manual, lesson plan and PowerPoint training slides from the Consumer Action website at http://www.consumer-action.org/modules/module_money_management_1-2-3.

This module was created by Consumer Action's Managing Money Project.

MM123_160601

Affiliate membership

- ❑ Benefits include six free publication orders annually, free webinars, opportunities to apply to attend our annual national conference, and more
- ❑ Small business owners can join as associate network members
- ❑ Annual fee for affiliate and associate membership: \$75
- ❑ Join our network: www.consumer-action.org/affiliate

Contact us

- Consumer Action main office (business line)
 - ▣ 415-777-9648
- Consumer Hotline
 - ▣ 415-777-9635
 - ▣ Visit www.consumer-action.org, click “Submit your complaints”

QUESTIONS?

Wrap-Up & Thank You

If you have any technical assistance questions after this webinar, please send an email to ask@ndi-inc.org