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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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
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
Module encourages unbanked and underbanked consumers to get checking and savings accounts, and guides them through selecting, opening, using and managing the accounts.
Fact sheet explains how credit scores are used, ways to establish a credit history and tips for improving a score.

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
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
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

Disaster insurance and FEMA assistance

Seminar lesson plan and class activities

www.insurance-education.org

Insurance Education
www.insurance-education.org

Auto Insurance
The Basics

A project of Consumer Action

Insuring yourself in the ‘sharing economy’

U.S. consumers have increasingly embraced the new ‘sharing’ economy, where individuals, rather than businesses, sell services to other individuals. These peer-to-peer (P2P) transactions are conducted online, and are facilitated by intermediaries such as Airbnb, Uber and TaskRabbit, to mention just a few of these new internet-based ‘platforms.’

The personal nature of the transactions might make it easy to forget about the business side of buying, selling or renting. This includes how to protect yourself should anything go seriously wrong. Whether you’re renting your home to a traveler, making extra cash giving rides in your car, getting paid to do a household project or selling something you made, you need to make sure you have the insurance coverage necessary.
More consumer topics

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

- Tax/IRS scams
- Debt collection scams
- Counterfeit check scams
- Advance fee scams
- Windfall scams
- Recovery/refund scams
- Charity scams
Recent topics

- Repaying student loans
- Investment basics
- Airline passenger rights

The robocall scourge

Lawmakers throw down the gauntlet on robocalls

By Karl Stouman

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 the desire to find useful ways to combat the unwanted automated calls popularly referred to as "robocalls." In April, the CONSUMER ACT, or SHAKE, In May, FCC, the FCC 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 tools 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 to numbers 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
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.
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

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

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

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.

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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
1170 Market Street, Suite 500
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.)
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

Ordering publications

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).

Return the order form to Consumer Action
1179 Market Street, Suite 500
San Francisco, CA 94102
OR you can fax it toll (415) 777-5267

Publications

<table>
<thead>
<tr>
<th>Title</th>
<th>Language</th>
<th>Return</th>
<th>Price</th>
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| Money Management 1-2-3: ONE: Getting a Strong Start (Brochure) | English | Yes | $1.00 (plus $2.50 for pass)
| 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) | English | Yes | $1.00 (plus $2.50 for pass)
| 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) | English | Yes | $1.00 (plus $2.50 for pass)
| 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 tapering 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) | English | Yes | $5.00 (plus $2.50 for pass)
| 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. |

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/moalas/module_money_management_1-2-3. This module was created by Consumer Action’s Managing Money Project.
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

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