

Federal Trade Commission Begins at 1:00 pm



Working Together to Serve
Diverse Communities

A Virtual Resource Fair



TO JOIN BY TELEPHONE:

Phone: (510) 210-8882 | Access Code: 199 191 9244



Federal Trade Commission

Working Together to Protect Consumers: A Guide of FTC Resources

The FTC protects consumers by stopping unfair, deceptive or fraudulent practices in the marketplace. We conduct investigations, sue companies and people that violate the law, and educate consumers and businesses about their rights and responsibilities. Join us for a discussion about the free tools and resources offered by the FTC and the ways we can work together better to protect Black, Latino, and other communities of color from consumer frauds.

Presenters:

Dama Brown

Regional Director – Southwest Regional Office

Kelle Slaughter

Federal Trade Investigator – Southwest Regional Office



FTC Enforcement Activities

- Civil law enforcement agency
- [Enforce the Federal Trade Commission Act and 70+ other consumer protection laws](#)
 - Section 5: unfair or deceptive acts or practices in or affecting commerce
 - Section 12: misleading claims for food, drugs, devices, and cosmetics
 - Telemarketing Sales Rule and the Do-Not-Call List
 - Fair Debt Collection Practices Act
- Sue in administrative or federal district court
 - Seek injunctions to stop law violations
 - Seek monetary relief to provide refunds to injured consumers, where appropriate

FTC Enforcement Activities

TOP 5 REDRESS, DISGORGEMENT AND CIVIL CONTEMPT JUDGMENTS

Equifax*	\$425 million
University of Phoenix	\$190.97 million
AdvoCare International, L.P.	\$150.1 million
AT&T Mobility	\$60 million
OMICS Group	\$50.13 million

TOP 5 CIVIL PENALTY CASES**

Google LLC & YouTube LLC***	\$136 million
Musical.ly (TikTok)	\$5.7 million
NetDotSolutions (James Christiano)	\$1.35 million
Jasjit Gotra (Alliance Security)	\$300,000
Media Mix 365	\$264,000

1.92 MILLION
consumers received
\$136 MILLION
in redress directly from the FTC



ADDITIONAL
REDRESS
ADMINISTERED
BY OTHERS

\$95.86 million

NEW REDRESS,
DISGORGEMENT
AND CIVIL
CONTEMPT AWARDS

\$1.17 billion

CIVIL PENALTIES
AWARDED**

\$143.76 million

FTC Outreach Activities

- Connecting and staying connected to communities is critical to the FTC's mission
 - Strengthen partnerships and maintain an open dialogue with communities
 - Through common ground conferences, workshops, roundtable events
- We want to hear what's happening in communities
 - Types of fraud and scams occurring
 - Needs of community members
- We want to help communities
 - Directly and with the assistance of our partners

Find Help – Share Help

FTC.gov

TAKE ACTION



File a Consumer Complaint



Report Identity Theft



Get Your Free Credit Report



Register for Do Not Call



Get Consumer Alerts



Order Free Resources

Upcoming Events

[More Events ›](#)

AUG
5

**Working Together to Serve Diverse
Communities: A Virtual Resource Fair**

10:00AM–4:00PM

AUG
6

**Working Together to Serve Diverse
Communities: A Virtual Resource Fair**

10:00AM–4:00PM

SEP
22

**Data To Go: An FTC Workshop on Data
Portability**

9:00AM–5:00PM

Constitution Center, Washington, DC

Find Help – Share Help

IdentityTheft.gov

FEDERAL TRADE COMMISSION
IdentityTheft.gov

[Log In](#) [En Español](#)

FEDERAL TRADE COMMISSION
IdentityTheft.gov

[Log In](#)

Report identity theft and get a recovery plan

Get Started →

[or browse recovery steps](#)

Which statement best describes your situation?

→ I want to report identity theft.

→ Someone filed a Federal tax return — or claimed an economic stimulus payment — using my information.

→ Someone has my information or tried to use it, and I'm worried about identity theft.

→ My information was exposed in a data breach.

→ Something else.

IdentityTheft.gov can help you report and recover from identity theft.

HERE'S HOW IT WORKS:

? → TO DO: → TO DO:

Find Help – Share Help

IdentityTheft.gov



FEDERAL TRADE COMMISSION
IdentityTheft.gov

Log In



FEDERAL TRADE COMMISSION
IdentityTheft.gov

Which statement best describes your situation?

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Someone filed a Federal tax return — or claimed an economic stimulus payment — using my information.



Someone has my information or tried to use it, and I'm worried about Identity theft.



My information was exposed in a data breach.



Something else.



What did the identity thief use your information for?

Select all that apply

☐ Credit card accounts

☐ Telephone, mobile, or utility accounts

☐ Debit, checking, or savings accounts

☐ Employment or taxes

☐ Government benefits or IDs

☐ Loans or leases

☐ Other account types (Internet, insurance, securities, medical, etc.)

Find Help – Share Help

IdentityTheft.gov



FEDERAL TRADE COMMISSION
IdentityTheft.gov

Log In

En Español

Did you get a data breach notice? [Start here](#) →

What To Do Right Away

Print Checklist

Are you dealing with tax, medical, or child identity theft? See: [Special forms of identity theft](#)

- + Step 1: Call the companies where you know fraud occurred.
- + Step 2: Place a fraud alert and get your credit reports.
- + Step 3: Report identity theft to the FTC.
- + You may choose to file a report with your local police department.

What To Do Next

Print Checklist

Take a deep breath and begin to repair the damage.

- + Close new accounts opened in your name.

Other Possible Steps

Print Checklist

Depending on your situation, you might need to take additional steps.

- + Report a misused Social Security number.
- + Stop debt collectors from trying to collect debts you don't owe.
- + Replace government-issued IDs.
- + Clear your name of criminal charges.

Steps for Certain Accounts

Print Checklist

For certain types of accounts, you might have to contact additional offices.

- + Utilities
- + Phones
- + Government Benefits

Find Help – Share Help

IdentityTheft.gov



FEDERAL TRADE COMMISSION

IdentityTheft.gov

Know Your Rights

Here's an overview of your rights when recovering from identity theft. If someone is using your information to open new accounts or make purchases, [report it and get help](#).

If someone steals your identity, you have the right to:

- create an FTC Identity Theft Report
- place a one-year fraud alert on your credit report
- place a seven-year extended fraud alert on your credit report
- get free copies of your credit report
- get fraudulent information removed (or "blocked") from your credit report
- dispute fraudulent or inaccurate information on your credit report
- stop creditors and debt collectors from reporting fraudulent accounts
- get copies of documents related to the identity theft
- stop a debt collector from contacting you.

Documenting the Theft

You have the right to create an **FTC Identity Theft Report**. Your FTC Identity Theft Report helps prove to businesses that someone stole your identity, and makes it easier to correct problems caused by identity theft.

You can create an FTC Identity Theft Report by [filing a report with the FTC](#).

TransUnion
Fraud Victim Assistance Department
P.O. Box 2000
Chester, PA 19016

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am a victim of identity theft. The information listed below, which appears on my credit report, does not relate to any transaction(s) that I have made. It is the result of identity theft.

[Identify item(s) resulting from the identity theft that should be blocked, by name of the source, such as the credit card issuer or bank, and type of item, such as credit account, checking account, etc.]

Please block this information from my credit report, pursuant to section 605B of the Fair Credit Reporting Act, and send the required notifications to all furnishers of this information.

Enclosed are the following:

- A copy of my credit report I received from your company. The fraudulent items are circled.
- A copy of my Identity Theft Report and proof of my identity.
- A copy of section 605B of the Fair Credit Reporting Act, which requires you to block the fraudulent information on my credit report resulting from identity theft within four business days and to promptly notify the furnisher(s) of that information.

I appreciate your prompt attention to this matter, and await your reply.

Sincerely,

[Your Name]

Enclosures: [List what you are enclosing]

Identity Theft Letter to a Credit Bureau

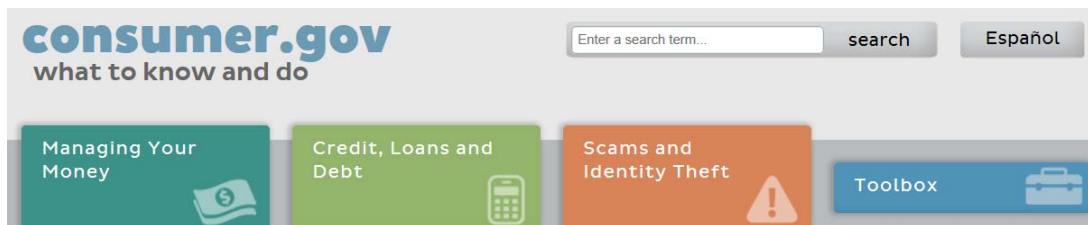
This sample letter will help remove inaccurate information on your credit report.

The text in [brackets] indicates where you must customize the letter.

Working Together to Serve Diverse Communities: A Virtual Resource Fair

Find Help – Share Help

Consumer.gov



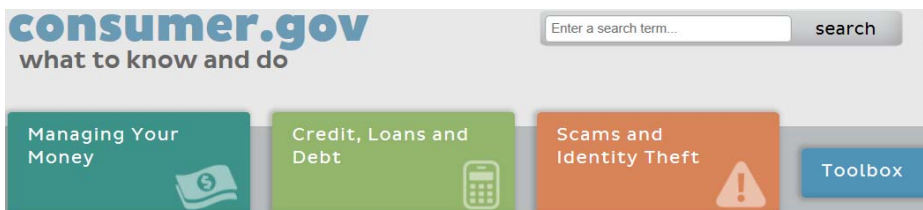
Consumer protection basics... plain and simple.

This is a government website that helps you:



Find Help – Share Help

Consumer.gov



Toolbox

This part of consumer.gov has helpful resources for educators, advocates and trainers. You'll find presentations, flyers, quizzes and more.

[Lesson Plans](#)

[Worksheets and Presentations](#)

[Videos](#)

[Take Action](#)

[Learn More](#)

[Resources to help Immigrant Communities](#)



Teacher's Notes

This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

- The lesson plan content is complex. Start each class session with an oral elicitation activity that establishes what learners already know and focuses them on the topic at hand. Allow time for learners to review concepts orally at several points to ensure that they understand.
- The lesson plan has content objectives, language objectives, and web navigation objectives. Select the ones that are appropriate for your learners, and review them with the learners at the beginning of each lesson to prepare for learning and then again at the end to assess learning.
- The lesson plan includes a vocabulary list. Select the vocabulary items that are new to your learners or are most important, and present no more than 6-8 new items per lesson for learners with basic skills, and no more than 10-12 for those with intermediate and higher skills.

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Consumer.gov

Making a Budget

- Lesson Plan

- Making a Budget Lesson Plan

- Lesson Materials

- Partner Talk
- Words to Know
- Screenshots
- Questions for Guided Reading 1
- Questions for Guided Reading 2
- Budgets Video Transcript Questions
- What Can You Do?
- Sophia Starts a Budget
- Money In Money Out
- Making a Budget - 2 X 2



Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH YEAR

My income this month

Income	Monthly total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$
Other income (after taxes) for example: child support	\$
Total monthly income	\$ 0

Income

My expenses this month

Expenses	Monthly total
Rent or mortgage	\$
Renter's insurance or homeowner's insurance	\$
Utilities (like electricity and gas)	\$
Internet, cable, and phones	\$
Other housing expenses (like property taxes)	\$

HOUSING

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Videos

You can also view these videos on our [Consumer.gov YouTube playlist](#).

Managing Your Money

Making a Budget

This video shows how keeping a budget helps someone pay all his bills.



Worksheets and Presentations

Worksheets

- [Make a Budget – Worksheet](#)
- [Compare Prepaid Cards – Worksheet](#)
- [Unscam Yourself – Quiz with Teacher's Guide](#)
 - [Quiz](#)
 - [Teacher's guide](#)

Presentations

- [Using a Bank or Credit Union – Presentation](#)
- [Your Credit History – Presentation](#)
- [Identity Theft – Presentation](#)
- [Identity Theft – Presentation \(Korean\)](#)
- [Scams Against Immigrants – Presentation](#)

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FTC.gov/SmallBusiness

PROTECTING SMALL BUSINESSES

SHARE THIS PAGE



As a small business owner, you have a lot on your mind. You can't afford to lose time or money to scammers or a compromised network. We can help you avoid scams, protect your computers and networks, keep your customers' data safe – and protect your bottom line. You also can find out what the [FTC is doing to protect small businesses](#). Stay connected by subscribing to the FTC's [Business Blog](#).

FEATURED

Cybersecurity



Scams and Your Small Business



✓ Learn about [cybersecurity](#) and make it part of your business routine.

✓ Develop a plan to [protect your customers' personal information](#).

✓ Learn what do if there is a [data breach](#).

✓ Sign up to receive the business blog at [business.ftc.gov/blog](#)

✓ Learn about scams that [target your small business](#).

✓ [Order free publications](#) and share them with your colleagues.

✓ [Watch this video](#) and learn more about scams targeting small business.

✓ Report scams against small business at [ftc.gov/complaint](#).

▶ VIDEOS

▶ PLAIN LANGUAGE GUIDANCE

▶ BLOG POSTS

▶ CASES

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FTC.gov/SmallBusiness



A sound data security plan is built on 5 key principles:

1. TAKE STOCK.

Know what personal information you have in your files and on your computers.

2. SCALE DOWN.

Keep only what you need for your business.

3. LOCK IT.

Protect the information that you keep.

4. PITCH IT.

Properly dispose of what you no longer need.

5. PLAN AHEAD.

Create a plan to respond to security incidents.

Use the checklists on the following pages to see how your company's practices measure up—and where changes are necessary.

Find Help – Share Help

Military.Consumer.gov

MILITARY CONSUMER
YOUR TOOL FOR FINANCIAL READINESS

LIFE EVENTS

SPEND

EARN

BORROW

SAVE & INVEST

PROTECT

BLOG

Be prepared for whatever comes your way



First Duty Station ▶



Permanent Change of Station & Deployment ▶



Promotion ▶

Find Help – Share Help

Military.Consumer.gov

MILITARY CONSUMER
YOUR TOOL FOR FINANCIAL READINESS

[LIFE EVENTS](#)

[SPEND](#)

[EARN](#)

[BORROW](#)

[SAVE & INVEST](#)

[PROTECT](#)

[BLOG](#)

The Military Consumer Toolkit for Personal Financial Managers and other counselors

Military life comes with transitions. Each relocation, promotion, and change in duty status brings the need to make money-related decisions. Servicemembers' financial decisions can have long-term effects on their family life, mission readiness, and security clearance.

Working with the Department of Defense (DoD) and other collaborators, the Federal Trade Commission has created Military Consumer. It gives servicemembers and their families the information to make sound financial decisions.

Helps answer questions like:

- *Who will handle my finances during a deployment?*
- *What should I know when buying a car?*
- *Can I use my military training to further my career goals?*

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FTC.gov/Reentry

**FEDERAL TRADE COMMISSION**
Consumer Information



ESPAÑOL

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[Home](#) > [Reentry and Corrections Education](#) [Vea esta página en español](#)



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The FTC's free materials help reentering and incarcerated consumers learn the basics of managing money, spotting and avoiding scams, and making buying decisions that are best for them and their families. You can use these free materials in workshops, community fairs, gatherings — or for your own personal use. [Order your copies](#) free of charge – and there are no copyright restrictions, so you can use and adapt content into newsletters, websites, or articles.



Get the Basics

[Consumer.gov](#) (in Spanish, [Consumidor.gov](#)) offers easy-to-use information on managing your money, understanding credit and debt, choosing debit and credit cards, avoiding job scams, and much more. Also check out our [series of graphic novels](#) for Spanish-speakers.



Find a Car

A car is one of the most expensive things many people buy. It's important to know how to get the best deal you can.



Rent a Home

Get the basics on [renting a home](#), regardless of your credit history. In a hurry? Watch [this video](#) instead.



Meet Your Education Goals

Working Together to Serve Diverse Communities: A Virtual Resource Fair

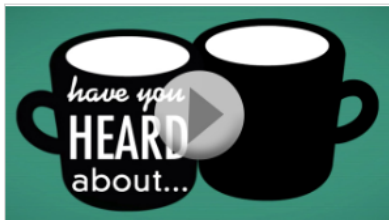
Find Help – Share Help

FTC.gov/PassItOn

Share What You Know. Stop Scams.

Chances are good that someone you know has been scammed. They may not talk about it, but the statistics do.

The truth is that sharing what you know can help protect someone who you know from a scam.



Common Types of Scams



Identity Theft

Your information is valuable. To you—and other people.



Unwanted Calls

You get a lot of unwanted calls. Many are from scammers.



Imposter Scams

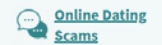
Someone calls to ask for money. Are they who they say they are?



Tech Support Scams



IRS Imposter Scams



Online Dating Scams



Grandkid Scams



Health Care Scams

You have a Medicare card, but a caller says you need a new one.



"You've Won" Scams

You won a prize! But you can't get it until you send money.

Find Help – Share Help

FTC.gov/PassItOn

Unwanted Calls

Here's how they work:

You pick up the phone and hear a recorded message — a robocall — or a live person selling something. Maybe it's not who your caller ID said it was. It's frustrating, and you just want it to stop.

Recorded sales calls are illegal, unless you give a business written permission to robocall you. If your number is on the Do Not Call Registry, you're not supposed to get any sales calls — live or recorded. But scammers ignore the rules about when and how they can call you.

Scammers can use technology to make their calls look like they come from anywhere: the IRS, a business you know, a neighbor, or even your own number. Because phone numbers can be faked, you can't trust your caller ID. So now what?

Here's what you can do:

1. **Hang up.** Don't press a number. Just hang up the phone on unwanted calls. Consider call-blocking services to reduce the number of unwanted calls you get. Ask your phone carrier about call blocking and read expert reviews about your options. Learn more at ftc.gov/calls.
2. **Pass this information on to a friend.** You may know what to do about unwanted calls, but chances are you know someone who doesn't..



Want to know more?

Sign up for FTC Consumer Alerts at [FTC.gov/subscribe](https://ftc.gov/subscribe).

Find Help – Share Help

FTC.gov/Refugees

AVOIDING SCAMS

Information for
Recent Refugees & Immigrants

Resources

Download and Print



Handbook [PDF]

Quick tips to help recent refugees and immigrants avoid scams and protect their personal information.
Order free copies.

How to customize with your logo and print.



Jobs Poster [PDF]

How to spot a fake job offer.

How to print copies.

Other languages

▶ Amharic

▶ Arabic

▶ Dari

▶ French

▶ Somali

▶ Spanish

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FTC.gov/WeatherEmergencies



Sections:

- [Preparing for a Weather Emergency](#)
- [Staying Alert to Disaster-related Scams](#)
- [Getting Back on Your Feet Financially](#)
- [Resources](#)



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BulkOrder.FTC.gov

FREE PUBLICATIONS TO SHARE

LANGUAGES

English (101)

Spanish (82)

[View Languages >](#)

CAMPAIGNS

Military (19)

Immigration (6)

Pass It On (58)

Consumer.gov (49)

Identity Theft (14)

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[View All Publications >](#)

TOPICS

Scams (77)

Shopping & Advertising (33)

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Credit & Loans (31)

Online Safety & Security (12)

Debt (11)


Jobs & Making Money (11)

Health (6)

Homes & Mortgages (2)


FEATURED PUBLICATIONS

[View All Publications >](#)




Identity Theft - What To Know, What To Do

How to recover from identity theft, using IdentityTheft.gov



Net Cetera: Chatting with Kids About Being Online

Tips for having a conversation about the facts of digital life

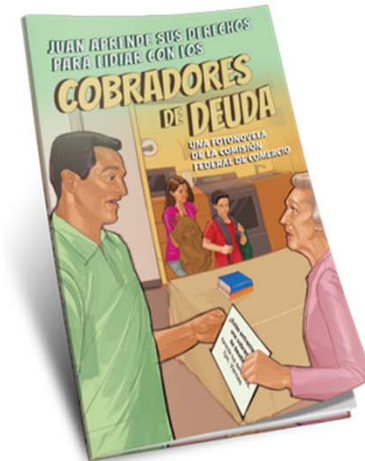


Scams and Your Small Business

Learn about scams that target small business and what you can do to protect your organization.

Find Help – Share Help

BulkOrder.FTC.gov



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[FTC.gov/Stay-Connected](https://www.ftc.gov/stay-connected)

EMAIL UPDATES

To get email updates, enter your email address in one of the boxes below and click the subscribe button. You can choose additional subscriptions on the page that follows.

CORONAVIRUS UPDATES

New Keeps you up to date on enforcement actions, complaint data, scams and more. Includes press releases, blog posts, etc. with a coronavirus (COVID-19) connection.

subscribe

MERGER REVIEW ALERTS

Receive an alert when the FTC publishes a usually daily list of its latest [Early Termination Notices](#) related to the Hart-Scott-Rodino (HSR) Act.

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INTERNATIONAL MONTHLY

Newsletter featuring FTC actions of international significance, highlighting our global work in competition, consumer protection, and data privacy.

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PRESS RELEASES

Keeps you up to date about what the agency is doing to protect consumers and ensure fair business competition in the marketplace. High level of frequency. A digest option is available.

subscribe

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[FTC.gov/Stay-Connected](https://www.ftc.gov/stay-connected)

BLOGS

Consumer Alerts

Tips, advice and scam alerts from the nation's consumer protection agency.

Business Center

Tips to help businesses understand and comply with consumer protection rules.

Competition Matters

News about the agency's competition (antitrust) work.

Data Spotlight

Explores selected consumer protection topics based on trends in national and state fraud report data from the FTC's Consumer Sentinel database.

Military Consumer





Tips and updates about managing money and avoiding scams, especially for service members, veterans, and their families.

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[FTC.gov/Stay-Connected](https://www.ftc.gov/stay-connected)

SOCIAL MEDIA CHANNELS

The FTC shares content on multiple social media platforms. See the full list, including our Commissioners' Twitter accounts, on our [Social Media page](#).

- Twitter: @FTC 
- Facebook 
- YouTube 
- LinkedIn 



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[FTC.gov/Stay-Connected](https://www.ftc.gov/stay-connected)

TWITTER ACCOUNTS



Federal Trade Commission

@FTC features the latest FTC news, events, speeches, blogs, videos, articles, job opportunities, tips/resources for consumers and businesses, and retweets of FTC partners.



Comison Federal de Comercio

@LaFTC features the latest FTC news, events, blogs, videos, articles, tips and resources for consumers and businesses in Spanish.



Military Consumer

@MilConsumer features the latest FTC news, videos, tips and resources for military consumers.



TechFTC

@TechFTC features the latest FTC tech-related news, tips and resources for consumers and businesses, and retweets of FTC partners. The account is managed by the agency's Chief Technologist. When the position is vacant, the account is managed by the FTC's Office of Public Affairs.



Get Connected – Stay Connected


[FTC.gov/Stay-Connected](https://www.ftc.gov/stay-connected)



COMMISSIONER TWITTER ACCOUNTS




Chairman Joe Simons 

[@JoeSimonsFTC](#)  features tweets on behalf of Chairman Joseph J. Simons.




Commissioner Noah Joshua Phillips 

[@FTCPhillips](#)  features tweets on behalf of Commissioner Noah Joshua Phillips.



Commissioner Rohit Chopra 

[@ChopraFTC](#)  features tweets on behalf of Commissioner Rohit Chopra.




Commissioner Rebecca Kelly Slaughter 

[@RKSlaughterFTC](#)  features tweets on behalf of Commissioner Rebecca Kelly Slaughter.



Commissioner Christine S. Wilson 

[@CSWilsonFTC](#)  features tweets on behalf of Commissioner Christine S. Wilson.

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FACEBOOK



Federal Trade Commission

[@federaltrade](https://www.facebook.com/federaltrade) features the latest FTC news, events, blogs, videos, articles, and tips/resources for consumers and businesses. The FTC occasionally hosts Facebook Live events of press conferences. The agency also hosts Facebook Live events to help promote resources for consumers and businesses.



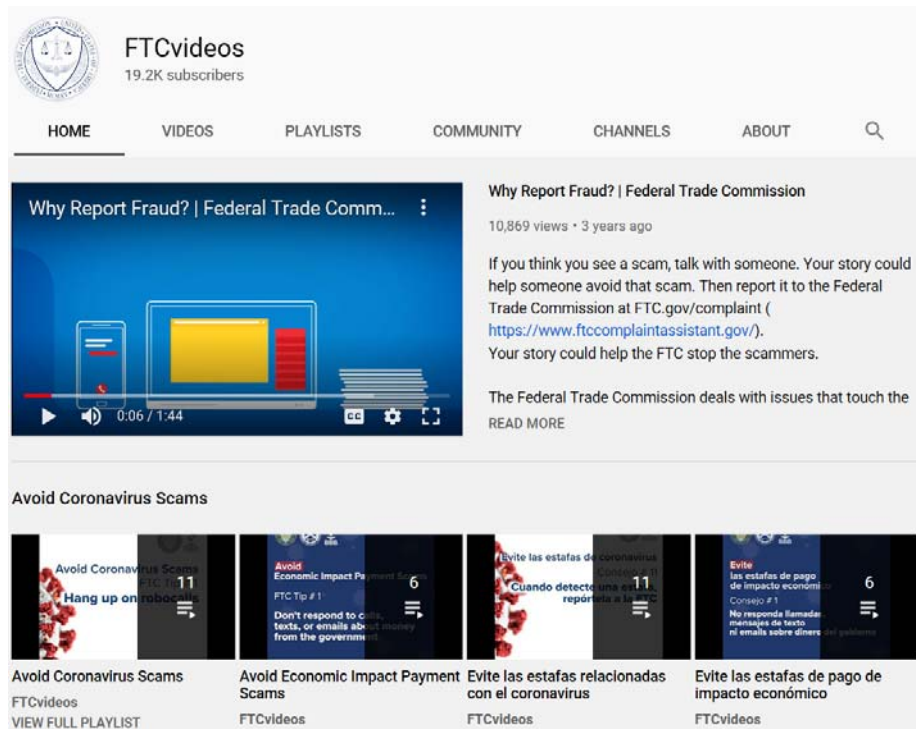
Military Consumer

[@MilitaryConsumer](https://www.facebook.com/MilitaryConsumer) features the latest FTC news, videos, tips and resources for military consumers.



Get Connected – Stay Connected

[FTC.gov/Stay-Connected](https://www.ftc.gov/stay-connected)



FTCvideos
19.2K subscribers

HOME VIDEOS PLAYLISTS COMMUNITY CHANNELS ABOUT

Why Report Fraud? | Federal Trade Commission
10,869 views • 3 years ago

If you think you see a scam, talk with someone. Your story could help someone avoid that scam. Then report it to the Federal Trade Commission at [FTC.gov/complaint](https://www.ftccomplaintassistant.gov/) (<https://www.ftccomplaintassistant.gov/>). Your story could help the FTC stop the scammers.

The Federal Trade Commission deals with issues that touch the

Avoid Coronavirus Scams

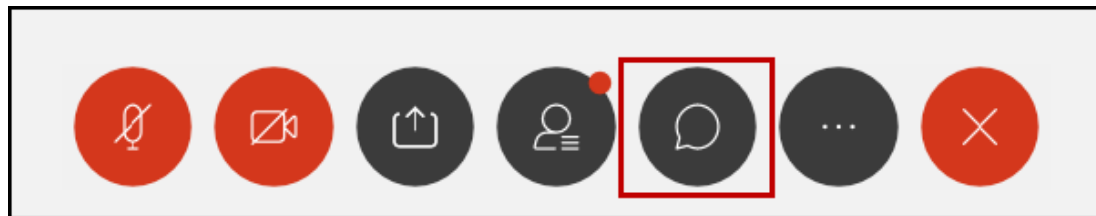
- Avoid Coronavirus Scams
FTCvideos
VIEW FULL PLAYLIST
- Avoid Economic Impact Payment Scams
FTCvideos
- Evite las estafas relacionadas con el coronavirus
FTCvideos
- Evite las estafas de pago de impacto económico
FTCvideos



Questions?

Send your question by **Chat**:

- Open the **Chat** panel



- In the **Send To** or **To** drop-down list, select the recipient of your question
- Type your message in the **Chat** text box, then press **Enter** on your keyboard.