

February 2020

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

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

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

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

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

6) Debtors' Rights (complete module)

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

8) Resources for Good Credit (download only)

www.consumer-action.org/outreach/articles/resources_for_good_credit

9) Improving your financial health with FinTech

www.consumer-action.org/english/articles/FinTech-2018

Insurance

10) Auto Insurance: The Basics (complete module)

www.consumer-action.org/modules/module_auto_insurance

11) Insuring Yourself in the "Sharing Economy" (complete module)

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

12) Homeowners and Renters Insurance / FEMA Assistance (complete module)

www.consumer-action.org/modules/module_disaster_coverage

13) Health Insurance: Get covered (complete module) (download only)

(covers employer, private and Medicare coverage)

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

Telecommunications/Internet

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

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

More Consumer Education Brochures and Modules

15) Micro Business: Preparing for success

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

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

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

17) Just Say No to Scams (complete module) (download only)

www.consumer-action.org/modules/module_scams

Newsletters / Research

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

www.consumer-action.org/news/ca_news

- The benefits of class actions (Winter 2019-2020)
- Prescription drug cost crisis (Fall 2019)
- The robocall scourge (Spring 2019)
- Airline passenger rights (Fall 2018)
- Repaying your student loans (Winter 2017-2018)

19) Scam Gram (monthly scam roundup) (download only)

www.consumer-action.org/news/scam-gram

20) Location Tracking and Data Collection (report) (download only)

www.consumer-action.org/press/articles/location_data_survey_report

Consumer Help

21) How to Complain booklet (download only)

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

22) Consumer Action's information and referral hotline

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

Advocacy Resources

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

www.consumer-action.org/engage/petitions

Shortcut to all legislation and action alerts: www.consumer-action.org/action/more

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

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.**

Find our bulk order forms and ordering instructions at:

https://consumer-action.org/english/articles/how_to_order_consumer_actions_publications.

For more information, visit www.consumer-action.org or contact 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

How to Complain

How to Complain

Table of Contents

Why complain and how to complain	1
Consumer complaint	2
Consumer complaint process	3
How to complain	4
How to complain	5
Consumer complaint tips	6
Consumer complaint tips	7
Consumer complaint tips	8
Consumer complaint tips	9
Consumer complaint tips	10
Consumer complaint tips	11
Consumer complaint tips	12
Consumer complaint tips	13
Consumer complaint tips	14
Consumer complaint tips	15
Consumer complaint tips	16
Consumer complaint tips	17
Consumer complaint tips	18
Consumer complaint tips	19
Consumer complaint tips	20
Consumer complaint tips	21
Consumer complaint tips	22
Consumer complaint tips	23
Consumer complaint tips	24
Consumer complaint tips	25
Consumer complaint tips	26
Consumer complaint tips	27
Consumer complaint tips	28
Consumer complaint tips	29
Consumer complaint tips	30
Consumer complaint tips	31
Consumer complaint tips	32
Consumer complaint tips	33
Consumer complaint tips	34
Consumer complaint tips	35
Consumer complaint tips	36
Consumer complaint tips	37
Consumer complaint tips	38
Consumer complaint tips	39
Consumer complaint tips	40
Consumer complaint tips	41
Consumer complaint tips	42
Consumer complaint tips	43
Consumer complaint tips	44
Consumer complaint tips	45
Consumer complaint tips	46
Consumer complaint tips	47
Consumer complaint tips	48
Consumer complaint tips	49
Consumer complaint tips	50
Consumer complaint tips	51
Consumer complaint tips	52
Consumer complaint tips	53
Consumer complaint tips	54
Consumer complaint tips	55
Consumer complaint tips	56
Consumer complaint tips	57
Consumer complaint tips	58
Consumer complaint tips	59
Consumer complaint tips	60
Consumer complaint tips	61
Consumer complaint tips	62
Consumer complaint tips	63
Consumer complaint tips	64
Consumer complaint tips	65
Consumer complaint tips	66
Consumer complaint tips	67
Consumer complaint tips	68
Consumer complaint tips	69
Consumer complaint tips	70
Consumer complaint tips	71
Consumer complaint tips	72
Consumer complaint tips	73
Consumer complaint tips	74
Consumer complaint tips	75
Consumer complaint tips	76
Consumer complaint tips	77
Consumer complaint tips	78
Consumer complaint tips	79
Consumer complaint tips	80
Consumer complaint tips	81
Consumer complaint tips	82
Consumer complaint tips	83
Consumer complaint tips	84
Consumer complaint tips	85
Consumer complaint tips	86
Consumer complaint tips	87
Consumer complaint tips	88
Consumer complaint tips	89
Consumer complaint tips	90
Consumer complaint tips	91
Consumer complaint tips	92
Consumer complaint tips	93
Consumer complaint tips	94
Consumer complaint tips	95
Consumer complaint tips	96
Consumer complaint tips	97
Consumer complaint tips	98
Consumer complaint tips	99
Consumer complaint tips	100



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.

Managing Money

www.managing-money.org

Debtors' Rights

Protecting yourself from debt collection lawsuits



A project of Consumer Action

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-

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-

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

CONSUMER ACTION NEWS

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The robocall scourge

Lawmakers throw down the gauntlet on robocalls

By Ruth Sussman

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 on-and-out scammers remains to be seen.

Like with many other issues, the U.S. Congress has seemed around in desire to find useful ways to combat the unwanted automated calls popularly referred to as "robocalls." In April, the FCC, 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 call rules to help prevent calls or texts with spoofed numbers



Relentless robocalls anger consumers

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

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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

(View More Featured)

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- 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](#)
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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.

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