

### **Funerals: A Consumer Guide**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro19.shtm>

Provides a funeral guide for consumers making one of the most expensive purchases at a most vulnerable time. Advises consumers on the benefits of pre-planning when you can make thoughtful, informed decisions in an unhurried state. Explains the federal law, "The Funeral Rule", noting the responsibilities of the funeral provider.

### **Hurricane Recovery: Home Repair Scams**

❖ [http://www.ftc.gov/bcp/edu/microsites/recovery/hurricane/consumer\\_info.html#homeRepair](http://www.ftc.gov/bcp/edu/microsites/recovery/hurricane/consumer_info.html#homeRepair)

Microsite gives advice on what to look for when selecting a contractor to do home repairs after a natural disaster. Never jump into "now or never" offers, always give yourself time to think it over.

### **66 Ways to Save Money**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/general/gen14.shtm>

Provides 66 tips on saving money when purchasing a range of products and services from airline tickets to funeral arrangements. Cautions that when researching the Internet for goods and services, the buyer should check several web sites, only buy from reputable dealers, and be aware of bias in ads.

### **Telemarketing & Telephone Services**



### **Are You Getting Telemarketing Calls You Don't Want? Here's How to Stop Them**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt136.shtm>

The National Do Not Call Registry was launched by the Federal Trade Commission (FTC) to give consumers a choice of whether to receive telemarketing phone calls or not. If you are registered but are still receiving telemarketing phone calls, the FTC provides steps you can take.

### **Avoid Charity Fraud**

❖ <http://www.ftc.gov/charityfraud/>

Microsite provides tips for consumers, business people and nonprofit organizations who are considering making a charitable donation.

### **Fraud: Recognize It. Report It. Stop It.**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/telemarketing/tel20.shtm>

Describes some of the sophisticated techniques that fraudulent telemarketers use to steal your money and your identity. Provides tips on how consumers can protect themselves by asking specific questions of all marketers, charities, and researchers.

## Consumer Protection Information Guide



Practical consumer tips  
from selected Federal Agencies  
compiled by Federal Documents Section  
Hawaii State Library  
478 South King Street  
Honolulu, Hawaii 96813-2994  
Reference Desk Phone: (808) 586-3477



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## General Consumer Protection Tips

### **2009 Consumer Action Handbook: Be a Smarter Consumer**

Call No.: [R 381.34097 Co]

❖ [www.ConsumerAction.gov](http://www.ConsumerAction.gov)

U.S. General Services Administration handbook which gives shopping advice for goods and services, instructions on how to file a complaint, list of public resources of consumer publications, and a directory of contact information for corporations, consumer organizations, government agencies, and other sources of assistance.

### **Consumer Information Catalog**

❖ [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

Quarterly publication published by the U.S. General Services Administration's Federal Citizen Information Center. A listing of free and low-cost publications with useful consumer information authored by various federal agencies including the Federal Drug Administration, the Securities and Exchange Commission, etc.

### **Filing a Complaint with the Federal Trade Commission**

❖ <https://www.ftccomplaintassistant.gov/>

If you think you have been a victim of consumer fraud, you can file a complaint using the Federal Trade Commission's online complaint assistant form or call them at 1-877-FTC-HELP. The FTC enters all complaints in a secured database. It helps them discover patterns of wrong-doing that lead to criminal prosecutions. The FTC does not resolve individual consumer complaints.

## Consumer Tips by Category Automobile



### **Ads for International Drivers' Licenses or Permits Could Be a Dead End**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt108.shtm>

An international driver's license (IDL) or an international driving permit (IDP) is not a replacement for a state-issued driver's license. It only translates your state issued driver's license into a foreign language. An IDL or an IDP cannot be used as proof of identity.

### **Buying a Used Car**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut03.shtm>

### **Weighing the Evidence in Diet Ads**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/health/hea03.pdf>

Cautions consumers to be skeptical about ads that promote products that promise quick and easy weight loss. Provides examples of false claims: "Lose weight without diet or exercise!"

### **Investments and Business Opportunities**



### **Invention Promotion Firms**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro21.shtm>

Provides potential inventors with advice on how to recognize the fraudulent practices of some invention promotion firms and how you can protect yourself. Know what your rights are under the American Inventors Protection Act of 1999.

### **Lights! Camera! Rip-Off! How to Tell When a Scam Is Born**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt042.shtm>

Warns consumers against scammers who try to get them to invest in a film, an infomercial, or an Internet gambling site. Internet gambling is illegal in every state. The glamour of the entertainment industry is alluring but investing in it is very risky.

### **Taxpayers with IRAs: FYI the IRS Does Not Approve IRA Investments**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt041.shtm>

Cautions consumers against ads that claim that an IRA investment is IRS approved. The Internal Revenue Service does not endorse IRA investments. Before investing check out with state regulators whether the investment and the seller are registered.

### **Shopping for Products & Services**



Explains the consumer's rights under the Fair Credit Reporting Act. If you believe you are the victim of identity theft, there are steps you can take to recover from it.

### **Reverse Mortgages? Get the Facts Before Cashing in on Your Home's Equity**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/homes/rea13.shtm>

Explains the difference between a reverse mortgage and a regular mortgage. Describes the three types of reverse mortgages and their loan features.

### Finding a Job



### **Federal and Postal Job Scams: Tip-offs to Rip-offs**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt013.shtm>

Warns job seekers that they do not have to pay for information about job vacancies or employment opportunities in the federal government or the U.S. Postal Service. Promoters who claim they can find federal jobs for a fee are fraudulent scammers.

### **If You've Got The Look, Look Out! Avoiding Modeling Scams**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro23.shtm>

Warns consumers about bogus talent and modeling scouts. Provides tips on how to spot scams: what they say vs. what they mean.

### Health



### **Medicare Part D Solicitations: Words to the Wise About Fraud**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt168.shtm>

Warns seniors about solicitors who claim to be Medicare Part D providers but are only after personal information to commit financial fraud.

Explains the difference between warranties and service contracts, what steps to take before purchasing a car, finance options, and what to do when you encounter problems.

### **Car Ads: Reading between the lines**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut05.shtm>

Helps consumers determine whether a car dealer's special promotions for low-cost loans actually result in savings.

### **Consider the Alternatives: Alternative Fueled Vehicles and Alternative Vehicle Fuels**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut01.shtm>

Explains the labels on alternative fueled vehicles (AFV) and alternative fuel dispensers. Suggests several factors to consider before purchasing or leasing an AFV: fuel type and availability, operating costs, emissions, performance and convenience.

### **Hurricane Recovery: Automobiles**

❖ [http://www.ftc.gov/bcp/edu/microsites/recovery/hurricane/consumer\\_info.html#auto](http://www.ftc.gov/bcp/edu/microsites/recovery/hurricane/consumer_info.html#auto)

Microsite provides hints on how to tell whether an automobile has been through a hurricane or flood: dirt or mud in air vents or on top of engine, musty or moldy smell, and fluid contamination. Advises consumers to do a title search before purchasing a used car.

### Computers & the Internet



### **Check 21: Substitute Checks, Electronic Processing, and What It Means to You**

❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre37.shtm>

Discusses law called "Check 21", which allows your bank to substitute paper copies of the original check with your monthly bank statement.

### **Entertainment Ratings**

❖ <http://www.ftc.gov/ratings/>

Provides information about the entertainment ratings systems, how to get reports on the marketing of violent entertainment to children, how to file a complaint about media violence, and links to sites where you can investigate specific movies or electronic games.

### **Hide and Go Seek: Finding the Disclosures in "Free" Internet Service Offers**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt093.shtm>

Cautions consumers to ask questions before signing up for "free" Internet Service. The service might be "free" for only a month or the provider may have conditions and restrictions that end up costing the consumer more than he anticipated.

### **Identity Theft: Fighting Back Against Identity Theft**

- ❖ <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Web site is a national resource to learn about identity theft. Provides information to help consumers deter, detect, and defend against identity theft.

### **Internet Auctions: A Guide for Buyers and Sellers**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec07.shtm>

Tips on how to buy and sell merchandise through Internet auctions. Beware of Internet auction fraud: sellers who don't deliver advertised goods; don't disclose all relevant information about the product; deliver something far less valuable than advertised. Discusses the legal obligations of sellers.

### **'Net-Based Business Opportunities: Are Some Flop-portunities?**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec05.shtm>

Warns consumers that ads selling Internet-related business opportunities are more than likely fraudulent scams trying to take advantage of potential entrepreneur's Internet ignorance.

### **OnGuard Online**

- ❖ <http://www.onguardonline.gov/#>

Microsite provides practical tips from the federal government and the technology industry that helps you secure your computer, protect your personal information, and be on guard for Internet fraud.

### **P2P File-Sharing: Evaluate the Risks**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt128.shtm/>

Discusses the risks of sharing files with other users over the Internet: viruses, identify theft, and violation of copyright laws.

### **Protecting Kids' Privacy**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec08.shtm>

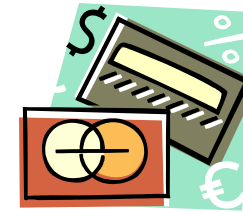
Provides tips for parents on how to protect their children's privacy. Advises parents that they should talk to their children and be aware of what sites they visit and what kind of information they are sending over the Internet.

### **Social Networking Sites: Safety Tips for Tweens & Teens**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/tech/tec14.shtm>

Gives tips for tweens and teens on how to socially network safely over the Internet. Cautions teens not to reveal personal information that could identify them.

## Credit and Loans



### **Advance-Fee Loan Scams: 'Easy' Cash Offers Teach Hard Lessons**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/telemarketing/tel16.shtm>

If a lender says you can have a loan no matter what your credit history is, but you have to pay a fee in advance, be warned that you're probably dealing with a scam artist.

### **Avoiding Home Equity Scams**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt031.shtm>

Cautions homeowners on the deceptive practices of scammers who take advantage of elderly and low-income homeowners by offering home equity loans. Describes the various schemes they use and the steps you can take to protect yourself.

### **Credit Repair: How to DIY and Avoid a Scam**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt097.shtm>

Advises consumers on how to tell whether ads to repair your credit is a scam. Gives tips on how to recognize scam artists and their fraudulent claims.

### **Foreclosure Rescue Scams: Another Potential Stress for Homeowners in Distress**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre42.pdf>

Advises homeowners afraid of foreclosure on what to be wary of when approached by so-called foreclosure rescue firms. Gives examples of what they claim. Gives tips on how to prevent foreclosure and who to contact if you think you are a victim of foreclosure fraud.

### **Getting Credit**

- ❖ <http://www.ftc.gov/gettingcredit/>

Microsite provides tips on shopping for credit cards, using cards carefully, and keeping your credit record clean. Also explains credit reports and credit scores, how to protect your identity, improve your credit record, and what to do if you are a victim of identity theft.

### **How to Dispute Credit Report Errors**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre21.pdf>

Recommends that consumers ask for their credit report every year. Your credit report can determine whether you get a loan or a job. Your credit information is sold to employers, creditors, insurers, and other businesses. Provides detailed instructions on how to correct a bad credit report.

### **Remedying the Effects of Identity Theft**

- ❖ <http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt09.pdf>