

CHAPTER 12 CONSUMER EDUCATION

“There are some people who live in a dream world, and there are some who face reality; and then there are those who turn one into the other.” ~ Douglas H. Everett

Being released back into society after incarceration can be a stressful experience regardless of individual circumstances. The decisions made today about how to manage finances can effect ones ability to get credit, insurance, a place to live, and even a job. The resources listed in this section have the ability to help individuals understand and use a variety of consumer products and resources.

CONSUMER PROTECTION & EDUCATION PROGRAMS

CONSUMER PROTECTION OFFICES

<http://www.usa.gov/consumer>

Consumer Protection Offices offer a variety of important services. They mediate complaints, conduct investigations, license and regulate professionals, provide educational material, and advocate in the consumer interest.

Before sending a written complaint, call or write the office to confirm that it handles the type of complaint you have and determine whether complaint forms are provided. Many offices distribute consumer materials specifically geared to state and local issues. Ask whether any information is available regarding your problem.

For a listing of consumer protection offices in your area, please visit, <http://www.usa.gov/consumer> or request a free copy of the Consumer Action Handbook from the address below.

National Contact:

General Services Administration
Office of Citizen Services and Innovative Technologies
1800 F Street, NW, 2nd Floor
Washington, DC 20405
P: 202.501.1794

State Contact:

Please refer to [Appendix 12-A: State Consumer Protection Offices](#).

FEDERAL CITIZEN INFORMATION CENTER

<http://www.pueblo.gsa.gov>

For more than 40 years, the Federal Citizen Information Center has been a trusted one-stop source for answers to questions about consumer problems and government services. Consumers can get the information they need in four ways: by calling 888.878.3256, through printed publications and online through various social media channels and the Federal Citizen Information Center’s family of websites.

National Contact:

Federal Citizen Information Center
Pueblo, CO 81009
P: 800.878.3256

Additional Resources:

Federal Citizen Information Center, *Consumer Information Catalog*
<http://publications.usa.gov/USAPubs.php?PubID=9801>

Federal Citizen Information Center, *Consumer Action Handbook*
<http://publications.usa.gov/USAPubs.php?PubID=5131>



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✉ info@reentryessentials.org

📞 347.973.0004

🌐 www.reentryessentials.org

📍 Reentry Essentials, Inc. 2609 East 14 Street, Suite 1018, Brooklyn, NY 11235-3915



FEDERAL DEPOSIT INSURANCE CORPORATION

<http://www.fdic.gov>

The Federal Deposit Insurance Corporation is the independent deposit insurance agency created by Congress to maintain stability and public confidence in the nation's banking system. In its unique role as deposit insurer of banks and savings associations, and in cooperation with other federal and state regulatory agencies, the Federal Deposit Insurance Corporation seeks to promote the safety and soundness of insured depository institutions in the United States financial system by identifying, monitoring, and addressing risks to the deposit insurance funds. The Federal Deposit Insurance Corporation aims at promoting public understanding and sound public policies by providing financial and economic information and analysis. It seeks to minimize disruptive effects from the failure of banks and savings associations, and to ensure fairness in the sale of financial products and the provision of financial services.

National Contact:

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
1100 Walnut Street, Box 11
Kansas City, MO 64106
P: 877.275.3342

Additional Resources:

Federal Deposit Insurance Corporation, *Your Insured Deposit*
<http://publications.usa.gov/USAPubs.php?PubID=5833>

Federal Deposit Insurance Corporation, *FDIC Consumer News*
<http://www.fdic.gov/consumernews>

FEDERAL RESERVE SYSTEM

<http://www.federalreserve.gov>

The Federal Reserve System is the central bank of the United States. The system was established on December 23, 1913, originally to give the country an elastic currency, provide facilities for discounting commercial paper, and improve the supervision of banking. Since then, the system's responsibilities have been broadened. Over the years, stability and growth of the economy, a high level of employment, stability in the purchasing power of the dollar, and reasonable balance in transactions with other countries have come to be recognized as primary objectives of governmental economic policy.

The Federal Reserve System consists of the Board of Governors, the 12 District Reserve Banks and their branch offices, and the Federal Open Market Committee. Several advisory councils help the board meet its varied responsibilities.

The 12 District Reserve Banks and their branch offices serve as the decentralized portion of the system, carrying out day-to-day operations such as circulating currency and coin and providing fiscal agency functions and payment mechanism services. The 12 District Reserve Banks are located in Boston, New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas, and San Francisco.

National Contact:

Federal Reserve System – Consumer Help
P.O. Box 1200
Minneapolis, MN 55480
P: 888.851.1920

FEDERAL TRADE COMMISSION

<http://www.ftc.gov>

The Federal Trade Commission works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit their website or call their toll-free number. The Federal Trade Commission records consumer complaints (Internet, telemarketing, identity theft, and other fraud-

related complaints) into the Consumer Sentinel Network, a secure, online database and investigative tool available to hundreds of law enforcement agencies.

National Contact:

Federal Trade Commission
Bureau of Consumer Protection
600 Pennsylvania Avenue, NW
Washington, DC 20580
P: 877.382.4357

U.S. CONSUMER FINANCIAL PROTECTION BUREAU

<http://www.consumerfinance.gov>

The U.S. Consumer Financial Protection Bureau was established by Congress in 2012 as part of the Dodd-Frank Wall Street Reform and Consumer Protection Act. The core functions of the U.S. Consumer Financial Protection Bureau are to ensure that, 1) consumers get the information they need to make the financial decisions they believe are best for themselves and their families, 2) prices are clear up front, 3) that risks are visible, and 4) that nothing is buried in fine print. The U.S. Consumer Financial Protection Bureau believes that in a market that works, consumers should be able to make direct comparisons among products and no provider should be able to use unfair, deceptive, or abusive practices.

National Contact:

U.S. Consumer Financial Protection Bureau
1700 G Street, NW
Washington, DC 20552
P: 855.411.2372

Additional Resources:

U.S. Consumer Financial Protection Bureau, *Consumer Financial Protection Bureau Brochure*
<http://publications.usa.gov/USAPubs.php?PubID=6105>

NATIONAL DO NOT CALL REGISTRY

<http://www.donotcall.gov>

The National Do Not Call Registry allows consumers to permanently restrict telemarketing calls by registering their telephone number at <http://www.donotcall.gov> or by calling 888.382.1222. If consumers receive telemarketing calls after registering their telephone number with the National Do Not Call Registry, they can file a complaint using the same website and toll-free number.

Placing a telephone number on this national registry will stop most telemarketing calls, but not all of them. Calls that are still permitted include those from political organizations, charities, telephone surveyors, and some organizations with which consumers have an existing relationship.

National Contact:

National Do Not Call Registry
600 Pennsylvania Avenue, NW
Washington, DC 20580
P: 888.382.1222

BETTER BUSINESS BUREAUS

<http://www.bbb.org>

Better Business Bureaus are nonprofit organizations that encourage honest advertising and selling practices and are supported primarily by local businesses. Better Business Bureaus offer a variety of consumer services, including consumer education materials; business reports, particularly unanswered or unsettled complaints or other problems; mediation and arbitration services; and information about charities and other organizations that are seeking public donations. They also provide ratings of local companies to express the Better Business Bureau's confidence that the company operates in a trustworthy manner and demonstrates a willingness to resolve customer concerns.

BBBOnline (<http://www.bbb.org/online>) provides internet users an easy way to verify the legitimacy of online businesses. Companies carrying the BBBOnline seal have been checked out by the Better Business Bureau and agree to resolve customer concerns in a timely and professional manner.

The Council of Better Business Bureaus, the umbrella organization of the Better Business Bureaus, can assist with complaints about the truthfulness and accuracy of national advertising claims, including children's advertising; and provides reports on national soliciting charities.

National Contact:

Council of Better Business Bureaus, Inc.
4200 Wilson Boulevard, 8th Floor
Arlington, VA 22203
P: 703.276.0100

State Contact:

Please refer to [Appendix 12-B: Local Better Business Bureaus](#).

IDENTITY THEFT SOLUTIONS

FEDERAL TRADE COMMISSION | ID THEFT CLEARINGHOUSE

<http://www.ftc.gov/idtheft>

Each year millions of consumers have their identities stolen. In the course of a day, you may write a check at the grocery store, use your credit card to purchase tickets to a ball game or rent a car, change service providers for your cell phone, or apply for a credit card. These are all opportunities for identity theft.

According to the Federal Trade Commission, identity theft occurs when personal information is used, without an individual's permission, to commit fraud. The more you know about how to protect your identity by controlling your identifying information such as your Social Security number and what to do if a problem arises, the harder it is for identity thieves to make you a victim.

Identity theft is very serious and harms not only the victims, but also the companies (banks, credit unions, stores, medical services, etc.) that can't recover the money and ultimately, consumers assume the increased costs. Victims of identity theft spend months, sometimes years – and possibly thousands of dollars – cleaning up the damage the thieves have done to their good name and credit. Victims may lose job opportunities, be refused loans for education, housing, or cars, or even get arrested for crimes they did not commit.

What should you do if you are a victim of identity theft?

- Report incidents of identity theft to the Federal Trade Commission at <http://www.ftc.gov/idtheft> or contact the Federal Trade Commission's Identity Theft hotline at, 877.438.4338.
- File a report with the local police. Be sure to get a copy of the police report.
- Contact the fraud departments of the three major credit reporting agencies:
 - Equifax – 800.525.6285, <http://www.equifax.com>
 - Experian – 888.397.3742, <http://www.experian.com>
 - TransUnion – 800.680.7289, <http://www.transunion.com>
- Report misuse of your Social Security number to the U.S. Social Security Administration.
- Close any accounts that have been tampered with or opened fraudulently.

If you have previously been in contact with the Internal Revenue Service and have not achieved a resolution, contact the Internal Revenue Service's Identity Theft Protection Unit at 800.908.4490.

National Contact:

Federal Trade Commission
 ID Theft Clearinghouse
 600 Pennsylvania Avenue, NW
 Washington, DC 20580
 P: 877.438.4338

Additional Resources:

Federal Trade Commission, *Identity Theft: What to Know, What to Do*
<http://publications.usa.gov/USAPubs.php?PubID=645>

Federal Trade Commission, *Taking Charge: What to Do If Your Identity Is Stolen*
<http://publications.usa.gov/USAPubs.php?PubID=3326>

CONSUMER REPORTING AGENCIES & CREDIT SCORES**CONSUMER CREDIT REPORTS**

A consumer credit report contains information on where you work and live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. Consumer Reporting Agencies gather this information and sell it to creditors, employers, insurers, and others. The most common type of consumer reporting agency is the credit bureau. There are three major credit bureaus: Equifax: 800.685.1111 or <http://www.equifax.com>; Experian: 888.397.3742 or <http://www.experian.com>; and TransUnion: 800.888.4213 or <http://www.transunion.com>.

National Contact:

Equifax
 Office of Consumer Affairs
 P.O. Box 740241
 Atlanta, GA 30374
 P: 800.685.1111

TransUnion
 Consumer Solutions
 P.O. Box 2000
 Chester, PA 19022
 P: 800.888.4213

Experian
 National Consumer Assistance Center
 P.O. Box 2002
 Allen, TX 75013
 P: 888.397.3742

FREE ANNUAL CREDIT REPORT

<http://www.annualcreditreport.com>

The Fair Credit Reporting Act requires each of the three nationwide credit reporting companies – Equifax, Experian, and TransUnion – to provide consumers with a free copy of their consumer credit report, at their request, once every 12 months. The Fair Credit Reporting Act promotes the accuracy and privacy of information in the files of the nation's consumer credit reporting companies. The Federal Trade Commission, the nation's consumer protection agency, enforces the Fair Credit Reporting Act with respect to credit reporting companies.

Consumers may order their reports from each of the three nationwide credit reporting companies at the same time, or they can order their report from each of the company's one at a time. The law allows consumers to order one free copy of their report from each of the nationwide credit reporting companies every 12 months.

The three nationwide credit reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which consumers can order their free annual report.

To order, visit <http://www.annualcreditreport.com>, call 877.322.8228, or complete the Annual Credit Report Request Form and mail it to the address below. Do not contact the three nationwide credit reporting companies individually as they are only providing free annual credit reports through this central processing center.

National Contact:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348
P: 877.322.8228

Additional Resources:

Annual Credit Report Request Service, *Annual Credit Report Request Form*
<http://annualcreditreport.com/manualRequestForm.action>

Federal Trade Commission, *Your Access to Free Credit Reports*
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.pdf>

Federal Trade Commission, *Building a Better Credit Report*
<http://publications.usa.gov/USAPubs.php?PubID=3116>

Federal Trade Commission, *Disputing Errors on Credit Reports*
<http://publications.usa.gov/USAPubs.php?PubID=3241>

LEXISNEXIS® PERSONAL REPORT

https://personalreports.lexisnexis.com/access_your_full_file_disclosure.jsp

Through LexisNexis® Risk Solutions, you can order certain reports about yourself or certain reports on others such as prospective caretakers, contractors and doctors. These reports are made available through the LexisNexis® website for a small fee and are prepared by various LexisNexis® entities.

ACCESS YOUR FULL FILE DISCLOSURE

See what information about you is maintained in the LexisNexis® files – order copies of the information that LexisNexis® may maintain and use to create consumer reports about you. This includes items such as real estate transactions and ownership data, lien, judgments, and bankruptcy records, professional license information, and historical addresses on file.

Once LexisNexis® has verified your identity, all information will be mailed to the address you provide on the request form. LexisNexis® will also include contact information in case you have questions about the information or feel there is an error in any of the reports.

To request a full file disclosure, complete the form below and mail it to the address listed. Please be sure to include all requested identifying data.

National Contact:

LexisNexis® Consumer Center
Attn: Full File Disclosure
P.O. Box 105108
Atlanta, GA 30348

Additional Resources:

LexisNexis®, *Full File Disclosure Request Form*
https://personalreports.lexisnexis.com/pdfs/CD107_CP-File-Disclosure-Request-Form_pg-3.pdf

LexisNexis®, *Full File Disclosure Instructions*
https://personalreports.lexisnexis.com/pdfs/CD107_CP-File-Disclosure-Request-Form_pg-1.pdf

CONSUMER CREDIT SCORES

<http://www.myFICO.com>

The information in a credit report is used to calculate an individual's FICO score, a number generally between 300 and 850. The acronym stands for Fair, Isaac and Company. The higher a score, the less risk an individual poses to creditors. A high score, for example, makes it easier to obtain a loan, rent an apartment, or obtain a lower and more competitive insurance rate. Individual FICO scores are available from <http://www.myFICO.com> for a fee.

Free Annual Credit Reports do not contain a credit score, although individuals can purchase a copy of their credit score when they request their Free Annual Credit Report through <http://www.annualcreditreport.com>.

To build a better credit score individuals should consider the following, you don't rebuild a credit score; you rebuild a credit history. When trying to rebuild a credit history time's the single most important factor. There is no "quick fix" for a bad credit score, so individuals should be suspicious of deals offering a fast and easy solution to this problem.

National Contact:

Fair Isaac Corporation
2665 Long Lake Road, Building C
Saint Paul, MN 55113
P: 612.758.5200

Additional Resources:

Federal Citizen Information Service, *Your Credit Score*
<http://publications.usa.gov/USAPubs.php?PubID=3379>

CHEXSYSTEMS® CONSUMER ASSISTANCE

<https://www.consumerdebit.com/consumerinfo/us/en/freereport.htm>

Under the Fair and Accurate Credit Transaction Act amendments to the federal Fair Credit Reporting Act, consumers are entitled to a free copy of their consumer report upon request, once every 12 months.

You may order a copy of your consumer report by contacting the address below. ChexSystems® will send your report to you, free of charge, via U.S. mail within 5 business days of receiving your request.

National Contact:

ChexSystem, Inc.
Attn: Consumer Relations
7805 Hudson Road, Suite 100
Woodbury, MN 55125
P: 800.428.9623

Additional Resources:

ChexSystems® Consumer Assistance, *FACTA Free Annual Report Request Form*
<http://www.chexsystems.com/web/chexsystems/consumerdebit/otherpage/FACTAFreeReport/>

CONSUMER CREDIT COUNSELING SERVICES

Counseling services are available to help consumer's budget money and pay bills. Credit unions, extension offices, military family service centers, and religious organizations are among those that may offer free or low-cost credit counseling.

Local nonprofit agencies that provide educational programs on money management and help in developing debt payment plans operate under the name Consumer Credit Counseling Service. Make certain that the agency is accredited by the Council on Accreditation or the International Organization for Standards or registered with the Association of Independent Consumer Credit Counseling Agencies. The counselor should also be certified by the National Foundation for Credit Counseling, an organization that supports a national network of credit counselors.

Typically, a counseling service will negotiate lower payments with a creditor on behalf of their client and then make the payments using money provided by the client each month. The cost of setting up this debt-management plan is paid by the creditor, not the consumer.

If you would like to find an agency in your area, contact the National Foundation for Credit Counselors or the Association of Independent Consumer Credit Counseling Agencies for an affiliated financial counseling agency in your area.

National Contact:

Association of Independent Consumer Credit
Counseling Agencies
11350 Random Hills Road, Suite 800
Fairfax, VA 22030
P: 866.703.8787

National Foundation for Credit Counselors
200 M Street, NW, Suite 505
Washington, DC 20036
P: 800.388.2227

Additional Resources:

Federal Trade Commission, *Choosing a Credit Counselor*
<http://publications.usa.gov/USAPubs.php?PubID=3314>

PRIVATE & NONPROFIT CONSUMER ADVOCACY AGENCIES**CONSUMER ACTION**

<http://www.consumer-action.org>

An education and advocacy organization specializing in credit, finance, and telecommunications issues, Consumer Action offers a multi-lingual consumer complaint hotline and consumer education materials in as many as eight languages.

National Contact:

Consumer Action
221 Main Street, Suite 480
San Francisco, CA 94105
P: 415.777.9635

CONSUMER FEDERATION OF AMERICA

<http://www.consumerfed.org>

The Consumer Federation of America is a consumer advocacy and education organization that represents consumer interests on issues such as telephone service, insurance and financial services, product safety, indoor air pollution, health care, product liability, and utility rates. It develops and distributes studies of various consumer issues, as well as printed consumer guides and educational materials to interested individuals upon request or through their robust website.

National Contact:

Consumer Federation of America
1620 I Street, NW, Suite 200
Washington, DC 20006
P: 202.387.6121

FINANCIAL INDUSTRY REGULATORY AUTHORITY

<http://www.finra.org>

The Financial Industry Regulatory Authority is the largest non-governmental regulator for all securities firms doing business in the United States. Created in July 2007 through the consolidation of the National Association of Securities Dealers and the member regulation, enforcement, and arbitration functions of the New York Stock Exchange, the Financial Industry Regulatory Authority is dedicated to investor protection and market integrity through effective and efficient regulation and complementary compliance and technology-based services. The Financial Industry Regulatory Authority produces and disseminates a wide variety of consumer education materials.

National Contact:

Financial Industry Regulatory Authority
1736 K Street, NW
Washington, DC 20006
P: 301.590.6500

JUMP\$TART COALITION FOR PERSONAL FINANCIAL LITERACY

<http://www.jumpstart.org>

Jump\$tart is a national coalition of organizations dedicated to improving the financial literacy of pre-kindergarten through college-age youth and under-served populations by providing advocacy, research standards, and educational resources. Jump\$tart strives to prepare youth for life-long successful financial decision-making.

National Contact:

Jump\$tart Coalition
919 18th Street, NW, Suite 300
Washington, DC 20006
P: 202.466.8604

CREDIT CARD RATING SERVICE**CARDTRAK**

<http://www.creditcard.com>

CardTrak publishes an extensive list of banks and credit unions offering credit cards with low finance charges, low or no annual fees, and full grace periods. Individuals interested in obtaining a copy of this valuable resource should contact CardTrak directly for current pricing and availability.

National Contact:

CardTrak.com, Inc.
P.O. Box 111678
Naples, FL 34108
P: 800.344.7714

TAXPAYER EDUCATION & ASSISTANCE**INTERNAL REVENUE SERVICE**

<http://www.irs.gov>

The mission of the Internal Revenue Service is to provide America's taxpayers top quality service by helping them understand and meet their tax responsibilities while applying the tax law with integrity and fairness to all. Personal and business tax related issues may be addressed by contacting them directly.

National Contact:

Internal Revenue Service
1111 Constitution Avenue, NW
Washington, DC 20224
P: 800.829.1040

TAXPAYER ADVOCATE SERVICE

<http://www.taxpayeradvocate.irs.gov>

The Taxpayer Advocate Service was created to ensure that every taxpayer is treated fairly, and that they know and understand their rights. The Taxpayer Advocate Service offers free help to guide taxpayers through the often confusing process of resolving their tax problems. If a taxpayer is having tax problems and has not been able to resolve them on their own, the Taxpayer Advocate Service will help. Trained advocates will ensure that the best interests of any taxpayer are represented to the Internal Revenue Service.

National Contact:

Taxpayer Advocate Service
National Taxpayer Advocate
1111 Constitution Avenue, NW, Room 3031-TA
Washington, DC 20224
P: 877.777.4778

State Contact:

Please refer to [Appendix 12-C: State Taxpayer Advocate Service Offices](#).

LOW INCOME TAXPAYER CLINICS

<http://www.irs.gov>

Low Income Taxpayer Clinics represent low income taxpayers before the Internal Revenue Service and assist taxpayers in audits, appeals and collection disputes. Low Income Taxpayer Clinics also help taxpayers respond to Internal Revenue Service notices and correct account problems.

Low income taxpayers who need assistance in resolving tax disputes with the Internal Revenue Service that can not afford representation may qualify for help from a Low Income Taxpayer Clinic that provides free and low cost assistance. Using poverty guidelines published annually by the U.S. Department of Health and Human Services, each clinic decides independently who meets the income eligibility guidelines and other criteria before agreeing to represent an individual. Eligible taxpayers must generally have incomes that do not exceed 250 percent of the poverty guidelines. The poverty guidelines can be found online at <http://aspe.hhs.gov/poverty/index.shtml>.

If you are interested in obtaining more information about Low Income Taxpayer Clinics or would like to locate a clinic in your local community, go to <http://www.irs.gov/uac/Contact-a-Low-Income-Taxpayer-Clinic> for the most recent information.

AUTOMOBILE, HEALTH, HOMEOWNERS & LIFE INSURANCE EDUCATION**INSURANCE INFORMATION INSTITUTE**

<http://www.iii.org>

The Insurance Information Institute is a nonprofit, communications organization supported by the property/casualty insurance industry that works to improve public understanding of insurance. The Insurance Information Institute creates and disseminates a wide variety of resource materials to consumers about insurance related issues.

National Contact:

Insurance Information Institute
110 William Street
New York, NY 10038
P: 212.346.5500