## PREVENTIVE LAW SERIES



## FEDERAL TRADE COMMISSION

Prepared by: Legal Assistance Department Region Legal Service Office Southwest



## WHAT IS THE FEDERAL TRADE COMMISSION?

The Federal Trade Commission (FTC) is an agency of the federal government. Among its many responsibilities is the monitoring of consumer scams. The FTC deals with fraudulent activity in over 150 different areas including advertising, buying, leasing, renting cars, credit, debt collection, exercise equipment, franchises, funeral services, investment schemes, lending services, online shopping, privacy, scholarships, sweepstakes, telemarketing, and work-at-home schemes. The FTC is also a useful resource for learning about how to dispute credit reporting errors and how to amend your credit report.

If you think you have been defrauded, you should consult with the Federal Trade Commission (see contact info. below). They can provide you with the information you need to identify, avoid, and resolve fraud and deception. The Federal Trade Commission cannot solve individual disputes or represent you directly in a dispute with a company, but they can act to enforce consumer protection laws when they see a pattern of consumer abuse. To obtain guidance in dealing directly with the creditor see a legal assistant attorney.

## **RESOURCES**

Federal Trade Commission: (877) FTC-HELP; www.consumer.ftc.gov/features/feature-0009-military-families

Consumer Information: <a href="www.consumer.ftc.gov">www.consumer.ftc.gov</a>; (877) FTC-HELP

• File a Consumer Complaint: www.ftccomplaintassistant.gov