

Federal Trade Commission



**Free Consumer
Materials to Help All
Your Patrons**

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FTC Overview



Federal Trade Commission

- ✦ The nation's oldest general consumer protection agency

Educating

- ✦ Consumers about their rights
- ✦ Businesses about their responsibilities

How do we communicate?



Keys to the FTC's Educational Approach

- ✦ Practical, actionable advice
- ✦ News you can use
- ✦ Plain language
- ✦ Value-neutral

Where to start



[FTC.gov/libraries](https://www.ftc.gov/libraries)



Consumer.gov

- Topics: **Managing your money** – **Credit, Loans and Debt** – **Scams and Identity Theft**
- Available in English and Spanish

 search Español

Managing Your Money



Credit, Loans and Debt



Scams and Identity Theft



Toolbox

Consumer protection basics... plain and simple.

This is a government website that helps you:

- manage and use your money wisely
- use credit and loans carefully
- protect your personal information
- protect your money from people who try to take it

Search by topic alphabetically

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

 búsqueda English

Manejar su dinero



Crédito, préstamos y deudas



Estafas y el robo de identidad



Caja de herramientas

Conceptos básicos de protección del consumidor... claro y fácil.

Este es un sitio del gobierno que le ayuda a:

- Manejar y usar su dinero inteligentemente
- Usar el crédito y los préstamos con cuidado
- Proteger su información personal
- Proteger su dinero de la gente que trata de quitársela

Busque por tema alfabético

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

Consumer.gov



- Consumer protection basics – plain and simple
- Just what you need to know
- Articles with audio read along
- Worksheets, presentation slides & talking points
- Videos

Reading sample – try it sometime!

If you get a phone call or letter with a message like this, be skeptical. Scam artists often use the promise of a valuable prize or award to entice consumers to send money, buy overpriced products, or contribute to bogus charities. People who fall for their ploys may pay more for the products – if they ever get them at all.

Article Samples

Making a Budget

What It Is

What To Know

What To Do

What is a budget?

A budget is a plan you write down to decide how you will spend your money each month.

A budget helps you make sure you will have enough money every month. Without a budget, you might run out of money before your next paycheck.

A budget shows you:

- how much money you make
- how you spend your money

Why do I want a budget?

A budget helps you decide:

- what you must spend your money on
- if you can spend less money on some things and more money on other things

Making a Budget

What It Is

What To Know

What To Do

A budget is a plan that shows you how you can spend your money every month. Making a budget can help you make sure you do not run out of money each month. A budget also will help you save money for your goals or for emergencies.

How do I make a budget?

Write down your expenses. Expenses are what you spend money on.

Expenses include:

Bills:

- bills that are the same each month, like rent
- bills that might change each month, like utilities
- bills you pay once or twice a year, like car insurance

Other expenses, like:

- food
- gas
- entertainment



Make a Budget

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)	\$ <input type="text"/>
Other income (after taxes) for example: child support	\$ <input type="text"/>
Total monthly income	\$ <input type="text"/> 0.00

Income

My expenses this month

	Expenses	Monthly total
HOUSING	Rent or mortgage	\$ <input type="text"/>
	Renter's insurance or homeowner's insurance	\$ <input type="text"/>
	Utilities (like electricity and gas)	\$ <input type="text"/>
	Internet, cable, and phones	\$ <input type="text"/>
	Other housing expenses (like property taxes)	\$ <input type="text"/>
FOOD	Groceries and household supplies	\$ <input type="text"/>
	Meals out	\$ <input type="text"/>
	Other food expenses	\$ <input type="text"/>
TRANSPORTATION	Public transportation and taxis	\$ <input type="text"/>
	Gas for car	\$ <input type="text"/>
	Parking and tolls	\$ <input type="text"/>
	Car maintenance (like oil changes)	\$ <input type="text"/>
	Car insurance	\$ <input type="text"/>
	Car loan	\$ <input type="text"/>
	Other transportation expenses	\$ <input type="text"/>



Lesson Plans

- To use with Adult Basic Education and ESL students
- One per topic area
- Content, language, and digital literacy objectives
- www.consumer.gov/lessonplans



Teacher's Notes

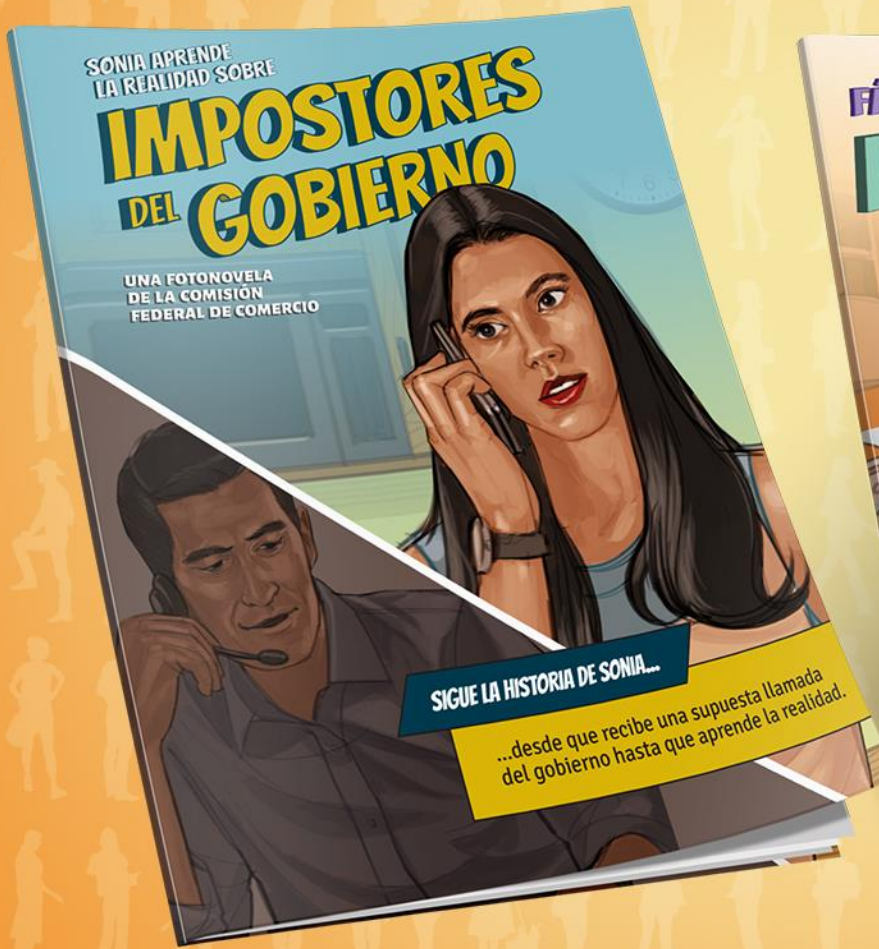
This lesson plan is designed to be flexible, so that you can use all or part of it depending on the level(s) of your learners, their learning goals, and the work you and they have done with other parts of Consumer.gov previously. You can also spread the activities over multiple class meetings as needed.

- 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

Partner Talk: Making a Budget (Low Intermediate and Above)

Teacher: Edit this handout to include only the 10-12 words you need or want to emphasize with your learners.

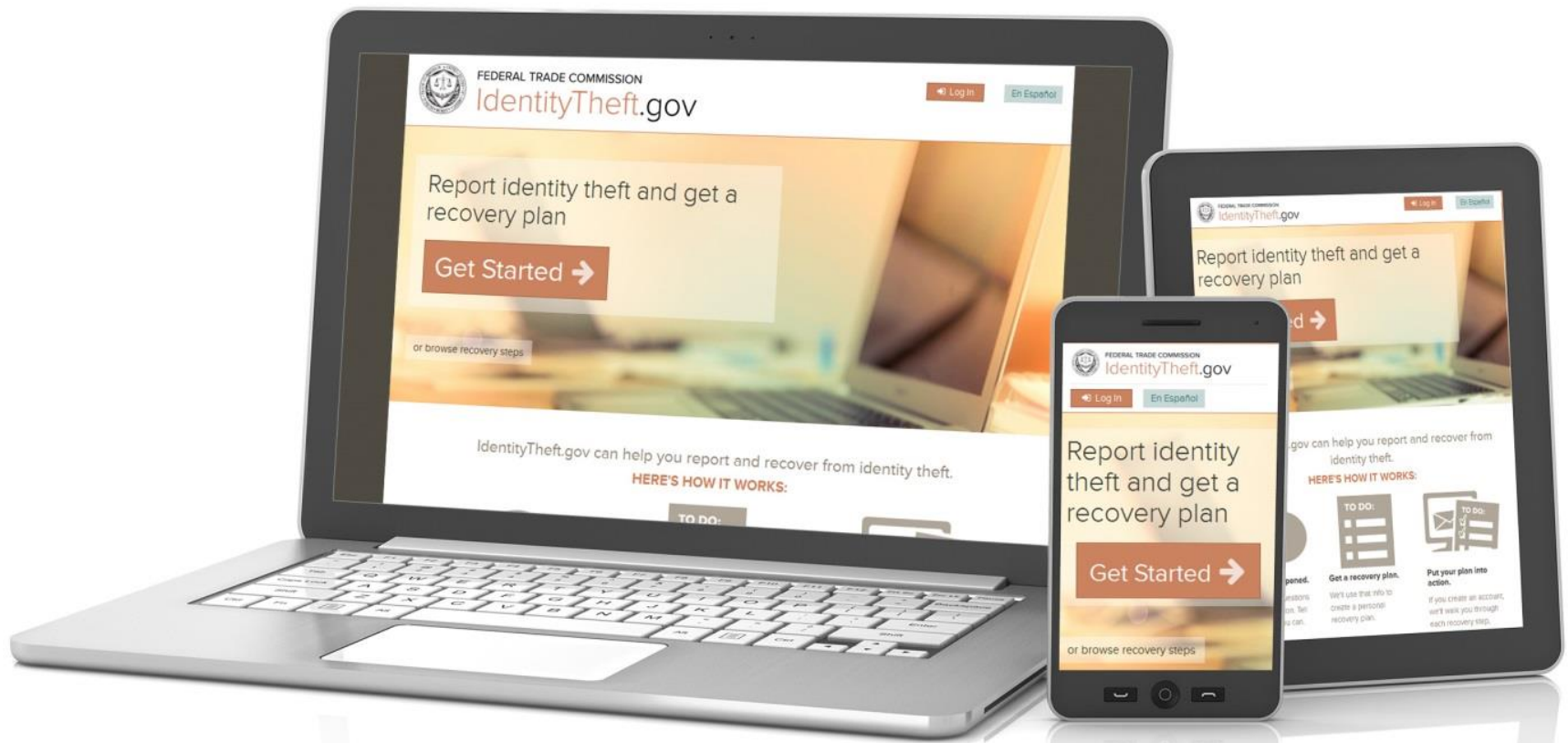
Word	Example Sentence	Partner Talk Sentence
add up	Small expenses can add up to a lot of money.	
bill	Pay your bills when they are due.	
budget	A budget is a plan for how to spend your money.	
credit card	Pay your credit card bill every month.	
credit union	Put money into savings at a credit union.	
due	Pay your bills when they are due.	
emergency	A budget will help you save money for an emergency.	
expense	An expense is money you spend.	
expensive	You can save money to buy expensive things.	
gather	To start making a budget, gather your bills and pay stubs.	
goal	My goal is to visit my family next year.	



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[FTC.gov/Libraries](https://www.ftc.gov/libraries)



- personal recovery plans
- step-by-step advice
- prefilled forms & letters
- free and secure access
- chat & phone support
- Spanish language site

...Pass it ON

Federal Trade Commission
ftc.gov/PassItOn





...Pass it ON

- Consumer education for active older adults
- Respecting a lifetime of experience
- Encouraging sharing of information on:



identity theft



imposter scams



charity fraud



health care scams




paying too much



"you've won" scams

FTC.gov/bulkorder



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TOPICS


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Online Safety & Security (10)
Jobs & Making Money (8)
Health (8)
Homes & Mortgages (7)

FEATURED PUBLICATIONS


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Start with Security: A Guide for Business
What can companies learn from the FTC's 50+ data security cases? Lesson #1: Start with security.




Net Cetera: Chatting with Kids About Being Online
Tips for having a conversation about the facts of digital life.




Identity Theft: What to Do Right Away
Here's step-by-step advice to help you report and recover from identity theft.


ADDITIONAL PUBLICATIONS



Pass It On
Flyers and bookmarks on topics from identity theft to charity fraud, to help you start conversations and pass it on.



Consumer.gov
Consumer protection basics in a clear, direct style.



For Businesses
No matter your industry or the size of your company, these publications can help you understand and comply with the law.

FEDERAL TRADE COMMISSION
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Your thoughts?



- Other issues you or your patrons need tips about?
- Other audiences?
- Best formats?

Thank you!