

>> Please stand by for realtime captions.

>>> Hello everyone. This is Ashley --. Am calling from GPO. We will get started in about five minutes.

>>> Hi everyone. This is Jamie at GPO. We are going to start in about three minutes.

>> Good afternoon. Welcome to the FT LP Academy webinar, free consumers -- materials to help your consumers. My name is Ashley Dahlen -- my name is Jamie --. If you have any issue during the webinar, feel free to issue -- Ashley Dahlen directly. Art presented today is Carol Kander -- she is a counsel in the division of consumer and business division. She leads team to create and distribute free online articles, social media content, prepublication, and videos to help people spot scams and manage their money. >> She has a military consumer initiative as well as outreach to consumers through the public library. Carol began her FDC career as a staff attorney, bringing false advertising claims. She then became the agency's legislative counsel, serving for several years as leads between FCC and Congress. In 2014, she worked on consumer issues, a temporary assignment to the United States House of Representatives committee on energy and commerce. She earned her A.B. from Harvard College, at her JB from suffix University school of Law. Before we get started, I am going to walk you through our normal housekeeping reminders. If you have any questions you would like to ask the presenter, or if you have any technical issues, please feel free to use the chat box located in the bottom right-hand corner of the screen. I will keep track of all the questions that come in. At the end of the presentation, Carol will respond to each of them. We are recording today's session, and will email a link to the recording and slides to everyone who registered for the seminar. We will also send you a certificate of participation.

>>> If anyone needs additional certificates because multiple people watch the webinar with you, please email FT L outreach@GPO.gov. Along with the names of those -- the names of those needing certificates. If you need to zoom in with the slides, you can click on the full screen button on the bottom left side of the screen. To exit the full screen mode, mouse over the blue bar at the top of the screen so it expands. Then click on the blue return button to get back to the default view.

>> Finally, at the end of the session, we will be sick sharing a webinar satisfaction survey with you. We will let it -- let you know when the survey is available and the URL will appear in the chat box. We appreciate your feedback after the session, including comments on the presentation, style, and value other webinar. With that, I will have the microphone over to Carol. Take it from here.

>>> Thanks so much. I really appreciate it. Thank you to everybody for taking some time this afternoon to come listen. I think you will come away with some very useful tips to use as a consumer yourself, in your community, and certainly with patrons. So, let's get started. Jump right in. Oh, just to give you a little overview, for those who are not familiar with the Federal Trade Commission, we are the oldest general consumer protection agency in the country. We were created in 1914. We have been around quite a while. Obviously, our work has evolved over time. But, the foundation of all of our work and that FTC act, which prohibits unfair, deceptive, act's and practices in interstate commerce. That is still the statute that we use to enforce a lot of consumer rights, and bring a lot of actions, even today. Our mission is basically, in my office, the office of consumer and distance education, within the Bureau of consumer protection, we are charged with educating consumers about their rights, and businesses about the rights and responsibilities. So, we learned an awful lot in the course of our investigations, and in the course of bringing cases. The general work, in terms of checking into complaints and seeing what trends are out there. We have learned a lot about that, what's going on in the marketplace. And our shop here, translates all that we learned into actionable, practical tips for consumers, and for businesses. We don't like to just say, be on the lookout for this, or be aware of this. We really like to give

somebody the practical knowledge that they can either use to avoid scams, or to make the best decision for them in the marketplace, whether it is about purchasing something, or taking out credit, loans, dealing with debt collectors, or other types of issues.

>> And so, this is basically what I just said. We always want our educational approach to be practical and actionable. We want to give you a checklist of things you need to do, or a couple of tips that serve as a good rule of thumb. Warning signs of things to look out for. We think of ourselves as-our public affairs folks are the news of the day. We are the news that you can use. The little bits and pieces that help you make your decision. All of our materials are written in plain language. They are very value neutral. We don't often tell Pete -- consumers that you should do this or you must do that. We try to lay out the fact for them and give them tips so they can make a decision. So, what I wanted to luncheon with is, if you only take away one thing from our time together, I would like you to remember, [FTC.gov/library](https://www.ftc.gov/library). That URL right there. Any of the sites that I am going to walk you through today we are giving you a high-level overview and letting you know that particular sites are for certain audiences or about different topics. You can certainly go directly to those URLs, if you want to. But we have gathered sort of a curated list of our biggest campaigns, and our biggest audiences at [ftc.gov/library](https://www.ftc.gov/library) to make it easy to remember. It is all gathered in one spot.

>> We are in the process of updating it right now to provide a little bit more-some more tips and ideas on how to use materials and various context and with various audiences, to give folks a more curated experience, so you don't have to spend a lot of time looking through the various campaigns to see what things work together. We try to point out when there is an article, when there is a video, when there is a print publication. So you have everything in one spot and you can go ahead and order it.

>> So, the first slide I will talk to you about is [consumer.gov](https://www.consumer.gov). Our main website is [consumer.ftc.gov](https://www.consumer.ftc.gov). That is where we have the entire portfolio of a lot of our longer articles. Maybe 6-7 years ago, we were working with some intermediaries. That is kind of our approach to consumer education. We look at ourselves as wholesalers. We have this messaging, and we have got a team of people that can create websites, and print publications and videos. In different formats. And we distributed through our network of partnerships. We have got a very robust network. Thousands of partnerships with other federal agencies, state agencies, nongovernmental groups. Nonprofit, consumer organizations, and people who are active in their communities, to be able to distribute the information. We had been approached by some legal services folks. Other people that work with communities, that are either, have people with low incomes or challenges reading English. But, there was a whole swath of people that were having a hard time reaching. We felt like, we are missing out on the benefits of having a lot of consumer information for their decision-making. The intermediaries told us, your information is great. It is very, very helpful. I don't often have time to sit down and read 700 words-800 words in an entire article. I have to skim it to get what I did. I certainly cannot give it to my clients. They are not going to be able to process this. It will not be meaningful for them. Anything that you could do that would be helpful, to help us reach them and get this information to them, we would really appreciate. And so, we heard similar things from other community workers, from librarians, from English as a second language teachers. And, we realized that there was a very great need. And we needed to attack that problem, and figure out how we were going to get this information to folks. I raise this because this is an interesting process that we went to, and it was very enlightening for a lot of us who were already-we thought, very plain language writers. Our materials have always been considered very plain language. But here, we were missing a group of folks. And what could we do to make that better?

>> I am going to show you this. This is the site itself. I want to show you first, this sample. We took training from the center for applied linguistics to learn how to write for a population of people who have challenges reading English. Whether it is because they are new to the country, or whether they are native speakers, and they have a low literacy level. And so, they gave us this exercise, to really drive home the point of, what the challenges are going to be, in terms of slimming down the material. It isn't

just a matter of making it fewer words. It isn't just a matter of including one concept. It isn't dumbing it down, by any means. Sometimes, the materials end up a little bit longer than what you expect. So there are unexpected bumps along the way. We learned about those a lot. I am going to read this section to you. If you feel like it, go ahead and read it to yourself, quietly. If you have your phone nearby, time yourself and see how long it takes you to read it. And then we will explain why. If you get a phone call or a letter, with a message like this, be skeptical. Scam artists often use the promise of a valuable prize or reward 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.

>> Okay. Oh, I slowed myself down a little bit. I'm kind of a fast talker. When I read that to myself, silently, at least during the training, it came out to about 14 seconds. And, they asked us to slow it down even more. The slowest I could possibly get it would be about 18 seconds. And, that is kind of where that came out reading it out loud to you now. Maybe it was a little fast --. If you slow it down much more than that, you are reading sounds like this. If-you-get-a-phone-call. So, you can understand how, if that is the speed that you are reading the sentence, then by the time you get to the second sentence, you don't really remember what you read in the first sentence. And you certainly are having a hard time processing the whole thing, or integrating the thoughts altogether. You have to go back and reread. It will be cumbersome. You can see why people might abandon that. So, that segment that we just read was 60 words. It took about 80 seconds. So, many people with limited literacy are reading 34 words per minute or less. So, for many folks, it is going to take them an entire minute, more than three times what it took us to read half of that. So, you can imagine what the challenge is. If we hand somebody a 500 word article, it is not going to make any sense to them. They are just going to throw their hands up and say, forget it, before they get any of the messaging at all, or any of the benefits we are trying to give them. So this, I think, really profoundly affected a lot of us. It made us see exactly what some of the problems were, and why we needed to do a complete rethink on the kinds of information, and how we were going to present it to folks. When you are writing for people that are emerging readers, you only want to include the most important stuff. It might not be just one idea, but you want to focus on just the most important things. You are not going to give them every bit of background. There is not going to be a lot of intro language. Our materials for a long time were plain language, but they were witty and chatty. There was a little bit of storytelling, and buildup involved in the beginning before you got to the point. Writing for this audience, there is no buildup. You get right to the point. You want to choose the simplest words. Many of us here, myself included, are recovering lawyers. We love words like obtain, receive, purchase, request, provide.

>> For these materials, we always default to get, give, buy, ask. The simplest, most plain language words. The sentence structure is always short. The paragraphs -- paragraph structure is short and direct. Always active. You avoid the passive tense. Those kinds of things. So, let me take you back to the initial slide. There we go. We did all of this training, and we sort of figured out how we needed to write for the audience, and how we needed to design for them as well, what -- lots of white space. Slightly bigger print. Not a lot of bells and whistles. Just, what you see is what you get. We also focused on the topics that we were hearing from those intermediaries, like legal services and librarians and teachers. And, they were -- there were both scam related topics. Identity theft and how to avoid it, and -- on those types of things. But also, money, transfer money, wiring kind of stuff -- scams. Basic money management skills. And, this took us to a level of detail that we hadn't gotten to in the past. We didn't have any basic information on just basic budgeting, on how you open an account, for people who have never had an account from a bank, or with a credit union. And, those kinds of skills and knowledge, basic financial functioning. That is what we focused on for consumer.gov. You can see here, the topics, the big topics are managing your money. Credit loans and debt. Scams and identity theft. The whole site is available in English, and in Spanish. And, here is another interesting feature, that the entire site is accompanied by audio read along. Oh, there are going to be some folks that just want to listen. There

are going to be folks that read it and need the support of the audio to be able to process what they are reading. It has also made it very popular with ESL teachers, because, they can use the site in language learning. Oh, it is helping people support their reading and their vocabulary list. And, articles and print things that you can hand out. There is a lot of support to be able to work with the materials. But, people are also walking away with the practical skill that they may not have had before.

>> So, it is just the basics, as I have covered. It is really just plain and simple. What you need to know. If you look at-I will go back here again. Sorry. That's the wrong slide. If you go to-here we go. Here's a sample of an article. Oh, this tab, what it is, tells you exactly what it is. What is a budget. Military folks call them spend plans. Other folks might call them something else. But you need to know what a budget is and how you plan out what you will do with your money. What you know, the second tab, goes into more detail. One of the most important things to know about a budget. The third tab, what to do, gives you-these are the things. Had you make a budget? These are the checklist of things you need to do to put that budget together. And so, this want to do tab, another thing to know about that, is that that is the one tab that is available in print. They are available as single sheets pick none of them are any more than one sheet of paper. Some of them carry over to the second side. Some of them just have maybe one tip on the second side. But it is no more than one sheet of paper. And they come available in tearoff pads. I think it is between 50 and 75 sheets are on a tear off pad. If you wanted to use this in programming, or order it for your patrons, then you could take a look at the sample pack. This is what we call editors, and educators sample pack. That has each and every one of the what to do sheets that are on the website. Oh, that is probably like 35 different articles. 35 different what to do sheets. Maybe a little less. They all come in one packet. That is for the librarian or the teacher to order. You can look to all of them and see which ones are appealing to you, which ones go together, what you want to use in a program. And that you can get back on the site, and order as many of those tear sheet pads as you need. Say you picked up three of them that you really thought were helpful. Dealing with debt. Prepaid cards. And, making a budget. And, you like those, you order the tear off sheets. And you can hand them off. Use them in the classroom. You can put them out in the library setting. You can use an in programming.

>> I have to go back to see what I might have skipped. So, the articles are read along are not in the toolkit box right here. In the toolkit. There are worksheets. Oh, the budget articles has a worksheet that goes along with it. It is a PDF. It automatically calculates. You could sit with somebody and help them fill it out, or you can send them home on a computer and tell them to fill it out. I know a lot of financial counselors will send this home with somebody as Homer. And that they come back for the counseling session, having filled in the budget, and the counselor helps them tweak it and figures out a way to make it work a little bit better. It's a good way to get the patron kind of involved in that whole process. Oh, there is the worksheet, the presentation slides, with talking points, and there are videos. I didn't want to show a video today because I didn't want to take the time. You never know with technology, but I would suggest taking a look at them. They are very short. And they have got very simple icons, and, they are very easy to understand. There are a couple of topics in their that I would have struggled explaining clearly and simply. And, the explanations are just great. I think they are very, very helpful. You could use them in a classroom setting. You could use them to open up programming if you wanted to do a short program, and then just handout materials to people. If you have got the technology, I know the community centers and libraries have the large-screen TVs that are mounted. You could take the videos, and put them on a continuous loop and just show them in the background for programming, or show them in the background for April is financial literacy month. That would be a fun activity to get people just to pick up a tip or two while they are walking through.

>> Okay. So there is the budget worksheet. That is a PDF. It will calculate as you put the numbers in for you. Okay. So the list of plans may or may not be useful for your particular audience, or your programming, but here is how it is helpful. Especially if you partner with ESL teachers. Either at, in a

school setting, or community setting, or at the library. These are meant for teachers, so it is a whole lesson plan that develops as we were talking about, the language skills that need to be developed. There are exercises to help people develop them. There are sample questions to ask in the classroom. There are vocabulary lists. There are other activities that test oral skills, and --. And, I think they are extremely helpful in that environment. And, if that is an audience that you want to reach out to, and those are the kind of activities that you do, you can partner with somebody. They can be very helpful.

>> We are going to move on to our photo develop. All of our materials are available in English and Spanish, whether it is on our main site, consumer.FTC.gov. Whether it is consumer.gov or any of our other materials. I wanted to draw your attention to these, because I have been very popular. They are based on the idea of our tele-novella, except it is like a comic book. It is a photo novella. They tell a story about a family, or a person who has run into some consumer issues, some sort of a scam, usually. It talks about how they resolved it. They got the information, and it empowered them to make the problem go away. They are very colorful. They are eye-catching. We worked with intermediaries in the community to determine the kind of scams we should be focusing on. To write here, you are looking at imposter scams, and I believe, I don't think that's debt collection. There is another one about auto sales, and another imposter scams one. I think we have about seven in total. And, there are two more coming down the pipe very soon. If you go to 1029, there is -- ftc.gov/library, there is a link to the photonovella site. There's a link . You can order them for free. Get as many as you need. Occasionally, you might have to be patient. They do sell out. They are pretty popular. But, we always get them back into stock pretty quickly. And, it is just kind of a fun thing to look around. You could either pick them by topic, or just put out all of them for some kind of a display.

>> They are available in English, but not in French. They are available. There is a PDF of each of these online at the photonovella site , that is in English, if you just need to print that out. All right. So then, these are our little simulation wallet cards. There are articles and I think a bookmark and some other information. And they are in other languages. I have not been able to confirm what the latest languages are right now, because we do run out. But, we have them in several Asian languages. I believe, Haitian, Creole. We are going to have to look that up to see what we have at any given moment. Obviously, English and Spanish is always there. And, these are-the immigration materials address scams that are against people looking to change their immigration status. Or people that are new arrivals to the country. So, if you are new to the country, you might be a little more susceptible to certain kinds of scams, depending on the way business is done, and the place that you came from. You may be used to working on an informal network, and a friend introduces you to another friend. That's how things happen. When you come here, you think, well, everything happens the same way here. Which can be true, but it is also ripe for somebody to sort of claim an affinity to you, whether they go to your church, or to your temple. Your children go to school together, or you are part of the same fraternal organization, or you're just part of the same ethnic group. Then, that gives the scammer a big opportunity to plan that affinity, and get you to trust them. And that way, any opportunities that they present you with, they're more likely to think that this is a safe and wise thing to do.

>> And so, immigration materials try to address some of those kinds of issues. To let people know, what are the warning signs that somebody might be trying to rip you off, and what to do if you have been ripped off.

>> There are other materials. Some of the scams do revolve around people looking to get legitimate help processing immigration papers. And, we do have an article as well, that talks about where to get legitimate help. It can be fraught to fill out that paperwork, right? Even those of us that are sort of in the know and have experience. And understand what the process is, or are educated. We could easily make a mistake that could irrevocably change somebody's status, and they are not allowed to apply again. It is really important for them to go to-not just-not go to a scammer, but go to somebody who actually, really knows what they are doing and can really help them, and support that whole process. There is

some information on our immigration site that helps with that, as well. Again, you could always enter that through ftc.gov/library. You will find that there.

>> Here is a big one that we are going to gloss over a little bit quickly. Identity theft.gov is the government's one-stop identity resource. The point is, FTC created the sites and manages it. We have been tasked with maintaining statistics about identity theft for probably 20 years now. Identity theft of a crime, so we do not have—we only have civil jurisdiction. We don't have the jurisdiction to be able to bring those cases. But we have been tasked with having a very large sales, consumer education campaign, which we have had for 20 years. It is changing a lot over time. But it is still one of our biggest items in the portfolio. To educate consumers about avoiding identity theft, and how to recover from it. And so, identity theft.gov is a way for somebody that suspects identity theft. You can get on there, and you can file your report about identity theft. You can create an account. You don't have to. But, you get some benefits from creating the accounts. You can go back in and continuously update your complaint. Your report of identity theft. I will tell you why that is important to just a second. So, let's say the patron files their report of identity theft. They want to have as much detail as possible. Any documentation that they have. Everything that they know about the theft, and be able to put in as much detail as possible. When they get to the end of that process, it is online. There is chat and phone support, if people need help with the form. It is also in Spanish. When they get to that process, and they are done filing the report, when they go to print it out, it will print out what is called an identity theft report. That is kind of an official, legal document that grants legal rights to identity theft victims. They can use that report and send it to the credit reporting company picnic and send it to the utility company. Too, a retailer, credit card company. Anyplace with a suspect identity theft may have happened, they can send that identity theft report to them to show that they are the victim, and this is why you need to take this charge off my credit report. You need to stop -- stop reporting this charge to my credit card company. You need to turn my lights back on because I paid my bills. And I am an identity theft victim. Illegal. The site also will reduce for you, there are sample letters and forms to fill out. It will automatically auto populate with the information that needs put in. So you will get a letter that basically has everything, you know, the magic words you need to say to dispute the charge, or to ask that your credit report be repaired. And, it fills in all of the details for you. You can save that to a PDF and print that out and use the identity theft report to get that process started. It is not quite so onerous for the consumers as they used to be where they had to draft everything on their own from the beginning. And then back with people to prove that they are the victim.

>> In addition to identity theft reports, filing the report so you have actually contributed to the data for trends and statistics and all of that and getting your free sample letters and all of that, it will also give to you, it will spit out a checklist, which is called your recovery plan. That will tell you what you need to do. It is personalized to you, whatever you put in there. If you are a victim of tax identity theft, it will spit out, you need to fill out this form with the IRS. Then, you need to make sure that you send this form here, and then follow up with FTC and do that. If you have created the account, after you do those things, you can go in and check the box off, so that your recovery plan will update and you know what you need to do next. It will have deadlines of their. And whatnot. So, it helps you manage that whole process a whole lot more easily. Let's see. Oh, also, big in the news right now, are data breaches, and many people, information has been compromised to a data breach at one point or another. If you go on to identity theft.gov, you see that big banner here that says get started. But right underneath, it says recovery steps. You click on that. There is also another button that will say data breach, check here. That the print publication as well. But you can get onto the site and see what you can do if your information has been compromised in a data breach. It boils down to what information was compromised. If it was your Social Security number, you should act like you are an identity theft victim. And it will give you the steps on the things you should do right away. To sort of tamp things down. Then, but if it is another piece of information, you might not have to do anything quite so extreme. Let me just throw this out

now, while we are talking about it. In September, right now, you can get a credit freeze. It is governed by state law. There is usually a small cost, between five dollars-\$10. That can add up if you have to pay it every time you place the freeze and every time you lifted. You may have to place it and lifted a couple of times. If you yourself are suddenly seeking credit. And so, there was always the debate, should you freeze your credit? Should you just get an extended file alert? That is only available if you are a victim. Oh, a new law was passed, probably about a month ago, two months ago. He goes into effect in September. As of September 21, everyone is entitled to a free credit freeze. It doesn't matter what your state law says, it doesn't matter whether you are placing it or lifting it. I don't think right now, there are any limits on how many times you can place and lift. But, the important thing to take away is that everybody is entitled to that free credit freeze. Some people feel like that is a very effective way, at least, in the early stages of recovering from identity theft, instead of putting a fraud alert on, just to completely freeze your credit, and see if that helps. That gives you time for things to settle down for >> People are also entitled now by the same law to an extended fraud alert, automatically. You don't have to get a fraud alert, a temporary fraud alert, and then re-up it every 90 days. You can automatically get that suspended fraud alert. Automatically, for a year. So, if for some reason you cannot raise your credit, or that is not the choice for you, you can still get that extended fraud alert. And not have to worry about checking it every three months. Just checking it after a year and deciding if you still want to continue with it. I usually don't get into that much detail, if I am just giving somebody an overview. But it's a new law, and I think it is helpful for consumers, and I just think everybody should be aware of it. I write. Oh, this campaign is called pass it on. So, this sprang up after we did our consumer.gov campaign. We learned so much. And, we were starting to see that it wasn't just this population of people that had trouble reading English that wanted shorter material. Everybody wants shorter material now. >> People want to be able to scan things. They want just the basic plain and simple. And so, we are using consumer.gov with a lot of different audiences. A lot of different people want those materials. They don't want the longer materials. It has no bearing on the reading level anymore. It is really just, people wanted fast. They wanted now. They wanted simple. Pass it on was born from that. We did some testing with intermediaries that work with older people. And, we realized over time, that really, the population over 50 is certainly not homogenous, right? Between 50 and 75, many people are very active. Their health is good. They are working. If they are not working, they are volunteering. They are out in the community. They are real trusted sources, trusted elders in the community. And, that's very different than people, perhaps, from 75-95. People in the second category may still have many other things, but many people do not pick many people are starting to need a little bit more support and a little bit more help. And, we wanted to enlist the help of the active older people, in terms of sharing information about avoiding scams, and so, the whole point is, take this information. If you know somebody who has been approached by a scammer, take this and share it with us. Pass it on to your older relatives, to your older friends, to your colleagues, to the rest of your community, your adult children. People trust you, and they are going to believe you, if you share this information with them. And so, we focused on, I think it is 6-7 topics, like identity theft. Like five scams. Like things that were a little bit more likely to be targeting older people. Anybody over 50 is more likely to see some of these things either pop up in the email or on a phone call, or in some other way. And I can certainly lecture that in many other respects. And so, pass it on has got articles for every one of those topics. When I say articles, I really mean 2-3 tips on a sheet of paper. >> They have got a bookmark, and they have got an activity sheet. That is online. Oh, the activity sheet for every topic is something like an icebreaker activity, a crossword puzzle. Some kind of a word game, that focuses on the consumer issue that we are talking about, and so, there ideal, if you are getting folks in for some kind of a program, this is the ideal kind of a thing, to use the activity sheet as an icebreaker. And then, slip in the bookmark in the article, to give them a take away as part of bigger programming. It

doesn't have to completely revolve around consumer issues, but it is a great thing to slip in as part of the programming.

>> This has also been very, very popular. We have gotten a lot of requests from state and local aging authorities, and community centers that want to leave it-leave out the book marks and the articles, and that sometimes, Inc. in their programming. And, there is a theater troupe in California. They are very dear to me because he keep me updated on what they are doing all the time. But, the actors range in age from 68-98. They put on original skits, and they sing, and do a little variety show. In different community centers, and in assisted living, and places like that. And, they actually created a small, five-minute opera, based on the pass it on program. Oh, they take our folders, with the pass it on materials, and handed out to folks after their performance is. It is great. It is a super inventive way to see people taking this messaging and using it in a way that is kind of unexpected. But, exactly what this campaign is all about. Take it, pass it on, share it. We are thrilled with that. It is a good addition to most libraries. That tells you a little bit-there we go. There is the sixth scam. Okay. This is another key factor you need to know about. FTC.gov/bulk_order. It also works in revolt -- reverse. Bulk_order/FTC.gov. Bulk order.FTC.gov. For me, it is a little easier to remember it this way. You can also get there through FTC.gov/library. This is our site, where you can order any of the print materials that I have mentioned. They are always free. Sometimes, we limit quantities, if we are running a little bit low. I know how some people get around there if they are having programming, and they really need 400 copies, and we are saying you can only have 200 at the moment. They just go in and order a second time, and get the 400 that way. There is also a little-there is a link you can click on and it raises an email to the person who monitors stuff of the bulk order website. And, you can say, I am having this presentation. It is on this date. I really need 600 or 400 or whatever it is. Can you please get them for me? As long as we still have them, he is happy to do that. We are happy to bend the rules a little bit and try to get you what you need. In order to do that programming. Okay? So, just so that everybody knows, anything that you see on FTC websites, on our social media, any of the videos, it is all free. It is all freely available. Nobody needs permission. You can use it. Not for commercial purposes, obviously. I do get that every once in a while. Somebody says, can I get on your materials for five dollars apiece as a fundraiser? I'm like, no. You can't do that. But you can give out our materials. You can cut and paste materials from the website and put it in your newsletter, your online newsletter, and your social media. In fact, we have got a campaign called military_consumer.gov.

>> If you deal with military audience is at all, some of these tips are specifically for service members and their families. So that, there are little twists on their rights sometimes. Military life has its own challenges. We have tried to address the tips and that way. It is come completely -- completely created from a mobile website. It is easy to pull those tips out and put those up on social media. If your library is on social media and you would like to share them. You can do the same thing with the material on consumer.gov , or anything on ftc.gov/library. You can put it out of your social media if you would like to. On your blog. In your newsletter. If you would like to get regular updates from the FTC, on different scams that we are seeing, sometimes we don't have enough information about a scam to bring a case. And maybe we are starting to look at things. We are not sure. We are trying to just figure out what's going on. But, people are being harmed. We will do a blog post about it to warn people. So that they have some idea. This is what we are seeing. This is what we are hearing about. Sometimes, that can shut the thing down. Way faster. Than any of us bringing a case to try to shut Adaptec not always. But it is good to give people a heads up. It is always better to save your money ahead of time, rather than trying to get it back afterwards. You can follow the FTC on Facebook at Federal Trade Commission, or at twitter, it is at FTC. We have got a little bit of extra time for questions. But, I would also like to know, are there other issues that you are your patient -- patrons need tips about? Do you think would be interesting. Other audiences you think we should be trying to reach out to and to get information to? And formats. I am always interested to hear what formats are helpful for librarians. We love doing

videos. They get some traction with their online. Are they useful in programming at all? Do they spice things up? Or are they really not worth your effort?

>> We always create bookmarks for libraries. We have been told that people really like a colorful bookmark. It it's free. That is always a plus. If that is still the case. I don't really know. We would love to hear from anybody with thoughts on that. And, if, folks don't really want to get into the chat box or ask about it today, let me give you my email address. Ckando@ftc.gov. Happy to hear any comments you had to say on that at the end of my official presentation. I am happy to take any questions or we can have a discussion.

>> Thank you, Carol. If you would like to respond to any of the questions that Carol just post, you can use the chat box -- chat box at the corner of the screen. Or if you have any other questions you would like to ask, you can post there. While we are waiting for some of the chat questions to flow in, I just want to tell you guys about a couple of FTEs else the Academy events that are coming up. The first one is through an extended lens, Louisiana internment, and geography of chance. That will be on August 21 at 2 PM Eastern. We have got FT LP exchange creating spreadsheets, August 23 at 2 PM. And using the DOE data Explorer to find duly funded research data on September 12 at 2 PM. Those are some of the upcoming presentations that you can sign up for if you're interested.

>> I will give you guys a couple more minutes to see if you have any questions or comments for Carol. If you prefer, you can email your questions to Carol at ckando@ftc.gov . Ashley has put out-we have got a couple of comments coming in.

>> Gilda says I am a big fan of the CFT deYoung service booklets. I think having more materials which target the youth and teens would be helpful.

>> Yes. We-that is always kind of a tough balancing act. We don't want to duplicate too, too much. But we have also heard from folks that they would like more material -- youth material. As I mentioned, the main URL, ftc.gov/library, we do have some materials for kids and teens , they focus on digital literacy, and advertising literacy, those types of things. There is a magazine called etc. for adults, whether it is the parent or guardian or somebody else. To get the conversation going with children. Ideas for talking to kids, what we used to call tween's, and young teens. About best practices for being online. And, how to keep them safe and secure, and how you turn off the geolocation on your phone, if you want to do that. But, those kinds of things. Eckstein, and online bullying. Things like that. The other booklet is called heads up. And that is the book that you would actually give out to the kids themselves. We launched that campaign, it must have been 12 or 13 years ago. It has been updated several times since then. But we have given out easily, 11 million copies of at least and etc. booklet. I think heads-up is close behind it. Some school systems were ordering it, 40,000 copies of it to put in every backpack in the school system. For a certain year, depending on the issues they wanted to focus on. It definitely-definitely take a look at that if you are looking at some kids programming. And hopefully down the road, we will be able to maybe do a little twist on consumer.gov.

>> If not, you could use much of the consumer.gov information for a younger audience. Because, there are no terms in their that are not-if it is not part of everyday language, it is self defined within the writing on the site. And so, it is probably a good choice to use for kids that are old enough to start thinking about opening a bank account and doing a budget. Things like that.

>> It's a good suggestion.

>> So, Nick asks, is there telemarketing phone call sent -- scam specifically -- on the website to print and distribute?

>> It is not on FTC gov that libraries -- ftc.gov/library. But we do have -we call it stopping unwanted calls. Because it falls into Robo calls and regular telemarketing calls, the do not call list and all of that. So, let me see. Let me look up the URL for that, and then, you can send it out to folks.

>> Sounds good.

>> Somebody has been circulating etc. for a while. That is awesome. Thank you.

>> Okay. Ashley has sent out the webinar survey. If you wouldn't mind taking that. That helps us with programming here at GPO. I am not seeing any more comments or questions. So, if you do have any, please feel free to email Carol, or just let us know at GOP outreach at GPO .gov. We can outreach for you. I think that's it. Thank you, Carol, for presenting today. We learned a lot about the material the FCC -- FTC has for patrons.

>> Thanks so much. I appreciate the chance to talk to everybody.

>> All right. Thank you.

>> Thanks.

>> [Event Concluded]