

**Testimony of the  
New York City Department of Consumer Affairs  
Before the  
New York City Council Committee on Consumer Affairs**

**Hearing on Introductions 1085-A, 1086-A, and 1087-A regarding  
Consumer Protection Outreach and Education for Women, Seniors, and Immigrants**

June 16, 2016

Good morning Chairman Espinal and members of the Committee on Consumer Affairs. I am Lorelei Salas, the new Commissioner of the Department of Consumer Affairs (“DCA”). I’m thrilled to be here today to introduce today’s testimony on behalf of the agency. While I had the honor of being initially appointed by Mayor Bill de Blasio last month, today is, in fact, just my fourth day on the job.

I am thrilled to be leading an agency with such a broad and important mission, and in particular, I’m honored to take on the task of establishing the Office of Labor Policy and Standards within DCA. The agency’s success is undoubtedly predicated on maintaining a close and proactive relationship with the Council and I hope to continue to build on the strength of our existing relationship.

While I am unable to stay for the entirety of today’s hearing, I eagerly look forward to our close collaboration in the future, from working together in your districts to testifying at additional hearings. With your permission, I would now like to ask Nicole Smith, the Deputy Director of DCA’s Office of Financial Empowerment (“OFE”), to provide testimony on behalf of DCA. Thank you so much for the opportunity to speak with you, however briefly, today.

Thank you, Commissioner Salas. Good morning Chair and members of the committee. I am Nicole Smith, Deputy Director of OFE and I am joined today by my colleagues Amit Bagga, Deputy Commissioner of External Affairs, Mary Cooley, Director of City Legislative Affairs and Casey Adams, Deputy Director of City Legislative Affairs. We thank you for inviting us to testify about important issues related to consumer protection and financial education outreach as they pertain to women, seniors, and immigrants and also extend our thanks to you, the Speaker, and others, for sponsoring the three bills we will be discussing today.

DCA’s overall mission is to empower consumers and businesses alike to ensure a fair and vibrant marketplace. The agency licenses approximately 80,000 businesses across 54 different industries, mediates complaints between consumers and businesses, conducts patrol inspections and legal investigations, educates businesses about laws and rules, and enforces New York City’s Earned Sick Time Act, commonly known as the “paid sick leave” law, and the Commuter Benefits Law. In addition to its licensing, consumer protection, and labor-related work, DCA operates the Office of Financial Empowerment (“OFE”).

OFE was founded in 2006 as the first local government program in the country with the specific mission to educate, empower, and protect individuals and families with low incomes, so they can

build assets and make the most of their financial resources. At its core, the goal of OFE's financial empowerment work is to ensure that New Yorkers with low incomes have the guidance to make crucial financial decisions and access to affordable and safe products and services that will stabilize and improve their finances in the long-term. To achieve this goal, OFE employs several financial empowerment strategies, including: providing high-quality financial education and professional one-on-one financial counseling; connecting New Yorkers to safe and affordable mainstream banking products; improving access to income-boosting tax credits and other asset building opportunities; and engaging in public outreach and legislative advocacy to advance the cause of consumer financial protection. OFE also looks to build the financial empowerment field through technical assistance, partnerships, and cutting-edge research. To this end, OFE works with government agencies, community-based organizations, philanthropic partners, think tanks, and the private sector.

Our network of more than 20 Financial Empowerment Centers provides free, confidential, one-on-one financial counseling to New Yorkers in all five boroughs. Since the inception of the program, our Financial Empowerment Centers have worked with more than 40,000 clients, helping them to reduce over \$37 million in debt and build approximately \$4 million in assets. Additionally, through our annual Tax Season Initiative, which is now 14 years running, we have facilitated the filing of nearly one million free tax returns, which has unlocked tens of billions of dollars in tax prep fees and Earned Income Tax Credit savings for low-income New Yorkers. Many of these New Yorkers are women, seniors, and immigrants, and we are proud to have a long tradition of serving these populations.

As such, we are pleased to offer testimony to you today in support of Introductions 1085-A, 1086-A, and 1087-A.

Before we detail our response to these bills, it is important for us to note that DCA does not inquire about any individual's immigration status, and, like a large majority of City agencies, does not generally inquire about the age, sex, or gender identity or expression of an individual when we receive consumer complaints or conduct enforcement.

We would also like to note that the agency already conducts targeted outreach to populations with unique consumer protection challenges. For example, pursuant to Local Law 28 of 2015, DCA created tips on student loans, auto financing, enrolling in a school or training program, credit repair scams, and credit card debt targeted toward young adults that we then made available through partnerships with the Department of Education ("DOE") and the City University of New York ("CUNY"). In addition to making this information available in plain English, we also have made it available on our website in Spanish, Arabic, Bengali, Haitian Creole, Korean, Russian, and Traditional Chinese.

I would also like to take this opportunity to note that were the bills being considered today to pass, one of the key messages that we would be sending to all three populations is how they can avoid predatory or payday loans that, while largely illegal in New York State, are nonetheless often available to New Yorkers online. In fact, it is our understanding that there are proposals being considered by the State legislature that would make it easier for low-income New Yorkers to access the very same types of loans that have ensnared so many low-income Americans in

other states in endless cycles of debt. DCA is deeply committed to ensuring that State and City laws continue to prevent access to these types of loan products, and we seek to work with all of our government, advocacy, and elected partners to block efforts that would ease access to such products.

I will now provide an overview of the agency's consumer protection work and advocacy, starting with our activities geared towards women.

### Women

According to a 2013 study by the New York Women's Foundation and the Center for Research and Policy in the Public Interest, one in four women is economically vulnerable, which means women are more likely to face poverty, have lower earnings, and suffer longer spells of unemployment as compared to men. Black and Latina women are 25% more likely to live in poverty than their white counterparts. Approximately 50% of women find it difficult to talk with others about personal finances, and only one-third of all women have a detailed financial plan.

Women are also more responsible for caregiving as compared to men, and therefore are more likely to work part-time or take time off, which impacts their overall earnings as well as ability to build long-term assets. According to a 2014 National Women's Law Center study of data from the Bureau of Labor Statistics, 76 percent of workers in the 10 largest low-wage occupations, such as childcare workers, home health and personal care aides, and food service workers, are women, and they make, on average, less than \$10.10 an hour. DCA is particularly sensitive to these issues, as we are the agency that enforces New York City's Paid Sick Leave Law, which mandates that most employers in the five boroughs provide sick leave. While, as we mentioned earlier, we do not collect data on the sex or gender identity of individual complainants, as women are more likely than men to be caregivers, the Paid Sick Leave Law likely has a disproportionately beneficial impact on the women of our city.

Two of OFE's key programs – the Financial Empowerment Centers and the NYC Free Tax Prep campaign – also have particularly positive impacts on women. In 2015, Financial Empowerment Centers conducted more than 16,000 financial counseling sessions, 64 percent of which were provided to women. Since 2009, these programs resulted in \$37 million in cumulative debt reduction and \$4 million in accumulated savings, and two thousand clients improved their credit scores by at least 35 points. Additionally, we estimate that 62 percent of the more than 135,000 filers using NYC Free Tax Prep in 2015 were women.

DCA has also leveraged its enforcement and advocacy power to highlight the issue of gender-based pricing of consumer goods in New York City. In December 2015, DCA released a study on gender-based pricing of products: *From Cradle to Cane: The Cost of Being a Female Consumer*. As part of the study, DCA compared prices of close to 800 "identical" or "nearly-identical" products marketed differently to men and women across 35 different product categories, such as bikes and scooters, onesies, jeans, razors, and canes. The products selected had similar male and female versions and were the closest in branding, ingredients, appearance, textile, and construction.

Our study found, on average, products for women cost seven percent more than similar products for men. Additionally, women's products were priced higher 42 percent of the time across the entire sample. These findings suggest that over the course of a woman's life she pays thousands of dollars more than a man to purchase similar products. Although there may be legitimate drivers behind some portion of the price discrepancies – such as ingredients, textiles and import tariffs – these higher prices are mostly unavoidable to shoppers.

While current law does not prohibit gender-based pricing of consumer goods, it does prohibit gender-based pricing of services. In the past two years, DCA has issued approximately 250 violations for gender-based pricing for services at laundries, dry cleaners, hair and nail salons, and shoe repair stores.

I will now turn to our work focused on senior citizens.

### Seniors

Seniors are vulnerable to a wide spectrum of deceptive practices and financial exploitation schemes. While they might not be the only types of victims of such scams, seniors often fall prey to home improvement contractor scams, “phishing” and other internet scams, predatory lending, and identity theft. Some scams are targeted toward seniors because they are older, including reverse mortgage fraud, power of attorney/fiduciary abuse, and Medicare and Veterans benefits fraud, through which a senior citizen's eligibility for Medicare and Veterans benefits might be misused to defraud the federal government.

According to the Federal Trade Commission, one in five seniors nationwide is impacted by fraud. Senior victims of fraud lose an average of \$350 and many lose much more. It is estimated that more than half a million seniors in New York State have fallen victim to consumer fraud, resulting in a total loss of more than \$180 million. In New York City, more than 200,000 older adults are estimated to have been victimized by fraud, losing approximately \$70 million in total.<sup>1</sup>

DCA has partnered with the Department for the Aging (“DFTA”) to produce and distribute a “Savvy Senior” flyer to increase awareness and education around common scams targeted at seniors and equip seniors with the tools to protect themselves. DCA created and distributed an educational flyer about the “10 Worst Everyday Scams,” which included “grandparent” scams, where a senior will receive an email or phone call from someone pretending to represent or be a familial relation with an urgent request for money. DCA also produced a flyer about methods for making seniors' homes safer, more age-friendly, and greener, which was distributed to our home improvement contractor licensees and included in the home improvement contractor license application packet.

Seniors also receive free tax preparation assistance as part of DCA's NYC Free Tax Prep program. In 2015 and 2016, our tax preparation services included more than 200 Volunteer Income Tax Assistance (“VITA”) and AARP Tax-Aide sites citywide, as well as online self-preparation. Through our tax preparation services provided in 2015, more than 30% of filers received valuable income-boosting tax credits. At these tax preparation sites, returns can be

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<sup>1</sup> <http://www.gillibrand.senate.gov/imo/media/doc/Senior%20Fraud%20Report.pdf>

prepared in-person by an IRS certified VITA/TCE volunteer preparer or dropped-off to be completed by the preparer. In addition to its direct support for the tax preparation sites, the City has unified more than a dozen free tax preparation partners under a new “NYC Free Tax Prep” brand identity.

In order to target our free tax services to seniors, the annual tax credit campaign had eight season-long tax sites located in senior centers and another fourteen pop-up or mobile days at three different senior centers. DCA partners with AARP, which managed six of the eight full time sites, to provide these services. One of our senior-targeted mobile days was presented in partnership with Council Member Mark Treyger at the Coney Island Seaside Innovative Senior Center. Throughout our network of free tax preparation sites, approximately 38% of filers were over the age of 55.

Beyond DCA’s work, the de Blasio administration is dedicated to providing programming and support services to seniors who may be victims of scams or need assistance with financial planning. Recognizing the seriousness of crimes of opportunity that afflict vulnerable older New Yorkers, DFTA operates the Elderly Crime Victims Resource Center to provide direct resources and referral services to elder abuse victims and older adult crime victims in general, as well as to coordinate DFTA’s education and prevention efforts. DFTA administers the Bill Payer Program, in which screened and trained program volunteers assist low-income older adults with monthly bill payment tasks. DFTA also works in close collaboration with the New York State Office for the Aging (“NYSOFA”), DCA and the NYPD to raise awareness and protect older adults from scams. DFTA’s Outreach Unit distributes information about crimes against older adults from the Center when agencies notify DFTA about a scam, and they publicize that information to their network through comprehensive outreach.

### Immigrants

As we all know, immigrants may be exposed to many scams in the course of pursuing employment, education, and immigration services. Immigrants also face unique barriers to banking and financial services. Pursuant to its mission, DCA has done significant work to protect and empower immigrants, which we will now describe for you. At the outset, I will say that DCA is deeply committed to both inclusive outreach to immigrant communities and making our services accessible to New Yorkers who prefer languages other than English. DCA’s staff speaks a combined 17 languages and our outreach and educational materials have been translated into up to 26 different languages.

DCA has also taken steps to make it easier for business owners who prefer languages other than English to comply with rules and regulations. DCA’s inspection checklists are easily available on our website and most have been translated into multiple languages. DCA also allows business owners to have their inspections conducted in their preferred language. This reform was part of DCA’s Small Business Relief Package, announced in July of 2014. Inspectors are equipped with a laminated sheet of language options and business owners can indicate their preferred language simply by pointing. If the inspector does not speak the indicated language, they will access telephonic interpretation to assist them in conducting the inspection.

DCA, in collaboration with MOIA, played a role in the development of IDNYC as an accepted form of identification to allow access to banking and financial services at several institutions across New York City. New Yorkers can now use IDNYC as a primary form of identification to open an account at Amalgamated Bank, Carver Federal Savings Bank, and others.

DCA also created the Ventanilla de Asesoría Financiera, or Financial Empowerment Window, a program offering free, high-quality financial counseling in-house at the Mexican Consulate. Launched in 2014, this financial empowerment program is based on in-depth, on-the-ground research into the unique needs of the immigrant Mexican community in New York City conducted by OFE in partnership with Citi Community Development, the Mexican Consulate, and the Mayor's Fund to Advance New York City. The Ventanilla program leverages the existing trust and use of the consulate by Mexican families to provide them with the financial information and resources they may need to participate in mainstream financial services. In just one year, the Ventanilla provided financial education or counseling to more than 17,200 Mexican nationals in New York and helped nearly 1,000 Mexican nationals file taxes for the first time in the United States. To date, these numbers have more than doubled. The financial empowerment at the Ventanilla has touched the lives of more than 44,000 Mexican nationals in New York City.

DCA values its robust and productive partnership with MOIA and the work our agencies do on behalf of immigrant New Yorkers. DCA participated in workshops and public fora for MOIA's One NYC One Nation initiative, which brought together New York City's philanthropic, public and community leadership to strengthen immigrant communities. In addition, MOIA has helped to spread the word about DCA services to immigrant communities. For example, the NYC Free Tax Prep campaign included advertisements and materials translated into several languages. MOIA's partnership allowed the agency to produce flyers tailored to particular communities and spread education and awareness about tax prep services and valuable, income-boosting tax credits.

We will now turn to DCA's work to protect immigrants from predatory employment agencies and deceptive immigration service providers. Many of the bad actors in the employment agency industry prey on the most vulnerable — New Yorkers with low incomes and immigrants. In September of 2015, DCA announced the results of a multipronged and aggressive new approach to holding predatory employment agencies accountable as part of Mayor de Blasio's commitment to reduce inequality in New York City. In the first year of the new approach, DCA initiated more than 225 investigations into licensed and unlicensed employment agencies, issued more than 400 violations, and secured more than \$77,000 in restitution for 269 consumers who were charged illegal and predatory fees. The announcement of these results coincided with Labor Rights Week, during which DCA has also released its new multilingual Job Hunter's Bill of Rights, enabling New Yorkers looking for a job at an employment agency to know their rights.

We have also worked with various non-profit organizations to coordinate Paid Sick Leave workshops targeted to immigrant workers. Some of our partner organizations include Adhikaar, Sapna NYC, Emerald Isle Immigration Center and the YMCA New Americans Welcome Center. We have done Paid Sick Leave workshops targeted to Nepalese, Bangladeshi, Chinese, Haitian Creole, Korean, and Latino communities, among others.

DCA is a participant in the Protecting Immigrant New Yorkers (“PINY”) task force, composed of state, federal, and local agencies, and district attorneys, which seeks to combat unscrupulous practices. In addition, DCA, along with MOIA, is a lead agency on a task force targeting immigrant fraud and encouraging victims to speak out that was convened by Mayor de Blasio and Attorney General Eric Schneiderman.

The agency also enforces laws and rules related to immigration assistance services, or ISPs, which are people or businesses without legal training that charge fees for immigration-related services, frequently resulting in harm to the immigrant who is seeking assistance. DCA’s participation in the PINY task force has allowed us to build valuable relationships with community groups and generate complaint referrals to pursue violations against ISPs. Unfortunately, these community groups have indicated that by the time their constituents come to them for help the ISPs have either closed, moved on, or otherwise cannot be located.

This has, in turn, caused great difficulty in successfully mediating complaints and inspecting ISPs. Since January 1, 2015, DCA has received 29 complaints regarding ISPs and issued violations in 32 out of 76 completed inspections. The most common violations issued by DCA were related to signage and contract provisions. ISP enforcement is very challenging due to the transient and evasive nature of the providers; indeed, DCA’s 76 completed inspections were the result of 191 attempts.

Currently, DCA provides tips on “Using an Immigration Assistance Service Provider,” available in Spanish, Bengali, Chinese, Haitian Creole, Korean, and Russian, as well as a sample immigration assistance service contract. We look forward to expanding our outreach and partnering with MOIA and other stakeholders to create additional educational materials.

DCA is proud of the work we have done to reach out to seniors, immigrant New Yorkers, and women about the consumer protection issues particularly affecting their lives. I’d like to thank the committee for the opportunity to testify today about the important consumer protection and financial empowerment issues facing seniors, immigrants, and women. Educating and empowering New York’s consumers is an integral part of DCA’s core mission and we appreciate the opportunity to discuss some of our important efforts to reach these groups here today. My colleagues and I will be happy to answer any questions you may have.

# NYC FREE TAX PREP

Trusted,  
Professional  
Filing



Bill de Blasio  
Mayor

Consumer  
Affairs



CitiCommunityDevelopment.com

File your taxes safely and for free at your local free tax preparation site. An IRS certified VITA/TCE volunteer preparer will help you get the full refund you deserve.

To qualify for this free service, you must earn \$54,000 or less (with children) or \$30,000 or less (no children).

## Tax documents to bring to site:

- Photo ID (such as a driver's license, IDNYC, or passport)
- Social Security card or Individual Taxpayer Identification Number (ITIN) card or letter for you, your spouse, and your dependents
- Birth dates for you, your spouse, and your dependents
- Income statements or forms, including:
  - Form W-2 (wages from each job)
  - Form 1099-INT (interest)
  - Form 1099-DIV (dividends)
  - Form 1099-R (retirement plans)
  - Form W-2G (gambling winnings)
  - Form 1099-G (unemployment)
  - Form SSA-1099 (Social Security benefits)
  - Form 1099-MISC (miscellaneous income)
  - Form 1099-B (sale of stock)
  - Form 1098-T (scholarships and grants)
  - Form 1099-C (Cancellation of Debt)
- Your 2014 tax return (if available)
- Verification of health insurance for each person listed on the return (Forms 1095-A, 1095-B, or 1095-C) or Health Insurance Exemption Certificate (if applicable)
- Form 1098-T (tuition payments to attend a university or technical college)
- Form 1098-E (interest paid on student loans)
- Documentation of child care payments for your children. Bring provider's name, address, and Taxpayer Identification Number or Social Security number.
- Records of cash and non-cash charitable contributions
- Checking and/or savings account and routing numbers for direct deposit of your refund

*If filing a joint return, both spouses must be present to sign required forms.*

For more information, please call 311 or visit [nyc.gov/taxprep](http://nyc.gov/taxprep).

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如需了解更多信息，请致电311或访问网站 [nyc.gov/taxprep](http://nyc.gov/taxprep)。

Pou jwenn plis enfòmasyon, tanpri rele 311 oswa ale nan [nyc.gov/taxprep](http://nyc.gov/taxprep).

Для получения дополнительной информации, пожалуйста, позвоните по телефону 311 или посетите сайт [nyc.gov/taxprep](http://nyc.gov/taxprep).

# NYC FREE TAX PREP

## Preparación de impuestos profesional y confiable

Declare sus impuestos de manera segura y gratuita en su sitio local de preparación de impuestos gratis. Un preparador voluntario de VITA/TCE certificado por el IRS le ayudará a obtener el máximo reembolso que se merece.

Para calificar para este servicio gratuito, usted debe tener un ingreso de \$54,000 o menos (con hijos) o de \$30,000 o menos (sin hijos).

### Documentos fiscales para llevar a un sitio:

- Identificación con foto, tal como una licencia de conducir, IDNYC o pasaporte
- Su tarjeta de seguro social, la de su cónyuge y de sus dependientes o tarjeta de Número de Identificación de Contribuyente (ITIN), o cartas de verificación de la Administración del Seguro Social o de ITIN para todos los nombres en la declaración de impuestos
- Su fecha de nacimiento, la de su cónyuge y de sus dependientes
- Estados o cartas de ingresos, incluyendo:
  - Formulario W-2 (Declaración de salarios e impuestos de cada empleador)
  - Formulario 1099-INT (Declaración de ingreso de intereses)
  - Formulario 1099-DIV (Declaración de ingreso de dividendos)
  - Formulario 1099-R (Distribuciones de un plan para la jubilación)
  - Formulario W-2G (Ganancias de juegos y apuestas)
  - Formulario 1099-G (Declaración de compensación por desempleo)
  - Formulario SSA-1099 (beneficios de seguro social)
  - Formulario 1099-MISC (ingresos diversos)
  - Formulario 1099-B (Declaración de ingreso de trueque)
  - Formulario 1098-T (becas educacionales)
  - Formulario 1099-C (Cancelación de las deudas)
- Su declaración de impuestos del 2014 (si está disponible)
- Verificación de seguro de salud para cada persona que aparece en la declaración de impuestos (Formulario 1095-A, 1095-B o 1095-C) o certificado de exención de seguro de salud
- Formulario 1098-T (Gastos de matrícula para asistir a la universidad o escuela técnica)
- Formulario 1098-E (intereses pagados en préstamos estudiantiles)
- Documentación de los pagos de cuidado infantil para sus hijos. Traiga el nombre y la dirección del proveedor y también el número de identificación del empleador, el número de identificación del contribuyente o el número de seguro social del proveedor de cuidado.
- Registros de contribuciones caritativas en efectivo y no efectivo.
- El número de cuenta bancaria y los números de enrutamiento para solicitar el depósito directo de su reembolso.

*Si está casado/a y declara de forma conjunta, usted y su cónyuge deben estar presentes para firmar los formularios requeridos.*

# Be a Savvy Senior!

## Reverse Mortgages – Know If It’s The Right Loan Option For You

Some homeowners may want options when it comes to accessing equity from their home, and so-called “reverse” mortgages are growing in popularity. A “reverse” mortgage is a loan taken out against your home that you do not have to pay back for as long as you live there. For some in need, this could be a safe option for getting cash back from the value of your home. Having cash readily available could be used to pay bills or prepare for emergencies. To be eligible for most reverse mortgages, you must own your home and be 62 years of age or older. Quick tip: Remember reverse mortgages are a loan – they need to be paid back, and in time reduce the amount of money you or your estate would gain from the sale of your home if you move out or pass on. **Never pay for information about reverse mortgages – the government provides free information.** Visit [www.hud.gov](http://www.hud.gov).

## Home Improvement – Protect Your Home And Your Wallet

Elderly New Yorkers can be an easy target for door-to-door home improvement scams. Ever have someone ring your doorbell, point to a leaky roof or a blemish on your property that “must” be fixed? **Be careful – never sign any paperwork or pay anything to anyone until you’ve checked with the City that the business is legitimate.** Ask someone you trust whether something on or in your home must be fixed – and then reach out to a reputable contractor to get cost estimates. If you don’t, you could fall victim to fraud. It is illegal to do home improvement work without a license or arrange loans as part of home improvement or repair work in New York City. Call 311 or visit the Department of Consumer Affairs online at [www.nyc.gov/consumers](http://www.nyc.gov/consumers) to check if a business is licensed, file a complaint, or get more information.

## Shopping On The Internet

Shopping online can save you time and hassle, but first find out if the seller is reputable. Know from whom you are buying – if you can’t find a working number on the site, take your business elsewhere. Can you return what you bought? Read the online refund policy and find out if you can return the item at a storefront in person. Keep a paper trail and know when you expect to receive your purchase – print and save all records, including the online transaction receipt, the product description, expected delivery date, and any e-mail correspondence. Check your credit card statements as soon as they arrive to make sure the amount charged is correct.

## Beware! Lottery And Sweepstakes Scams

Whether by phone, in the mail, or in person, there are fast money “winning” offers made everyday. A caller says you won a big lottery prize but you must send money before you can collect. It’s fraud and you will lose your money! Legitimate lottery and sweepstakes administrators never charge fees to deliver your prize. **Never send money and never give out your Social Security number.** If you send money, you will never get it back. If you think you have been a victim of a lottery or sweepstakes scam, including counterfeit checks, contact the Federal Trade Commission (FTC) at [www.ftc.gov](http://www.ftc.gov) or 1-877-FTC-HELP.

## Door-to-door Sales, Telemarketers, And Offers By Mail

When a caller, door-to-door salesperson, or Internet contact asks for your Social Security, driver’s license, or bank or credit card numbers, don’t provide it! You could lose your identity and your money. If you decide to buy something from a door-to-door salesperson, and they provide you with a right to cancel form, you have a right to cancel the sale within three days of signing a contract. If no form is given, you have a right to cancel at any time. All door-to-door sales in NYC require a receipt or contract copy that includes the date, name and address of the seller, and must be written in the language in which the sale was negotiated.

## Charity Solicitations

When a charity that you are not familiar with telephones you for a donation, ask for its New York State charities registration number! Then ask the caller to send you something in the mail that you can read and think about before making a donation. All legitimate charities must be registered with the NY State Department of Law Charities Bureau. **Questions to ask the Charities Bureau:** Is the charity registered? How long has it been registered for? What percentage of the money actually goes to the charity? Does the charity pay someone to solicit for it? Have any complaints been filed against this charity?

## Protect Your Identity – Report ID Theft

Identity theft is the fastest-growing type of fraud. Protect your precious personal information. Ask all marketing, research, or charity callers for detailed, written information that you can check out yourself. Always ask for time to think about the offer. Scam artists pressure you for an answer, saying the offer will expire or go to the next person if you don't act now; get valid references and a way to contact them and a call-back number. This is not foolproof. Seasoned crooks are happy to give you a cell phone or unlisted number where a colleague is standing by to finish taking your number. If you think you have been a victim of Identity Theft, contact the Federal Trade Commission (FTC) at [www.ftc.gov](http://www.ftc.gov) or 1-877-FTC-HELP.

## Getting Benefits? Go Direct!

**Go Direct** is a national campaign sponsored by the U.S. Department of the Treasury and the Federal Reserve Banks to help motivate people who receive federal benefit checks to use direct deposit. Using direct deposit is safer, easier, and more convenient than getting a check in the mail. If you receive Social Security or Supplemental Security Income (SSI), sign up for direct deposit now by visiting [www.godirect.gov](http://www.godirect.gov) or calling the Go Direct Helpline at 1-800-333-1795 (English) or 1-800-333-1792 (Spanish) Monday through Friday between 8:00am and 8:00pm (EST). **Don't have a bank account?** Ask your local bank or credit union about their low or no-fee banking account options and read the fine print about what fees may be included before choosing what's right for you.

## Play *It's My Money* Online to Learn How to Avoid Financial Fraud and Scams

Visit the Department for the Aging online at [www.nyc.gov/aging](http://www.nyc.gov/aging) to download the free interactive game ***It's My Money!*** The game will teach you about financial scams that use mail, phone, TV, and computers. During the game, I.M. Money, a green dollar bill cartoon character, receives offers and requests for information by phone, in person, on television, by mail, and on the Internet. The game has two units, Senior Scams Prevention and Identity Theft Prevention. Each unit features a short story, a series of questions, and a summary of important points. You can play *It's My Money!* alone or with others. The game is available in English, Spanish, Russian, and Chinese.



Bill de Blasio  
Mayor

### Department of Consumer Affairs

Julie Menin  
Commissioner

### Department for the Aging

Donna M. Corrado, PhD  
Commissioner



Printed on 30%  
post consumer  
recycled paper

# Consumers Beware!

**Department of Consumer Affairs Warns New Yorkers  
about 10 Worst Everyday Scams and How to Avoid Them**



Bill de Blasio  
Mayor

**Consumer  
Affairs**

## 1. Employment Agency Scams:

Too many employment agencies take advantage of people who are looking for a job. Some charge upfront fees, guarantee employment, send you to jobs that don't exist, make you pay for training, such as security guard or OSHA training or bartending classes, in order to get a job. All of these things are illegal. Only use a licensed employment agency, be sure to get DCA's tips first, and file a complaint if you have a problem. Visit DCA online at [nyc.gov/consumers](http://nyc.gov/consumers) or call 311 to check an employment agency's license status and complaint history or to file a complaint about an employment agency.

## 2. Towing Scams:

If you park in a private lot where a sign says that it's reserved for customers only, your car could be towed if you leave the area. But some tow companies will try to tow you even if you don't leave or will tow your car around the corner and then try to get you to pay more than the legal rate and to pay in cash to get your car back. If a car is about to be towed from the lot, the drop fee for unhooking a car is \$62.50. If you've been towed, the fee is \$125 for the towing and three days of storage. Tow companies must accept at least two major credit cards. Also, if you're in an accident, only use the tow company called by NYPD. It's illegal for tow companies to just show up on the scene of an accident and offer to tow your car. For more tips about towing, to check the license status of a tow company, or to file a complaint, visit [nyc.gov/consumers](http://nyc.gov/consumers) or call 311.

## 3. Immigration Assistance Scams:

If you need legal advice about immigration, only go to an attorney or someone who is accredited and works for an organization that is recognized by the Board of Immigration Appeals. Immigration service providers can only offer clerical services and must follow local laws about contracts, signage, and disclosing fees. In New York State, a notary public, or notario público, cannot give legal advice, draft legal papers, or review documents for legality. Get tips about using an immigration service provider at [nyc.gov/consumers](http://nyc.gov/consumers).

## 4. Predatory Schools:

There are hundreds of for-profit schools in New York City that enroll New Yorkers in courses for everything from air conditioning repair and cosmetology to medical technician training. Some use high-pressure recruiting tactics and may mislead you into taking out a lot of financial aid and then make it difficult to complete your degree so you're forced to take out more aid. Do research about multiple schools, don't sign up the day you visit, and get the tuition cancellation policy in writing. If you have a problem, call 311 to file a complaint against a school of higher education.

## 5. Electronics Store Scams:

Some electronics stores prey on customers, especially tourists, by selling refurbished electronics as new and trying to sell unwanted accessories or extra warranties that may not cover more than the manufacturer's and retailer's warranties. Recently, some stores sell SIM cards with a special SIM card Agreement that consumers are required to sign. Then, in the event of data overage, consumers are charged high rates for usage. Research the product you want to buy and compare prices before you shop. Only shop at an electronics store that has a DCA license, check the refund policy before you pay, and take the box with you in case you need to return the item. Examine the product closely to make sure it's not used or rebuilt and be sure it will work in your hometown. Get an itemized receipt and look closely for hidden fees or add-ons.

## 6. Parking Ticket Scam:

Beware of emails that appear to come from the NYC Department of Finance that ask you to open attachments or click on links to confirm parking ticket payments. Do not open any attachments or click on any links; ignore and delete the email. This email is a phishing scam that could infect your computer with malware that can steal sensitive information like banking passwords or it may install ransomware that could lock all files on your computer until you pay a fee. If you want to check on the status of a parking violation, check with the Department of Finance at [nyc.gov/finance](http://nyc.gov/finance).

## 7. ATM Skimmers:

Some identity thieves install skimmers on ATM machines that can read the information on your card. These small devices are hard to detect and go over the normal card slot. Use ATMs that are in the bank lobby or under video surveillance and always cover the keypad when you enter your PIN in case there's a hidden camera. If you notice tampering with an ATM, don't use it and report it to the bank. Get more identity theft prevention tips at [nyc.gov/consumers](http://nyc.gov/consumers).

## 8. Phone Scams:

There are a number of phone scams where the caller claims to be collecting a debt and threatens the victim into making payment.

**Green Dot Card Scams:** NYPD warns that people are losing thousands of dollars in a phone scam involving Green Dot MoneyPak cards. The caller claims to be collecting a debt from a utility company like Con Edison or the IRS, or that a family member has been hurt or is in danger. The caller threatens that the victim must make payment immediately with Green Dot MoneyPak or that they will lose their heat or electric or face possible deportation or criminal prosecution. Never wire money or provide the numbers of a Green Dot or other prepaid card to someone you don't know.

**IRS Phone Scam:** Callers pretending to be from the IRS threaten that the victims owe money or that they are entitled to a huge refund. Scammers often use fake names and IRS badge numbers and sometimes follow up with a call from the police department or DMV to verify the claim. They may even have the last four digits of a victim's Social Security number and manipulate caller ID to make it appear to be the IRS. The IRS will never call or email you for your personal or financial information. If you get a phone call from someone claiming to be from the IRS but you suspect it is an impostor, call the IRS at 800-829-1040 and then file a complaint with the Federal Trade Commission through the online complaint assistant: [ftccomplaintassistant.gov](http://ftccomplaintassistant.gov).

## 9. Grandparent Scam:

When seniors get an email or phone call in the middle of the night stating that their grandchild is in serious trouble due to a car accident, jail time, detention in a foreign country, or any other emergency scenario, the first reaction may be to help by sending money quickly. However, creating that sense of urgency is part of a sophisticated scam that preys on the elderly. What makes the conversations with fake police officers, lawyers, and doctors convincing is that the caller may know personal details about the supposed victim and the caller ID may be manipulated to appear legitimate. Sometimes the caller will even impersonate the troubled grandchild. The financial losses tend to be thousands of dollars, so resist the pressure to act quickly and instead contact family to confirm the story and avoid wiring money based on a phone or email request.

## 10. Rental Listing Scam:

If you respond to a rental listing on a third party website like Craigslist, be wary of people who pretend to be real estate agents and then collect the money without owning the listing. When you're apartment hunting, never complete an application or give advance payment before seeing an available listing and never wire money or use a prepaid card like Green Dot MoneyPak. Red flags include an "agent" claiming that he is out of town but has arranged for the keys to be delivered to you once you make payment.

DCA encourages consumer complaints and works with businesses to get back your money. In the last fiscal year alone, we've increased the amount of money consumers got back by 75 percent. This increase in restitution is part of DCA's ongoing effort to protect New York's consumers from businesses that flout the rules, engage in predatory behavior, or negatively affect the public's health or safety. To file a complaint with DCA or check the license status of a business, visit [nyc.gov/consumers](http://nyc.gov/consumers) or call 311. DCA's website also features *10 Things Every Consumer Should Know* and other tips, guides, and videos for doing business with specific industries, including dealing with debt collectors, employment agencies, home improvement contractors, used car dealers, and more.

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*The Department of Consumer Affairs (DCA) licenses, inspects, and educates businesses, assists and informs consumers, mediates complaints, and offers free financial counseling and safe banking products. DCA enforces the Consumer Protection Law, the Paid Sick Leave Law, and other related business laws throughout New York City and licenses nearly 80,000 businesses in 55 different industries. For more information, call 311 or visit DCA online at [nyc.gov/consumers](http://nyc.gov/consumers) or on its social media sites, Twitter, Facebook, Instagram, and YouTube.*

# Inspection Checklist: General Retail

Does your business sell goods or services?

Use this checklist to learn what our inspectors look for and help avoid violations. For your convenience, each Requirement includes the relevant section of law and/or rule, so you can refer to it for more information. The KEY below describes the legal citations and symbols used in this checklist.

<b>KEY</b>
<b>NYC Code:</b> NYC Administrative Code
<b>RCNY:</b> Rules of the City of New York
<b>§:</b> Section

Requirement		Do you meet this requirement?
<b>Price Lists for Services</b>		
1	A price list with the types of services and the prices of those services must be displayed. <b>6 RCNY §5-70(a)</b>	<input type="checkbox"/> Yes
2	The price list must be clearly posted or clearly displayed near the cash register and/or at the place(s) where orders are placed. <b>6 RCNY §5-70(a)</b>	<input type="checkbox"/> Yes
3	If the price list states a minimum charge (e.g., "from \$...") or states a price "and up," it must state the reason for the different prices and include the range of prices. <b>6 RCNY §5-70(a)</b>	<input type="checkbox"/> Yes
4	If there is a sale or promotion, the pre-sale prices must also be posted for comparison. <b>NYC Code §20-750(b)</b>	<input type="checkbox"/> Yes
5	Prices for services cannot be based on gender.  <b>Tip:</b> Words like "men's," "women's," and "ladies" cannot be used to describe the price; the difference must be described in a gender neutral way. (Example: Above the shoulder hair = \$15; Below the shoulder hair = \$30)  <b>Tip:</b> Instead of listing prices for shirts and blouses, the price must be described based on physical differences between the shirts. (Example: sequins, ruffles, fancy buttons)  <b>NYC Code §20-750(c)</b>	<input type="checkbox"/> Yes
<b>Pricing for Goods</b>		
6	All items offered for sale must have a clearly visible price. <b>NYC Code §20-708</b>	<input type="checkbox"/> Yes
7	For most items, the price must be attached to the item or on a sign where the item is displayed. <b>NYC Code §20-708</b>	<input type="checkbox"/> Yes
8	If your store's annual revenue is more than \$2 million or you are a chain store, you must individually price most food products, as well as paper products, detergents, soaps, nonprescription drugs, and health and beauty aids. <b>NYC Code §20-708.1(b)</b>	<input type="checkbox"/> Yes

# Inspection Checklist: General Retail

Requirement	Do you meet this requirement?
<p><b>9</b> Milk; eggs; fresh produce; snack foods that are less than 5 ounces; frozen foods; jars of baby food; and items that are less than 3 cubic inches, under 3 ounces and under \$1 do not have to be individually priced, but must have shelf prices.</p> <p><b>NYC Code §20-708.1(b)</b></p>	<input type="checkbox"/> Yes
<b>Signs</b>	
<p><b>10</b> Sale signs that advertise a percent discount—example: 20-50% off—must state the minimum percent discount.</p> <p><b>Tip:</b> Both the minimum and maximum numbers must be of equal size.</p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div> <p><b>6 RCNY §5-94(a)(1)</b></p>	<input type="checkbox"/> Yes
<p><b>11</b> Sale signs cannot contain any of the following phrases:</p> <ul style="list-style-type: none"> <li>• “Our list price”</li> <li>• Below “manufacturer’s wholesale cost”</li> <li>• “Manufacturer’s cost”</li> </ul> <p><b>6 RCNY §5-101</b></p>	<input type="checkbox"/> Yes
<p><b>12</b> Businesses that sell goods and services must post a refund policy.</p> <p><b>Tip:</b> A refund policy must be posted at each register, point of sale, or at each entrance.</p> <p><b>Tip:</b> Even if the policy is not to give refunds, a sign must be posted stating “No Refunds.”</p> <p><b>6 RCNY §5-37</b></p>	<input type="checkbox"/> Yes
<p><b>13</b> The refund policy must state any and all conditions or limitations to getting a refund. For example:</p> <ul style="list-style-type: none"> <li>• Businesses must disclose any fees charged for refunds, such as “restocking fees.”</li> <li>• If a business will not provide refunds for “as is” items, it must disclose that.</li> <li>• Businesses must also disclose whether the refund will be in cash, credit, or store credit only.</li> <li>• If proof of purchase is required for a refund, the sign must say so.</li> <li>• A business that chooses not to offer refunds must post a sign that states, “No Refund,” or words to that effect.</li> <li>• The sign must state that a written copy of the store’s refund policy is available on request.</li> </ul> <p><b>6 RCNY §5-37</b></p>	<input type="checkbox"/> Yes



# Inspection Checklist: General Retail

Requirement		Do you meet this requirement?
14	If there are limitations on using credit cards, such as minimum purchase amounts, the policy must be clearly posted at the point of sale or at each entrance.	<input type="checkbox"/> Yes
	<b>6 RCNY §5-24(b)</b>	
<b>Receipts</b>		
15	Receipts must be given to customers for purchases over \$20 and upon request for purchases between \$5 and \$20.  <b>Tip:</b> This does not apply to food and drink that is meant to be consumed on the premises.	<input type="checkbox"/> Yes
	<b>6 RCNY §5-32(b)(2)</b>	
16	The receipt must include each of the following: <ul style="list-style-type: none"> <li>• Date of purchase</li> <li>• Amount paid for each item</li> <li>• Total amount paid</li> <li>• Separate statement of tax</li> <li>• Name and address of store</li> </ul>	<input type="checkbox"/> Yes
	<b>6 RCNY §5-32(c)</b>	
17	Receipts for electronics that cost more than \$100 must also include the make and model number of the item.	<input type="checkbox"/> Yes
	<b>6 RCNY §5-32(c)(5)</b>	
<b>Price Accuracy</b>		
18	When items are scanned, the price must match the lowest item price, shelf price, sale price, or advertised price.	<input type="checkbox"/> Yes
	<b>NYC Code §20-708.1(d)</b>	
19	If no scanners are used, the price at checkout must still match the lowest item price, shelf price, sale price, or advertised price.	<input type="checkbox"/> Yes
	<b>NYC Code §20-708.1(e)</b>	
20	Tax cannot be charged on tax-exempt items.  <b>Tip:</b> Check with the <a href="#">New York State Department of Taxation and Finance</a> for a complete list of which items are exempt.	<input type="checkbox"/> Yes
	<b>NYC Code §20-700</b>	

# Inspection Checklist: General Retail

Requirement	Do you meet this requirement?
<b>Layaway Plans</b>	
<p><b>21</b> If layaway is offered, each of the following written disclosures must be provided to consumers prior to accepting any payments over \$50 in 4 installments or more:</p> <ul style="list-style-type: none"> <li>• Description of the item, including name, brand, color, and model number</li> <li>• Total cost of the item including tax</li> <li>• Charge to use layaway and any cancellation fee</li> <li>• Duration of the layaway plan</li> <li>• Payment schedule and any consequences of missed payments</li> <li>• Refund policy</li> <li>• Notice of whether or not the item won't be removed from inventory until a certain number of payments have been made</li> </ul> <p><i>Example 1:</i> NOTICE: NO MERCHANDISE WILL BE REMOVED FROM INVENTORY UNTIL X% OF THE PURCHASE PRICE HAS BEEN PAID.</p> <p><i>Example 2:</i> ATTENTION: YOUR SELECTION OF MERCHANDISE WILL NOT BE ORDERED UNTIL YOU HAVE MADE YOUR NEXT TO FINAL PAYMENT.</p> <p><b>6 RCNY §5-23</b></p>	<input type="checkbox"/> Yes
<b>Expired Over-the-counter Medication</b>	
<p><b>22</b> It is illegal to sell over-the-counter medication after the expiration date on the label.</p> <p><b>NYC Code §20-822(a)</b></p>	<input type="checkbox"/> Yes



Bill de Blasio  
Mayor

**Department of  
Consumer Affairs**

Julie Mehin  
Commissioner

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Visit [nyc.gov](http://nyc.gov) and  
search "Business  
Toolbox"

Contact 311  
(212) NEW-YORK  
(Outside NYC)

*New York City businesses must comply with all relevant federal, State, and City laws and rules, which are available in DCA's Business Toolbox. Businesses are responsible for knowing and complying with current regulations that affect their business.*

# Inspection Checklist: Immigrant Service Providers (ISP)

Do you or your business offer immigration-related services?

The following businesses are exempt:

- A tax-exempt not-for-profit organization that charges no fees or nominal fees
- Licensed attorney or person working directly under the supervision of a licensed attorney
- An organization recognized by the federal Board of Immigration Appeals
- An agency authorized under the New York State Social Services Law § 371(10)

Use this checklist to learn what our inspectors look for and help avoid violations. All businesses also must comply with the **General Retail Inspection Checklist**, which is included at the end for easy reference.

For your convenience, each Requirement includes the relevant section of law and/or rule, so you can refer to it for more information. The **KEY** below describes the legal citations and symbols used in this checklist.

<b>KEY</b>
<b>NYC Code:</b> NYC Administrative Code
<b>RCNY:</b> Rules of the City of New York
<b>§:</b> Section

Requirement	Do you meet this requirement?
<b>Contracts</b>	
1	A written contract must be given to every customer before services are provided. <b>NYC Code §20-772</b>
	<input type="checkbox"/> Yes
2	The contract must include all of the following: <ul style="list-style-type: none"> <li>• ISP's name, address, and phone number</li> <li>• List of all services that will be provided and the cost for each service</li> <li>• Statement that the ISP cannot keep original documents that must be submitted with an application to the U.S. Citizenship &amp; Immigration Services or for other certifications, benefits, or services that are provided by the government, for any reason, including payment of fees or costs</li> <li>• Statement that the ISP must give a copy of each document that is filed with a government entity to the customer</li> <li>• Statement that customers are not required to get supporting documents through the services of the ISP, but may get the documents themselves</li> <li>• Statement that includes this exact language: <p style="margin-left: 40px;">"You have three (3) business days to cancel this contract. Notice of cancellation must be in writing, signed by you and mailed by registered or certified United States mail to [ISP address]. If you cancel this contract within three days, you will get back your documents and any fees that you paid."</p> </li> <li>• Statement that the ISP has a surety (usually a \$50,000 bond) in effect for the customer's benefit in case the ISP owes the customer a refund or damages a customer by its actions, as well as the surety company's name, address, and telephone number.</li> </ul>
	<input type="checkbox"/> Yes

# Inspection Checklist: Immigrant Service Providers (ISP)

Requirement	Do you meet this requirement?
<ul style="list-style-type: none"> <li>• Statement that includes this exact language: “The individual providing assistance to you under this contract is not an attorney licensed to practice law or accredited by the Board of Immigration Appeals to provide representation to you before the Bureau of Citizenship and Immigration Services, the Department of Labor, the Department of State or any immigration authorities and may not give legal advice or accept fees for legal advice.”</li> <li>• Statement that includes this exact language: “The individual providing assistance to you under this contract is prohibited from disclosing any information or filing any forms or documents with immigration or other authorities without your knowledge and consent.”</li> <li>• Statement that includes this exact language: “A copy of all forms completed and documents accompanying the forms shall be kept by the service provider for three years. A copy of the customer’s file shall be provided to the client on demand without fee.”</li> </ul>	
<p><b>NYC Code §20-772(1)-(10)</b></p>	
<p><b>3</b> The contract must be written in a language that the customer can understand. If that language is not English, the ISP must give the customer a copy in English, as well.</p>	<input type="checkbox"/> Yes
<p><b>NYC Code §20-772</b></p>	
<p><b>4</b> When customers sign a contract, they must receive a separate sheet of paper that states that, by law, the ISP must maintain in full force a surety in the principal amount of \$50,000 with the name, address, and phone number where a claim can be filed against the surety company.</p> <p><b>Tip:</b> The language must be in 12-point boldfaced font in a color that contrasts sharply with the color of the paper.</p>	<input type="checkbox"/> Yes
<p><b>6 RCNY §5-264(b)</b></p>	
<p><b>Signs</b></p> <p><b>Tip:</b> See <a href="http://nyc.gov/BusinessToolbox">sample signs</a> at <a href="http://nyc.gov/BusinessToolbox">nyc.gov/BusinessToolbox</a>.</p>	
<p><b>5</b> A sign that is 11 inches by 17 inches must be clearly posted at every location where the ISP meets with customers and visible from the location where the ISP transacts business with a customer. The sign must contain the following exact language:</p> <p style="padding-left: 40px;">“THE INDIVIDUAL PROVIDING ASSISTANCE TO YOU UNDER THIS CONTRACT IS NOT AN ATTORNEY LICENSED TO PRACTICE LAW OR ACCREDITED BY THE BOARD OF IMMIGRATION APPEALS TO PROVIDE REPRESENTATION TO YOU BEFORE THE BUREAU OF CITIZENSHIP AND IMMIGRATION SERVICES, THE DEPARTMENT OF LABOR, THE DEPARTMENT OF STATE OR ANY IMMIGRATION AUTHORITIES AND MAY NOT GIVE LEGAL ADVICE OR ACCEPT FEES FOR LEGAL ADVICE.”</p> <p><b>Tip:</b> This sign must be posted in English and in every language in which the business provides immigration services.</p>	<input type="checkbox"/> Yes
<p><b>NYC Code §20-773(a)-(b)</b></p>	



# Inspection Checklist: Immigrant Service Providers (ISP)

Requirement	Do you meet this requirement?
<p><b>6</b> A sign that is 11 inches by 17 inches must be clearly posted in an area visible to consumers and visible from the location where the ISP transacts business with a customer. The sign must state the fees for services offered and include the following exact language:</p> <p style="padding-left: 40px;">“YOU MAY CANCEL ANY CONTRACT WITHIN 3 BUSINESS DAYS AND GET BACK YOUR DOCUMENTS AND ANY MONEY YOU PAID.”</p> <p><b>Tip:</b> This sign must be posted in English and in every language in which the business provides immigration services.</p> <p><b>NYC Code §20-773(a)-(b)</b></p>	<input type="checkbox"/> Yes
<p><b>7</b> A sign that is 11 inches by 17 inches must be clearly posted at every location where the ISP transacts business with the customer that exactly states in 1-inch letters:</p> <p style="padding-left: 40px;">“If you have a complaint about this business, contact: The New York City Department of Consumer Affairs 42 Broadway, New York, NY 10004 Dial 311 or 212-NEW-YORK (outside NYC) or visit <a href="http://nyc.gov/consumers">nyc.gov/consumers</a> Business name: (Business Name) Business address: (Business address) Business phone: (Business phone number)”</p> <p><b>Tip:</b> This sign must be posted in English and in every language in which the business provides immigration services.</p> <p><b>6 RCNY §5-263(b)</b></p>	<input type="checkbox"/> Yes
<p><b>8</b> A sign that is 11 inches by 17 inches must be clearly posted in an area visible to customers entering and leaving the premises that states that, by law, the provider must maintain in full force a surety in the principal amount of \$50,000 with the name, address, and phone number where a claim can be filed against the surety company.</p> <p><b>6 RCNY §5-264(a)</b></p>	<input type="checkbox"/> Yes
<b>Advertising</b>	
<p><b>9</b> The following exact language must be included in all advertisements in a font size that is easy to see:</p> <p style="padding-left: 40px;">“The individual providing assistance to you is not an attorney licensed to practice law or accredited by the Board of Immigration Appeals to provide representation to you before the Bureau of Citizenship and Immigration Services, the Department of Labor, the Department of State or any immigration authorities and may not give legal advice or accept fees for legal advice.”</p> <p><b>Tip:</b> This notice must be included in English and in the language in which the business advertises immigration services.</p> <p><b>NYC Code §20-774(a)</b></p>	<input type="checkbox"/> Yes
<p><b>10</b> Advertisements cannot guarantee any government action such as granting residency or citizenship.</p> <p><b>NYC Code §20-774(b)</b></p>	<input type="checkbox"/> Yes

# Inspection Checklist: Immigrant Service Providers (ISP)

Requirement	Do you meet this requirement?
<b>Receipts</b>	
<b>11</b> A receipt must be provided for all services that cost \$20 or more, and the receipt must include all of the following: <ul style="list-style-type: none"> <li>• Date of purchase</li> <li>• Amount paid for each item or service</li> <li>• Total amount paid</li> <li>• Separate statement of tax</li> <li>• ISP's name and address</li> </ul>	<input type="checkbox"/> Yes
<b>6 RCNY §5-32(b)-(c)</b>	



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# Lista de verificación de inspección: Prestadores de servicios de inmigración (ISP)

¿Usted o su empresa ofrecen servicios relacionados con inmigración?

Las siguientes empresas están exentas:

- Organizaciones sin fines de lucro, exentas del pago de impuestos, que no cobren comisiones ni cuotas mínimas
- Abogados licenciados o personas que trabajen directamente bajo la supervisión de abogados licenciados
- Organizaciones reconocidas por la Junta Federal de Apelaciones de Inmigración
- Agencias autorizadas en virtud de la Ley de Servicios Sociales del estado de Nueva York § 371(10)

Utilice esta lista de verificación para conocer los aspectos que revisan nuestros inspectores y evitar así infracciones. Además, todas las empresas deben cumplir los requisitos de la 'Lista de verificación de inspección: Venta al por menor en general', la cual se incluye al final para facilidad de consulta.

Para su conveniencia, cada requisito incluye la sección relevante de ley o reglamento, de manera que pueda consultarla para obtener más información. La TABLA (KEY) siguiente describe las citaciones legales y símbolos utilizados en esta lista de verificación.

<b>KEY</b>
<b>NYC Code:</b> NYC Administrative Code
<b>RCNY:</b> Rules of the City of New York
<b>§:</b> Section

Requisito	¿Cumple usted este requisito?
<b>Contratos</b>	
<b>1</b> Se debe suscribir un contrato por escrito con cada cliente antes de prestar los servicios. <b>NYC Code §20-772</b>	<input type="checkbox"/> Sí
<b>2</b> El contrato debe incluir la siguiente información: <ul style="list-style-type: none"> <li>• Nombre, dirección y teléfono del ISP</li> <li>• Lista de todos los servicios que se prestarán y el costo de cada uno de ellos</li> <li>• Declaración de que el ISP no puede conservar los documentos originales que se deben enviar junto con la solicitud al Departamento de Servicios de Ciudadanía e Inmigración de Estados Unidos o para otras certificaciones, beneficios o servicios proporcionados por el Gobierno, por ningún motivo, incluido el pago de tarifas o costos</li> <li>• Declaración de que el ISP debe entregar al cliente una copia de cada documento que presente ante una entidad gubernamental</li> <li>• Declaración de que no se les exige a los clientes obtener documentos de soporte a través de los servicios del ISP, sino que pueden conseguirlos por su propia cuenta</li> <li>• Declaración que incluya este texto al pie de la letra:               <p>“Usted tiene tres (3) días hábiles para cancelar este contrato. La notificación de cancelación debe realizarse por escrito, debe estar firmada por usted y se debe enviar por correo registrado o certificado en Estados Unidos a [Dirección del ISP]. Si cancela este contrato en un plazo de tres días, se le devolverán sus documentos y el dinero que haya pagado”.</p> </li> <li>• Declaración de que el ISP tiene una caución en vigor a favor del cliente (generalmente una fianza de \$50,000), en caso de que le deba al cliente un reembolso o le ocasione daños y perjuicios con sus acciones; así como el nombre, la dirección y el teléfono de la empresa de fianzas.</li> </ul>	<input type="checkbox"/> Sí

## Lista de verificación de inspección: Prestadores de servicios de inmigración (ISP)

Requisito		¿Cumple usted este requisito?
	<ul style="list-style-type: none"> <li>• Declaración que incluya este texto al pie de la letra:                “La persona que le está proporcionando asistencia en virtud de este contrato no es un abogado con licencia para ejercer la abogacía ni está autorizado por la Oficina de Apelaciones de Inmigración para actuar en su representación ante la Oficina de Servicios de Ciudadanía e Inmigración, el Departamento de Trabajo, el Departamento de Estado o cualquier autoridad de inmigración y no puede brindarle asesoramiento jurídico ni aceptar honorarios por dicho servicio”.</li> <li>• Declaración que incluya este texto al pie de la letra:                “Se le prohíbe a la persona que le está proporcionando asistencia en virtud de este contrato divulgar su información o presentar formularios o documentos ante las oficinas de inmigración u otras autoridades sin su conocimiento y consentimiento”.</li> <li>• Declaración que incluya este texto al pie de la letra:                “El proveedor de servicios conservará copias de todos los formularios completos y los documentos adjuntos a ellos durante tres años. Si el cliente lo solicita, se le entregará una copia de su expediente sin costo alguno”.</li> </ul> <p><b>NYC Code §20-772(1)-(10)</b></p>	
3	<p>El contrato debe redactarse en un idioma que el cliente entienda. Si tal idioma no es inglés, el ISP debe entregar también una copia en inglés.</p> <p><b>NYC Code §20-772</b></p>	<input type="checkbox"/> Sí
4	<p>Cuando los clientes firman el contrato, deben recibir una hoja por separado en la que se informe que, por ley, el prestador de servicios debe mantener en vigor una fianza de caución por el monto de capital de \$50,000, junto con el nombre, la dirección y el teléfono donde se puede presentar una reclamación en contra de la empresa de fianzas.</p> <p><b>Sugerencia:</b> Las letras del aviso deben ser de 12 puntos y en negrita, en un color que contraste notablemente con el color del papel.</p> <p><b>6 RCNY §5-264(b)</b></p>	<input type="checkbox"/> Sí
<p><b>Señales</b></p> <p style="text-align: center;"><b>Sugerencia:</b> Consulte los avisos de muestra en <a href="http://nyc.gov/BusinessToolbox">nyc.gov/BusinessToolbox</a>.</p>		
5	<p>Se debe colocar un aviso de 11 x 17 pulgadas de manera clara en cada uno de los lugares donde el ISP se reúna con los clientes y debe ser visible desde el lugar donde el ISP realice negocios con los clientes. El aviso debe contener el siguiente texto al pie de la letra:</p> <p style="text-align: center;">“LA PERSONA QUE LE ESTÁ PROPORCIONANDO ASISTENCIA EN VIRTUD DE ESTE CONTRATO NO ES UN ABOGADO CON LICENCIA PARA EJERCER LA ABOGACÍA NI ESTÁ AUTORIZADO POR LA OFICINA DE APELACIONES DE INMIGRACIÓN PARA ACTUAR EN SU REPRESENTACIÓN ANTE LA OFICINA DE SERVICIOS DE CIUDADANÍA E INMIGRACIÓN, EL DEPARTAMENTO DE TRABAJO, EL DEPARTAMENTO DE ESTADO O CUALQUIER AUTORIDAD DE INMIGRACIÓN Y NO PUEDE BRINDARLE ASESORAMIENTO JURÍDICO NI ACEPTAR HONORARIOS POR DICHO SERVICIO”.</p> <p><b>Sugerencia:</b> Este aviso se debe publicar en inglés y en cualquier otro idioma en que la empresa preste servicios de inmigración.</p> <p><b>NYC Code §20-773(a)-(b)</b></p>	<input type="checkbox"/> Sí

## Lista de verificación de inspección: Prestadores de servicios de inmigración (ISP)

Requisito		¿Cumple usted este requisito?
6	Se debe colocar claramente un aviso de 11 x 17 pulgadas en un área accesible para los consumidores y visible desde el lugar donde el ISP realice negocios con los clientes. El aviso debe indicar las tarifas de los servicios que se ofrecen e incluir el siguiente texto al pie de la letra:  "USTED PUEDE CANCELAR EL CONTRATO EN UN PLAZO DE TRES DÍAS Y SE LE DEVOLVERÁN SUS DOCUMENTOS Y EL DINERO QUE HAYA PAGADO".  <b>Sugerencia:</b> Este aviso se debe publicar en inglés y en cualquier otro idioma en que la empresa preste servicios de inmigración.	<input type="checkbox"/> Sí
	<b>NYC Code §20-773(a)-(b)</b>	
7	Se debe colocar un aviso de 11 x 17 pulgadas claramente visible en cada uno de los lugares donde el ISP realice negocios con el cliente, el cual debe decir lo siguiente en letras de 1 pulgada:  "Si tiene alguna queja sobre este negocio, comuníquese con el Departamento de Asuntos del Consumidor de la Ciudad de Nueva York 42 Broadway, New York, NY 10004 Llame al 311 o 212-NEW-YORK (fuera de NYC) o ingrese a <a href="http://nyc.gov/consumers">nyc.gov/consumers</a> Nombre de la empresa: (Nombre de la empresa) Dirección de la empresa: (Dirección de la empresa) Teléfono de la empresa: (Teléfono de la empresa)"  <b>Sugerencia:</b> Este aviso se debe publicar en inglés y en cualquier otro idioma en que la empresa preste servicios de inmigración.	<input type="checkbox"/> Sí
	<b>6 RCNY §5-263(b)</b>	
8	Se debe colocar un aviso de 11 x 17 pulgadas claramente visible para los clientes que entren y salgan de las instalaciones informando que, por ley, el prestador de servicios debe mantener en vigor una fianza de caución por el monto de capital de \$50,000, junto con el nombre, la dirección y el teléfono donde se puede presentar una reclamación en contra de la empresa de fianzas.	<input type="checkbox"/> Sí
	<b>6 RCNY §5-264(a)</b>	
<b>Publicidad</b>		
9	El siguiente texto se debe incluir al pie de la letra en todos los avisos publicitarios con un tamaño de letra de fácil visualización:  "La persona que le está proporcionando asistencia no es un abogado con licencia para ejercer la abogacía ni está autorizado por la Oficina de Apelaciones de Inmigración para actuar en su representación ante la Oficina de Servicios de Ciudadanía e Inmigración, el Departamento de Trabajo, el Departamento de Estado o cualquier autoridad de inmigración y no puede brindarle asesoramiento jurídico ni aceptar honorarios por dicho servicio".  <b>Sugerencia:</b> Este aviso se debe publicar en inglés y en cualquier otro idioma en que la empresa promocióne los servicios de inmigración.	<input type="checkbox"/> Sí
	<b>NYC Code §20-774(a)</b>	
10	No se puede garantizar en los avisos publicitarios ninguna acción por parte del Gobierno, como el otorgamiento de residencia o ciudadanía.	<input type="checkbox"/> Sí
	<b>NYC Code §20-774(b)</b>	



# Lista de verificación de inspección: Prestadores de servicios de inmigración (ISP)

Requisito	¿Cumple usted este requisito?
<b>Recibos</b>	
<b>11</b> Se deben entregar recibos por todos los servicios que cuesten \$20 o más, en los cuales se incluirá la siguiente información: <ul style="list-style-type: none"> <li>• Fecha de compra</li> <li>• Monto pagado por cada artículo o servicio</li> <li>• Monto total pagado</li> <li>• Declaración de impuestos por separado</li> <li>• Nombre y dirección del ISP</li> </ul>	<input type="checkbox"/> Sí
<b>6 RCNY §5-32(b)-(c)</b>	



Bill de Blasio  
Mayor

**Department of  
Consumer Affairs**

Julie Menin  
Commissioner

42 Broadway  
New York, NY  
10004

Ingrese a [nyc.gov](http://nyc.gov) y  
busque el "Paquete  
de Herramientas  
Empresariales"

Comuníquese al 311  
(212) NEW-YORK  
(Fuera de la Ciudad  
de Nueva York)

*Las empresas de la Ciudad de Nueva York deben cumplir con todas las leyes y reglas federales, estatales y de la Ciudad pertinentes, las cuales están disponibles en el Paquete de Herramientas Empresariales del DCA. Las empresas tienen la responsabilidad de conocer y cumplir la normativa vigente que concierne a su actividad comercial.*

# Lista de verificación de inspección: Venta al por menor en general

¿Su empresa vende bienes o servicios?

Utilice esta lista de verificación para conocer los aspectos que revisan nuestros inspectores y evitar así infracciones. Para su conveniencia, cada requisito incluye la sección relevante de ley o reglamento, de manera que pueda consultarla para obtener más información. La TABLA (KEY) siguiente describe las citaciones legales y símbolos utilizados en esta lista de verificación.

<b>KEY</b>
<b>NYC Code:</b> NYC Administrative Code
<b>RCNY:</b> Rules of the City of New York
<b>§:</b> Section

Requisito	¿Cumple usted este requisito?
<b>Listas de precios de los servicios</b>	
<b>1</b> Se debe exhibir una lista de precios con los tipos de servicios y sus correspondientes precios. <b>6 RCNY §5-70(a)</b>	<input type="checkbox"/> Sí
<b>2</b> La lista de precios se debe publicar o exhibir en un lugar visible cerca de la caja registradora y/o los lugares donde se realicen los pedidos. <b>6 RCNY §5-70(a)</b>	<input type="checkbox"/> Sí
<b>3</b> Si la lista de precios incluye un cargo mínimo (p. ej., “desde \$...”) o muestra un precio seguido de “en adelante”, se debe indicar el motivo para la diferencia en los precios e incluir un rango de precios. <b>6 RCNY §5-70(a)</b>	<input type="checkbox"/> Sí
<b>4</b> Si hay alguna oferta o promoción, los precios anteriores también se deben publicar para efectos comparativos. <b>NYC Code §20-750(b)</b>	<input type="checkbox"/> Sí
<b>5</b> Los precios de los servicios no pueden estar basados en el sexo de los consumidores. <b>Sugerencia:</b> No se pueden utilizar palabras como “para hombres” y “para mujeres” en la descripción del precio; la diferencia se debe indicar de manera neutral. (Ejemplo: Cabello por encima del hombro = \$15; Cabello por debajo del hombro = \$30) <b>Sugerencia:</b> En lugar de indicar los precios de las camisas para hombres y camisas para mujeres, el precio se debe describir en función de las diferencias físicas entre las camisas. (Ejemplo: lentejuelas, pliegues, botones adornados) <b>NYC Code §20-750(c)</b>	<input type="checkbox"/> Sí
<b>Precios de la mercancía</b>	
<b>6</b> Todos los artículos que se ofrecen para la venta deben tener un precio claramente visible. <b>NYC Code §20-708</b>	<input type="checkbox"/> Sí
<b>7</b> Para la mayoría de los artículos, el precio debe estar pegado al artículo o en un aviso ubicado en el lugar donde este se exhibe. <b>NYC Code §20-708</b>	<input type="checkbox"/> Sí

## Lista de verificación de inspección: Venta al por menor en general

Requisito	¿Cumple usted este requisito?
<p><b>8</b> Si su tienda percibe ingresos anuales superiores a \$2 millones o forma parte de una cadena de tiendas, debe marcar el precio de manera individual a la mayoría de los productos alimenticios, así como a los productos de papelería, detergentes, jabones, medicamentos de venta libre y productos de salud y belleza.</p>	<input type="checkbox"/> Sí
<p><b>NYC Code §20-708.1(b)</b></p>	
<p><b>9</b> Leche; huevos; productos agrícolas frescos; tentempiés de menos de 5 onzas; alimentos congelados; compotas y artículos que contengan menos de 3 pulgadas cúbicas, que pesen menos de 3 onzas y que cuesten menos de \$1 no tendrán que marcarse con el precio de manera individual, pero el precio deberá estar marcado en la estantería.</p>	<input type="checkbox"/> Sí
<p><b>NYC Code §20-708.1(b)</b></p>	
<p><b>Avisos</b></p>	
<p><b>10</b> Los avisos de ofertas que anuncien un porcentaje de descuento—por ejemplo: 20 - 50% de descuento—deben indicar el porcentaje mínimo de descuento.</p> <p><b>Sugerencia:</b> Tanto el porcentaje mínimo como el máximo deben ser de igual tamaño.</p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div>	<input type="checkbox"/> Sí
<p><b>6 RCNY §5-94(a)(1)</b></p>	
<p><b>11</b> Los avisos de ofertas no pueden contener ninguna de las siguientes frases:</p> <ul style="list-style-type: none"> <li>• “Nuestro precio de lista”</li> <li>• Por debajo del “costo al por mayor del fabricante”</li> <li>• “Costo del fabricante”</li> </ul>	<input type="checkbox"/> Sí
<p><b>6 RCNY §5-101</b></p>	
<p><b>12</b> Las empresas que venden bienes y servicios deben publicar una política de reembolso.</p> <p><b>Sugerencia:</b> Se debe publicar la política de reembolso en cada caja registradora, punto de venta o entrada.</p> <p><b>Sugerencia:</b> Incluso si la política es no realizar reembolsos, se debe colocar un aviso que diga “No se hacen reembolsos”.</p>	<input type="checkbox"/> Sí
<p><b>6 RCNY §5-37</b></p>	

## Lista de verificación de inspección: Venta al por menor en general

Requisito	¿Cumple usted este requisito?
<p><b>13</b> La política de reembolso debe indicar todas las condiciones o limitaciones para obtener la devolución del dinero, si las hubiere. Por ejemplo:</p> <ul style="list-style-type: none"> <li>• Las empresas deben divulgar las tarifas que se cobran por los reembolsos, como las “tarifas de reposición de existencias”.</li> <li>• Si la empresa no hará reembolsos por artículos marcados como “tal como están”, debe comunicarlo.</li> <li>• Las empresas también deben informar si el reembolso se hará en dinero en efectivo, crédito o crédito para la tienda únicamente.</li> <li>• El aviso debe decir si se exige el comprobante de la compra para realizar el reembolso.</li> <li>• Las empresas que opten por no ofrecer reembolsos deben publicar un aviso que diga “No se hacen reembolsos” o palabras similares que transmitan el mismo mensaje.</li> <li>• El aviso debe informar que una copia por escrito de la política de reembolso de la tienda está disponible a solicitud.</li> </ul> <p><b>6 RCNY §5-37</b></p>	<input type="checkbox"/> Sí
<p><b>14</b> Si existen limitaciones en cuanto al uso de tarjetas de crédito, como un monto mínimo de compra, la política se debe colocar de manera visible en el punto de venta o en cada entrada.</p> <p><b>6 RCNY §5-24(b)</b></p>	<input type="checkbox"/> Sí
<b>Recibos</b>	
<p><b>15</b> Se deben entregar recibos a los clientes por compras superiores a \$20 y, según solicitud previa, por compras entre \$5 y \$20.</p> <p><b>Sugerencia:</b> No se aplica a los alimentos y las bebidas para consumo dentro del establecimiento.</p> <p><b>6 RCNY §5-32(b)(2)</b></p>	<input type="checkbox"/> Sí
<p><b>16</b> El recibo debe incluir la siguiente información:</p> <ul style="list-style-type: none"> <li>• Fecha de compra</li> <li>• Monto pagado por cada artículo</li> <li>• Monto total pagado</li> <li>• Declaración de impuestos por separado</li> <li>• Nombre y dirección de la tienda</li> </ul> <p><b>6 RCNY §5-32(c)</b></p>	<input type="checkbox"/> Sí
<p><b>17</b> Los recibos de los artículos electrónicos que cuesten más de \$100 deben incluir también la marca y el número del modelo.</p> <p><b>6 RCNY §5-32(c)(5)</b></p>	<input type="checkbox"/> Sí
<b>Exactitud del precio</b>	
<p><b>18</b> Cuando se escaneen los artículos, el precio debe coincidir con el valor más bajo, el precio que se muestra en la estantería, el precio de oferta o el precio publicitado.</p> <p><b>NYC Code §20-708.1(d)</b></p>	<input type="checkbox"/> Sí
<p><b>19</b> Si no hay escáneres, de igual manera el precio que se exige en la caja debe coincidir con el valor más bajo, el precio que se muestra en la estantería, el precio de oferta o el precio publicitado.</p> <p><b>NYC Code §20-708.1(e)</b></p>	<input type="checkbox"/> Sí
<p><b>20</b> No se pueden cobrar impuestos sobre artículos exentos de impuestos.</p> <p><b>Sugerencia:</b> Consulte la lista completa de artículos exentos en el <u>Departamento de Impuestos y Finanzas del estado de Nueva York</u>.</p> <p><b>NYC Code §20-700</b></p>	<input type="checkbox"/> Sí

## Lista de verificación de inspección: Venta al por menor en general

Requisito	¿Cumple usted este requisito?
<b>Planes de compra en reserva</b>	
<p><b>21</b> Si se ofrecen compras en reserva, cada una de las siguientes declaraciones se deben proporcionar por escrito a los consumidores antes de aceptar cualquier pago superior a \$50 en 4 plazos o más:</p> <ul style="list-style-type: none"> <li>• Descripción del artículo, incluidos nombre, marca, color y número del modelo</li> <li>• Costo total del artículo incluidos los impuestos</li> <li>• Cargo exigido para reservar un artículo y si hay alguna tarifa por cancelación</li> <li>• Duración del plan de compra en reserva</li> <li>• Programación de pagos y consecuencias del incumplimiento</li> <li>• Política de reembolso</li> <li>• Notificación que indique si el artículo no se retirará del inventario hasta que se hayan realizado una cantidad determinada de pagos</li> </ul> <p><i>Ejemplo 1: AVISO: NINGÚN ARTÍCULO SE RETIRARÁ DEL INVENTARIO HASTA QUE SE HAYA PAGADO EL X% DEL PRECIO DE LA COMPRA.</i></p> <p><i>Ejemplo 2: ATENCIÓN: NO SE REALIZARÁ EL PEDIDO DE LA MERCANCÍA QUE SELECCIONÓ HASTA QUE HAYA REALIZADO SU PENÚLTIMO PAGO.</i></p> <p><b>6 RCNY §5-23</b></p>	<p><input type="checkbox"/> Sí</p>
<b>Medicamentos de venta libre vencidos</b>	
<p><b>22</b> Es ilegal vender medicamentos de venta libre después de la fecha de vencimiento que aparece en la etiqueta.</p> <p><b>NYC Code §20-822(a)</b></p>	<p><input type="checkbox"/> Sí</p>



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# Job Hunter's Bill of Rights

Finding a job through an employment agency? Know your rights!

## Your Rights:

1. You have the right to earn at least **MINIMUM WAGE** at any job an employment agency refers you.  
New York State minimum wage:  
2015 = \$8.75 per hour  
2016 = \$9.00 per hour
2. You have the right to a copy of your **CONTRACT**. Do not sign the contract if you do not understand it.
3. You have the right to refuse to pay illegal fees. **EMPLOYMENT AGENCIES CANNOT CHARGE A FEE:**
  - Before they place you in a job  
(Exception: Agencies can charge an advance fee if you are applying for Class A or A1 employment. See chart below.)
  - To register or apply
  - To schedule a job interview
  - To refer you to another employment agency or training school
  - For any additional items like training courses, photographs, or resume review
  - More than the amount allowed by law

Employment Class	Employment Description	Maximum Fee Amount
<b>A</b>	Domestic or household employee, unskilled or untrained manual worker and laborer, including agricultural laborer	<ul style="list-style-type: none"><li>• 10% of your first full month's wages if no meals or lodging are provided</li><li>• 12% if one meal is provided per working day</li><li>• 14% if two meals are provided per working day</li><li>• 18% if three meals and lodging are provided per working day</li></ul>
<b>A1</b>	Non-professional trained or skilled industrial worker or mechanic	<ul style="list-style-type: none"><li>• One week's wages if employment is 10 weeks or longer</li><li><b>OR</b></li><li>• 10% of wages actually received if less than 10 weeks</li></ul>

To learn more, visit [nyc.gov/consumers](http://nyc.gov/consumers) and download the Laws and Rules governing employment agencies. Refer to New York General Business Law, Sections 184, 184-a, 185, 186 (refunds), and 187 (prohibited conduct related to fees).

4. You have the right to a **FULL REFUND** of your advance fee **IMMEDIATELY** upon request, if the agency does not find you a job or you do not accept the job offer. This is true even if the agency refers you to 3 or more jobs.
5. You have the right to a **PARTIAL REFUND WITHIN 7 DAYS OF YOUR REQUEST** if:
  - The agency charged you more than the amount required by law.
  - You accept a job offer and do not report to work, depending on the fee you paid.
  - You are fired after being hired, depending on the fee you paid and wages you earned.
6. You have the right to be **FREE FROM DISCRIMINATION**. Under New York City laws and rules, an employment agency cannot discriminate against you or ask questions about your age, race, creed, religion, color, national origin, gender, disability, marital status, partnership status, sexual orientation, alienage or citizenship status, if they are not legitimate qualifications of the job.
7. You have the right to file a **COMPLAINT** regardless of your immigration status.

## Employment Agencies Must:

1. Be licensed by the Department of Consumer Affairs (DCA) in order to operate. The agency must post its DCA license where you can see it.
2. Apply your advance fee or deposit toward your total fee.
3. Refer you only to employers that are hiring.
4. Provide you with a **CONTRACT**, separate from any other document, and a **RECEIPT** for each of your payments.
5. Provide domestic workers with a **STATEMENT OF EMPLOYEE RIGHTS AND EMPLOYER RESPONSIBILITIES** and a **STATEMENT OF JOB CONDITIONS** (job description form).

# Declaración de derechos para personas en busca de empleo

¿Busca trabajo a través de una agencia de empleo? ¡Conozca sus derechos!

## Sus derechos:

- Usted tiene el derecho a ganar por lo menos el **SALARIO MÍNIMO** en cualquier trabajo que le refiera una agencia de empleo.  
Salario mínimo en el estado de Nueva York:  
2015 = \$8,75 por hora  
2016 = \$9,00 por hora
- Usted tiene el derecho a obtener una copia de su **CONTRATO**. No firme el contrato si no lo entiende.
- Usted tiene el derecho de negarse a pagar honorarios ilegales. **LAS AGENCIAS DE EMPLEO NO PUEDEN COBRAR HONORARIOS:**
  - Antes de colocarle en un trabajo  
**(Excepción: Las agencias pueden cobrar por adelantado si usted está solicitando empleo en la Clase A o Clase A1. Ver la tabla siguiente.)**
  - Para registrarse o someter una solicitud de trabajo
  - Para programar una entrevista de trabajo
  - Para referirle a otra agencia de empleo o capacitación laboral
  - Para elementos adicionales como cursos de formación, fotografías o revisión del curriculum vitae o resumé
  - Más de la cantidad permitida por ley

Clase de empleo	Descripción de empleo	Honorario máximo
<b>A</b>	empleado doméstico, trabajador manual no calificado o inexperto y obrero, incluyendo trabajador agrícola	<ul style="list-style-type: none"> <li>10% del salario de su primer mes completo si no se le proporciona comida o alojamiento</li> <li>12% si se le proporciona una comida por día de trabajo</li> <li>14% si se le proporcionan dos comidas por día de trabajo</li> <li>18% si se le proporcionan tres comidas y alojamiento por día de trabajo</li> </ul>
<b>A1</b>	trabajador capacitado o trabajador industrial experto o mecánico	<ul style="list-style-type: none"> <li>El salario de una semana si el empleo es de 10 semanas o más</li> <li>10% del salario recibido si el empleo es de menos de 10 semanas</li> </ul>

Para obtener más información, visite [nyc.gov/consumers](http://nyc.gov/consumers) y descargue las leyes y normas que regulan las agencias de empleo. Refiérase a New York General Business Law, secciones 184, 184-a, 186 (devoluciones), y 187 (conducta prohibida relacionada a los honorarios).

- Usted tiene el derecho a un **REEMBOLSO COMPLETO** del honorario pagado por adelantado **INMEDIATAMENTE** al solicitarlo, si la agencia no le encuentra un trabajo o si usted no acepta la oferta de trabajo. Esto aplica incluso si la agencia le refiere a 3 o más puestos de trabajo.
- Usted tiene el derecho a un **REEMBOLSO PARCIAL DENTRO DE 7 DÍAS DESPUÉS DE SOLICITARLO** si:
  - La agencia le cobró más de la cantidad requerida por ley.
  - Usted aceptó una oferta de trabajo y no se reportó al trabajo, dependiendo del honorario que pagó.
  - Usted es despedido después de ser contratado, dependiendo del honorario que pagó y el salario que ganó.
- Usted tiene el derecho de estar **LIBRE DE DISCRIMINACIÓN**. Bajo las leyes y reglamentos de la Ciudad de Nueva York, una agencia de empleo no puede discriminar en contra de usted o hacer preguntas sobre su edad, raza, credo, religión, color, origen nacional, sexo, discapacidad, estado civil, orientación sexual, estado de ciudadanía, si no son requisitos válidos del trabajo.
- Usted tiene el derecho de presentar una **QUEJA** sin importar su estatus migratorio.

## Las agencias de empleo deben:

- Tener licencia del Departamento de Asuntos del Consumidor (Department of Consumer Affairs, DCA) para operar legalmente. La agencia debe publicar su licencia donde se pueda ver.
- Aplicar su pago por adelantado o depósito hacia su honorario total.
- Referirle únicamente a empleadores que están contratando.
- Proporcionarle un **CONTRATO**, separado de cualquier otro documento, y un **RECIBO** por cada uno de sus pagos.
- Proporcionar a los trabajadores domésticos con una **DECLARACIÓN DE LOS DERECHOS DE LOS EMPLEADOS Y RESPONSABILIDADES DEL EMPLEADOR** además de una **DECLARACIÓN DE LAS CONDICIONES DE TRABAJO** (formulario de descripción de trabajo).



## Consumer Affairs

# Using an Immigration Assistance Service Provider Tips for Consumers

Immigration Assistance Service Providers (ISPs) are people or businesses who are not lawyers and who charge fees for any kind of immigration-related services. Because immigration law is complicated, **ISPs are NOT qualified to:**

- Tell you how to file for a particular immigration status
- Advise you on your chances of getting a particular immigration status
- Help you prepare for immigration interviews

Note: A **notario público**, or **notary public**, is not an attorney and cannot offer the services above.

### Before you go to an ISP

Talk to a reputable lawyer about your situation. Or try a reputable nonprofit organization; many have lawyers on staff or are recognized by the Board of Immigration Appeals so they can represent you in immigration proceedings. **Know which forms you need to file when you walk in the ISP's door.**

**For information on free or low-cost immigration advice or help**, call the New York Immigration Hotline at (800) 566-7636 or (212) 419-3737.

**For an attorney referral**, call the New York City Bar Association at (212) 626-7373.

You can find all immigration forms on the U.S. Citizenship and Immigration Services Web site.

### Only use an ISP to:

- Translate and notarize documents
- Help you gather documents (like a birth certificate or school records)
- Type up application forms (but *not* to advise you on your answers)
- Arrange for photographs or medical tests
- Take English language or civics classes

### Protect Yourself

- Only go to ISPs that have physical locations. Never use one you can reach only by phone or e-mail.
- Do not believe any ISP that claims to have special influence with immigration authorities.
- ISPs must sign a written contract with you before providing services. Read the contract before signing it and keep a copy for your records.
- Do not leave your original documents (like a marriage certificate) with an ISP. Give copies instead.
- Avoid paying in advance for service. Pay only after the ISP has finished the work.
- Get a written receipt. Make sure the receipt contains the name and address of the ISP.
- Do not sign any blank or incomplete forms, and insist that the ISP sign any form it prepares for you.
- Make sure the ISP has a bond, contract of indemnity, or letter of credit. Write down the name and contact information of the bond company or bank. If the ISP does not give you a refund it owes you or harms you in another way, you can file a claim. If the ISP does not have a bond or will not give you its bond information, use another business.

**Call 311 to file a complaint about a business providing immigration services.** You do not have to give your name or your immigration status in order to make a complaint. 311 can take calls in many different languages. You can also file a complaint online or download NYC law governing immigration service providers and a sample contract. Visit [www.nyc.gov/consumers](http://www.nyc.gov/consumers)

Call 311 or visit <http://www.courts.state.ny.us/> (Attorney Disciplinary/Grievance Committee) to file a complaint about an attorney.



## Utilizando un Proveedor de Servicios de Asistencia de Inmigración

### Consejos para los consumidores

Los proveedores de servicios de asistencia de Inmigración (ISP) son personas o empresas que no son abogados y que cobran una tarifa por cualquier tipo de servicio relacionado con inmigración. Puesto que la ley de inmigración es complicada, los **ISP NO** están calificados para:

- Decirle como preparar documentos para obtener un estatus inmigratorio en particular
- Informarle sobre sus posibilidades de obtener un estatus inmigratorio en particular
- Ayudarle con la preparación para entrevistas inmigratorias

Nota: Un **notario público** no es un abogado y no puede ofrecer los servicios anteriores.

#### Antes de ir a un Proveedor de Servicios de Asistencia de Inmigración

Hable con un abogado de buena reputación sobre su situación, o visite una organización comunitaria sin fines de lucro. Muchas de estas emplean a abogados, o están reconocidos por la Junta de Apelaciones de Inmigración. Por eso, pueden representarle en un tribunal de inmigración. **Sepa cuáles formularios necesita presentar antes de ver a un proveedor de servicios de asistencia de inmigración.**

**Para información sobre asesoría o ayuda de inmigración gratuita o a bajo costo, llame a la línea directa de Inmigración de Nueva York al (800) 566-7636 o al (212) 419-3737.**

Para ser referido a un abogado, llame a la New York City Bar Association al (212) 626-7373.

Usted puede encontrar todos los formularios de inmigración en el sitio Web de U.S. Citizenship and Immigration Services. <http://www.uscis.gov/>

#### Solamente use un ISP para:

- Traducir y notarizar documentos
- Ayudarle a reunir los documentos (como certificado de nacimiento o registros escolares)
- Escribir a máquina los formularios de solicitud (pero *no* aconsejarlo en sus respuestas)
- Hacer arreglos para fotografías o exámenes médicos
- Tomar clases de inglés o clases cívicas

#### Protéjase.

- Solamente vaya a proveedores de servicios de asistencia de inmigración que tengan ubicaciones físicas. Nunca use un ISP que solamente puede ser ubicado por teléfono o por correo electrónico.
- No le crea a ningún ISP que le diga que tiene influencia especial con las autoridades de inmigración.
- Los ISP deben firmar un contrato por escrito con usted antes de prestarle servicios. Asegúrese de leer el contrato antes de firmarlo y guarde una copia para sus registros.
- No deje sus documentos originales (como el certificado de matrimonio) con un ISP. En cambio, dele copias.
- Evite pagar por adelantado por el servicio. Pague solamente después de que el ISP haya terminado el trabajo.
- Obtenga un recibo escrito. Asegúrese que el recibo tenga el nombre y la dirección del ISP.
- No firme ningún formulario en blanco o incompleto.
- Insista que el ISP firme cualquier formulario que prepare para usted.
- Asegúrese que el ISP tenga un bono, un contrato de indemnización, o una carta de crédito. Escriba el nombre y la información de contacto de la compañía de bono o del banco. Si el ISP no le reembolsa un monto o si lo perjudica de alguna otra forma, puede presentar un reclamo. Si el ISP no tiene un bono, o si se niega a darle información sobre el bono, debe usar otro negocio.

**Llame al 311 para presentar una queja sobre el negocio que provee servicios de inmigración.** No es necesario dar su nombre ni su estatus inmigratorio para presentar una queja. El 311 puede contestar llamadas en muchos idiomas distintos. También puede presentar una queja por internet, o descargar la ley de la Ciudad de Nueva York que regula los proveedores de servicios de inmigración y una muestra de contrato. Visite [www.nyc.gov/consumers](http://www.nyc.gov/consumers)

**Llame al 311 o visite la página <http://www.courts.state.ny.us/> (Attorney Disciplinary/Grievance Committee) para presentar una queja sobre un abogado.**

## CONSUMER PROTECTION TIPS FOR YOUNG ADULTS

# QUICK TIPS ABOUT CREDIT CARDS

When you use credit, you are borrowing money with a promise to repay at a later date. ***Credit is not free.*** It allows you to buy things when you don't have cash, but you will be charged interest and fees.

Using a credit card responsibly helps you build a good credit history. Your credit history is on your credit report (which reflects your credit score). A good credit score will help you take out loans more easily and even get better interest rates.

Misusing a credit card can lead to debt troubles that can negatively affect your credit report and score.

### *Before Using a Credit Card...*

#### **Be sure to budget and save.**

Know how much you earn each month, what bills you must pay, and save the rest. If you track and manage your spending, you may be able to pay for things in cash instead of using a credit card. But if you use a credit card, you'll be prepared when you get your statement.

### *Quick Tips for Choosing and Using Credit Cards Wisely*

- **Shop around.** There are many different cards with different offers, interest rates, and benefits. Look for low interest rates on purchases and no annual fees. Compare the options and select the card that best meets your needs.
- **Read the fine print.** Read and understand all of the terms and conditions that apply to your card *before you sign up.*
- **Spend only what you can afford.** Your credit card has a limit, but that doesn't mean you should reach it. You will owe what you have spent within a few weeks of your purchases, so know your budget and always pay your card on time. Failure to pay on time will result in late payment fees and interest charges and will damage your credit.
- **Check your statement each month and pay off your balance in full.** Each month, the credit card company will allow you to make a minimum payment that is less than the total you owe. It may seem easy to do this, but you will be charged interest, which adds to what you owe.
- **Know when to put the card away.** If you cannot pay off the balance in full, stop using the card and keep making payments until you have paid off the balance. Always pay more than the minimum payment if you can.
- **Limit the number of credit cards in your wallet.** To avoid confusion and to prevent identity theft, limit yourself to as few credit cards as possible. For most people one credit card is more than enough.
- **Opt out of receiving credit card offers.** Register your address at [optoutprescreen.com](http://optoutprescreen.com) or call toll-free 1-888-567-8688.



# Ventanilla de Asesoría Financiera

Program Insights for the Field

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Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner



[CitiCommunityDevelopment.com](http://CitiCommunityDevelopment.com)

# Ventanilla de Asesoría Financiera

## Program Insights for the Field

Bill de Blasio  
Mayor

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# Acknowledgments

The *Ventanilla de Asesoría Financiera* (*Ventanilla*) was made possible by the dedicated collaboration of many partners.

The *Ventanilla* program, as well as the publication of this report, were made possible with generous support from Citi Community Development, which has been an instrumental partner in the work of the New York City Department of Consumer Affairs Office of Financial Empowerment (DCA OFE) in building the field of municipal financial empowerment.

We thank the officials at the Consulate General of Mexico in New York for their valuable partnership in launching the *Ventanilla*. Our program built upon the consulate's existing services to empower Mexican nationals and provide essential community resources. Housing the *Ventanilla* at the consulate was critical to program success, as was the input from staff in the consulate's Division of Economic Affairs.

We are deeply grateful to Ariva for providing financial counseling and tax preparation services at the *Ventanilla*. Ariva's experience and commitment to building financial health among low-income New Yorkers were critical to establishing high-quality financial counseling services at the *Ventanilla*. Ariva staff also offered tremendous support in creating tailored financial counseling tools and tip sheets to educate visitors to the Mexican Consulate.

We acknowledge Qualitas of Life Foundation for their indispensable knowledge of the Mexican immigrant community and their contributions to the *Ventanilla* model.

We thank the Cities for Financial Empowerment Fund for their continued partnership in supporting the *Ventanilla* model and advocating for its national replication at consulates across the United States.

Finally, we recognize the OFE staff who has worked tirelessly to develop this program to serve immigrant New Yorkers on their path to financial inclusion and empowerment, with thanks to staff who contributed to this report: Debra-Ellen Glickstein, Executive Director; Nicole Smith, Executive Deputy Director; and Andrea Korb, Senior Program Officer. Special thanks to Tara Brown and Stephen Lee.



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EMPOWERMENT  
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# Message from the *Ventanilla* Partnership

The New York City Department of Consumer Affairs (DCA), the Consulate General of Mexico, and Citi Community Development are pleased to share the findings from the first year of the *Ventanilla de Asesoría Financiera* program.

Launched in 2014, the *Ventanilla* program offers free, high-quality financial counseling in-house at the Mexican Consulate. This new financial empowerment program is based on in-depth, on-the-ground research into the unique needs of the immigrant Mexican community in New York City conducted by DCA's Office of Financial Empowerment in partnership with Citi Community Development and the Mexican Consulate; it builds on the model used at NYC Financial Empowerment Centers, which number nearly 30 throughout the city. The *Ventanilla* program leverages the existing trust and use of the consulate by Mexican families to provide them with the financial information and resources they may need to participate in mainstream financial services.

As this report documents, the *Ventanilla* program has already made a marked impact in the lives of its clients in its first year, and much has been learned in the process. The program epitomizes the power of public-private partnerships to merge critical services and to bring together stakeholders with a shared commitment to promoting inclusivity and equal access to opportunity for all New Yorkers, among them new immigrants.

DCA, the Mexican Consulate, and Citi are proud to work together toward the greater financial integration of Mexican nationals, the third largest immigrant group in New York City and the fastest growing. Beyond our efforts in New York City, we are excited to share that the *Ventanilla* program is being expanded to other Mexican Consulates across the country.

We hope to use the lessons learned from this pioneering program to continue to develop innovative strategies to connect new immigrants to safe and affordable banking accounts and savings to increase their financial stability. We invite you to explore how the lessons learned can be applied to your work to enhance financial empowerment services throughout the United States.



Julie Menin  
Commissioner  
Department of  
Consumer Affairs



Sandra Fuentes-Berain  
Ambassador  
Consulate General of  
Mexico in New York



Bob Annibale  
Global Director  
Citi Community  
Development

February 2016

# Executive Summary

In 2014, the New York City Department of Consumer Affairs Office of Financial Empowerment (DCA OFE, hereafter OFE), in partnership with the Consulate General of Mexico in New York, Cities for Financial Empowerment Fund, Ariva, Qualitas of Life Foundation and with generous support from Citi Community Development, launched the *Ventanilla de Asesoría Financiera*, or Financial Counseling Window, an initiative to offer one-on-one financial counseling to Mexican immigrants at the Mexican Consulate. “*Ventanilla*” is a common term for service desk in Mexico, and OFE adopted this framework for offering a tailored financial counseling program in a format that would be familiar to Mexican nationals. The *Ventanilla* program was built on the proven success of the City’s Financial Empowerment Centers, which have provided free, professional, one-on-one financial counseling to more than 35,000 New Yorkers, and is adapted specifically to the needs of the Mexican community.

The initiative was designed to address some of the findings from OFE’s *Immigrant Financial Services Study* (IFS Study), which was released in 2013 with generous support from Citi Community Development. The IFS Study was the first study to take a closer look at the financial behaviors of specific immigrant populations in New York City, and surveyed more than 1,300 immigrants from China, Ecuador, and Mexico. The IFS Study found that 57 percent of Mexican immigrants surveyed were unbanked, higher than the Ecuadorian and Chinese populations. Many immigrants surveyed expressed misconceptions about the process of opening a banking account, identification requirements, and language barriers. The IFS Study also found that the immigrant groups surveyed had a high rate of savings and the desire to save, but typically saved in an informal setting, lacking the protection of a formal financial institution. The *Ventanilla* program sought to meet this need for increased financial access and stability. Under the *Ventanilla* program, visitors to the Mexican Consulate can get free, confidential advice and support about budgeting, managing money, accessing safe and affordable banking products, building savings, filing taxes for free, improving their credit, and reducing debt.

The *Ventanilla* program represents a vision for the future of financial counseling for immigrant communities and strengthening financial stability of immigrant households by embedding financial empowerment strategies into local and intergovernmental infrastructure. Furthermore, the *Ventanilla* program represents a new integral part of service delivery at the Mexican Consulate and is a foundation for other services for recent immigrants.

During the first year of the *Ventanilla* program, more than 16,000 visitors to the consulate received personal financial education materials, and more than 1,200 Mexican nationals received financial counseling services, 91 of whom filed taxes for the first time in the United States using free tax preparation services. Further, 66 individuals received an Individual Taxpayer Identification Number (ITIN), and 68 reduced their debt by more than 10 percent. These figures represent real lives changed and the establishing of a firm foundation for financial stability among Mexican immigrants in New York City.

OFE’s experience during the first year of the *Ventanilla* program provides a number of key lessons for organizations and consulates interested in providing immigrant communities with financial counseling services. This paper outlines the program’s origin, design, implementation, successes, challenges, and lessons learned, and can be used as a framework to replicate this initiative in other cities. We hope these findings serve as a guide for organizations and consulates looking to embed financial counseling into their service delivery.

# Program Origins: Understanding the Financial Lives of New York City’s Immigrants

## Immigrant Financial Services Study

In 2013, OFE released the results of the *Immigrant Financial Services Study* (IFS Study), the first field research initiative in New York City to examine the particular financial service needs of recent immigrants, in particular Chinese, Ecuadorian, and Mexican immigrant New Yorkers, and the real and perceived barriers to their full participation in the financial services marketplace. The IFS Study revealed gaps in financial services for immigrant households with low and moderate incomes and missed market opportunities to connect immigrant households to the financial mainstream.

The IFS Study used quantitative and qualitative methods to obtain a picture of demand- and supply-side barriers and opportunities for financial access for immigrants in New York City. The research also sought to examine differences between banked and unbanked individuals in New York City’s immigrant communities and to provide insight on how programs and products might be tailored to the needs of unbanked individuals. Of the survey sample, Mexicans were by far the least banked (only 43 percent had bank accounts) compared to Ecuadorians (65 percent had bank accounts) and Chinese (95 percent had bank accounts). The IFS Study showed that Mexican immigrants, being the least banked group, could benefit the most from financial counseling opportunities and would be open to accessing mainstream financial services if there was a trusted resource for advice.

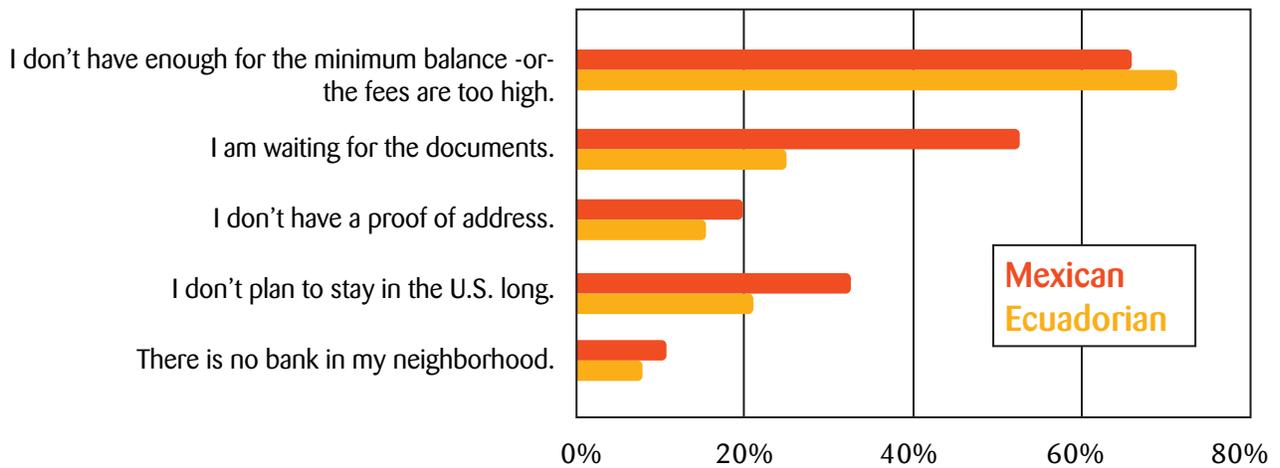
Table 1: Sampled Mexican, Ecuadorian, and Chinese immigrants by banked status (%)

	Mexican (443)	Ecuadorian (417)	Chinese (464)	Total (1,324)
Banked	43	65	95	68
Unbanked	57	35	5	32
Total	100	100	100	100

While Mexicans surveyed identified structural barriers to banking, such as concerns with fees and minimum balances, some respondents also had misconceptions that could be corrected by a financial counselor and financial education. For example, Mexican immigrants were skeptical of the U.S. banking system, frequently responding that they were worried their money would not be safe in a bank or that their information would be given to one of the law enforcement agencies. A financial counselor could inform clients of the safeguards of the U.S. banking system, as well as steps to be taken to secure finances if there was a change in an individual’s immigration status. Mexican respondents also noted concerns with selecting a bank, namely that they did not know which bank to go to or that they were not comfortable speaking English. Most Mexican immigrants surveyed indicated that they would open a banking account if they found a financial institution where their language was spoken or that did not require a passport or Social Security number (SSN). Furthermore, more than one-third of respondents indicated that they would open an account if a trusted source explained the account opening process to them or if they learned how to open an account during a class or from a financial institution representative, solidifying the opportunity for financial counseling.

Figure 1: Perceived Structural Barriers of Unbanked Immigrants

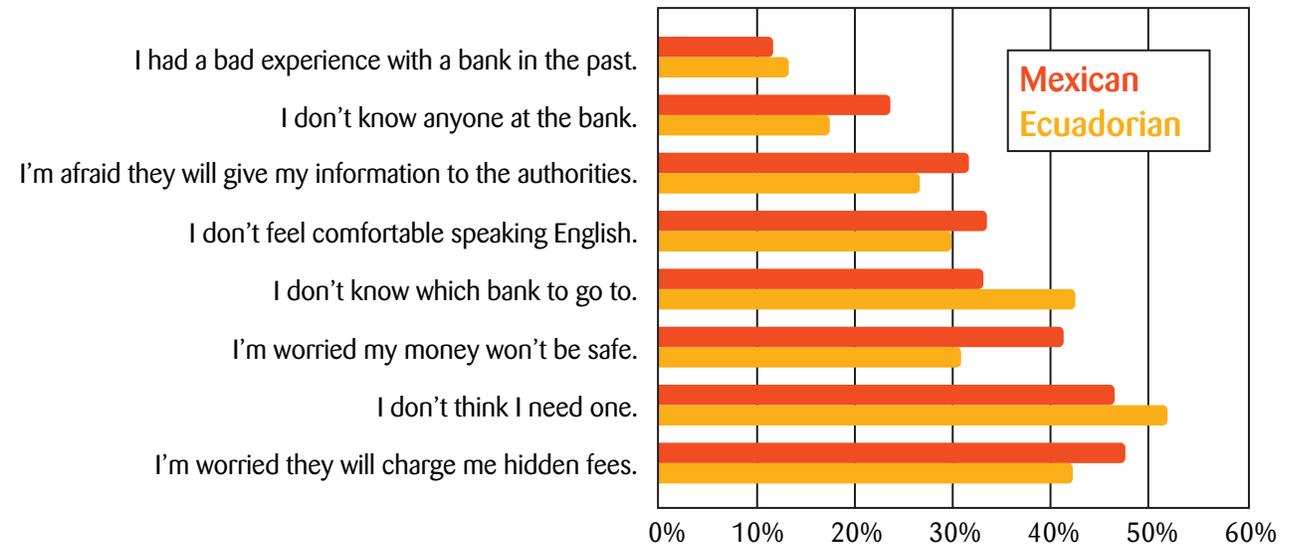
Process related responses of the unbanked to “Why have you not opened a bank account?”



Note: Since the total unbanked Chinese sample was so small (21 respondents), they were omitted from this Figure.

Figure 2: Perceived Non-Structural Barriers of Unbanked Immigrants

Trust and perception related responses of the unbanked to “Why have you not opened a bank account?”



Note: Since the total unbanked Chinese sample was so small (21 respondents), they were omitted from this Figure.

Table 2: Top Three Reasons Respondent Might Decide to Open an Account\*, by Country of Origin (%)

	Mexican	Ecuadorian
...If I found a bank that didn't require a SSN or a passport.	58.9	49.2
...If I found a bank where they speak my language.	62	56.5
...If I could send money home more cheaply.	52.7	44

\*unbanked respondents

The IFS Study also found high levels of savings among Mexican immigrants. The most common long-term savings goal among Mexican immigrants surveyed was funding their child’s or grandchild’s education. Even with high levels of savings, most survey respondents from the Mexican immigrant community lacked a bank account and were saving informally, which could leave them vulnerable to theft, robbery, scams, and other fraud. Thus, a financial counselor could help identify the best savings vehicle not only to meet their savings goal but also to accrue assets in a safe and efficient manner.

Table 3: Long-Term Aspirations by Country of Origin (% yes)

	Mexican
Are you saving to buy a house/apartment in the U.S.?	13.9
Are you saving to buy a house/apartment in your home country?	40.7
Are you saving to make home improvements?	29.2
Are you saving for your own education?	31.1
Are you saving for your children or grandchildren’s education?	49.9
Are you saving for a business in your home country?	23.6
Are you saving for retirement?	19.4

The IFS Study also highlighted important demographic indicators for the Mexican immigrant community in New York City. Eighty-two percent of Mexican respondents reported being undocumented, the highest of the three groups surveyed, despite having been in the United States for an average of 10.4 years. The majority—69 percent—were employed. The average age of Mexican study participants was 33 years old.

In addition to the IFS Study findings, the New York City Department of City Planning estimated that Mexicans are the third largest immigrant group and the fastest growing in New York City with a population of 186,300 in 2013<sup>1</sup>. Given the financial inclusion needs demonstrated in the IFS Study, coupled with the rapid increase in the Mexican immigrant population in New York, OFE believed that enhancing the financial health and financial inclusion among this growing community was essential. The Mexican Consulate, a partner in the IFS Study, was also interested in exploring financial empowerment services for Mexican nationals and their families living in New York City.

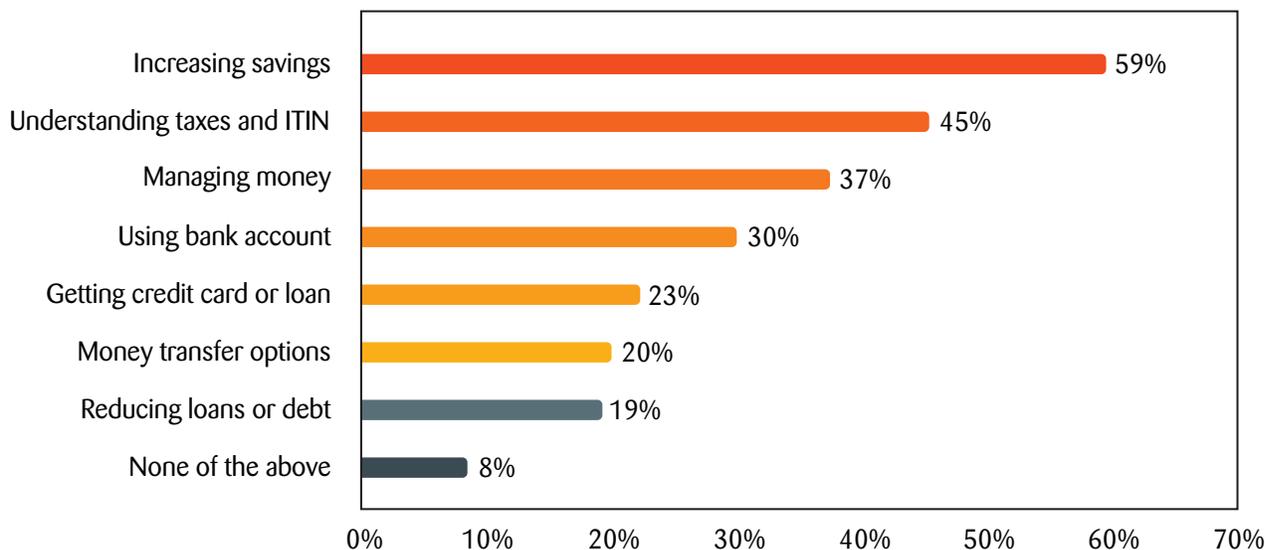
## Financial Needs Assessment at the Mexican Consulate

The Mexican Consulate took great interest in the IFS Study and, in light of the IFS Study’s findings, wanted to explore opportunities to support Mexican nationals living in New York City. The consulate was excited to work with OFE and discuss its vision for financial empowerment programming at the consulate and sought OFE’s guidance in launching a program.

In order to develop tailored financial counseling programming to address the financial needs of recent Mexican immigrants, OFE first needed to understand their specific needs beyond those revealed through the IFS Study. OFE created and conducted a Financial Needs Assessment (Assessment) survey at the Consulate General of Mexico in New York<sup>2</sup>—a centralized location to interact with Mexican nationals from across the city. The Assessment aimed to determine interest and needs for financial counseling services and inform a suite of tailored services to be offered at the Mexican Consulate.

Encouragingly, survey analysis found that most visitors would be interested in one-on-one financial counseling and that 38 percent of visitors were interested in a counseling session of 30 minutes or more and a majority would visit for more than 15 minutes. Consulate visitors surveyed were interested in a variety of topics for counseling, most commonly increasing savings, understanding taxes and ITINs, managing money, and using a bank account.

Figure 3: Responses to “Which services would you be interested in using if a trained financial counselor could help you?”



When asked about taxes, 47 percent of respondents replied they would “very likely file their tax return at the consulate if free tax preparation services were available,” and 31 percent responded that they would be “likely” to do so. The Assessment found that 48 percent of all respondents had not filed taxes in the United States in the last three years.

With respect to banking and savings, 42 percent of respondents did not have a bank account in the United States. The Assessment confirmed IFS Study findings that most survey participants—60 percent—were saving. Additionally, 59 percent of Assessment respondents wanted to build savings and more than one third of respondents wanted to manage money better and use a bank account. This combination signaled an opportunity for on-site financial counseling services with a focus on becoming banked.

Credit and debt were not common issues for survey respondents. Seventy-seven percent of respondents indicated that they had no credit history in the United States, and most were not interested in establishing credit. With regard to debt, 71 percent reported having less than \$1,000 of debt, showing that this would likely not be a major area of focus for financial counseling.

The Assessment also revealed information about respondents’ personal finances that would be important in designing services. The majority—72 percent—of survey respondents were employed and had weekly income of \$200–\$600. OFE also learned that 57 percent received their income in the form of cash, and 93 percent of respondents used cash most often when making an everyday purchase.

# Program Design: Tailoring Services to Meet Community Needs

## OFE's Financial Empowerment Center Model

The *Ventanilla* is rooted in OFE's flagship program, the Financial Empowerment Center initiative, which provides high-quality, one-on-one financial counseling for free through a number of integrated partnerships citywide. OFE received a grant in 2008 to launch the first Center in the Bronx based on the clear need for individualized counseling services identified in OFE's *Neighborhood Financial Services Study* (NFS Study). The NFS Study found that many residents in low-income neighborhoods had never received formal education on money management. Over the following years, OFE refined the Financial Empowerment Center model through pilot programs, building the gold standard for one-on-one financial counseling. Due to the demonstrated impact of the model and the high demand for services, the Financial Empowerment Center initiative was baselined as a core City service in 2011 through a significant investment of public funds.

The initiative has grown substantially since 2008—from a single Financial Empowerment Center to nearly 30 Centers citywide. Financial counseling services are now successfully integrated into a variety of social service contexts and a number of community partner sites. To further ensure quality and professional services, OFE developed the credit-bearing counselor training course, *Consumer and Personal Finance*, in partnership with the City University of New York (CUNY). The course is mandatory for all Financial Empowerment Center counselors.

The Financial Empowerment Center model includes four foundational paths toward financial stability: Access to Banking, Improving Credit, Reducing Debt, and Increasing Savings. Clients can enroll in any or all of the model's Service Plans based on the four paths. To assess interim and long-term successes of financial counseling clients, the model includes 30 milestones to track clients' progress, as well as eight outcomes to measure substantial changes in clients' financial health. These measures are captured in an integrated database system that Financial Empowerment Center counselors use as a case management tool. Further, the database is shared, allowing OFE to evaluate the impact of services in a variety of delivery contexts and across all sites and providers.<sup>3</sup>

Based on the findings of the IFS Study, the results of the Financial Needs Assessment, and input from community partners serving Mexican immigrants in New York City, OFE tailored its Financial Empowerment Center model for the *Ventanilla* program to meet the needs of Mexican nationals living in New York. An overview of the modifications made to OFE's Financial Empowerment Center model is provided in the following section.

## Adapting Existing Financial Empowerment Center Model

OFE examined its existing Financial Empowerment Center Service Plans to ensure that the action steps and measures of success captured the services needed for the Mexican immigrant client base. All financial counseling Service Plans include action steps that clients can take to move toward achieving outcomes that OFE uses as indicators to help clients strengthen financial health. Informed by the Financial Needs Assessment, the action steps and outcomes tailored to the *Ventanilla* program for each Service Plan are outlined on the following pages.<sup>4</sup>

## Budgeting

Based on the findings of the Financial Needs Assessment and IFS Study, OFE modified the foundational Budgeting step to be a dedicated Service Plan with relevant action items for Mexican Consulate visitors<sup>5</sup>.

The considerations made in creating the Budgeting Service Plan for the *Ventanilla* program include:

- **Budgeting for irregular cash income:** The Financial Needs Assessment showed that most consulate visitors earn irregular cash wages and that 93 percent use cash to make everyday purchases. In this context, budgeting and tracking income are critical for this population. OFE, therefore, developed an income tracking tool for *Ventanilla* clients, and counselors noted when clients tracked cash income with the tool.
- **Separating business and personal finances for the self-employed:** Many *Ventanilla* visitors are self-employed, including construction contractors, housecleaners, and day laborers. As these individuals may want to grow a business or file taxes, helping them to separate business and personal finances is important. To this end, OFE created an expense and income log for the self-employed and added documentation of business expenses as an action step in the Budgeting Service Plan.
- **Increased household involvement in budgeting:** Through our partnerships in the Mexican immigrant community, OFE learned that household involvement in budgeting is a cultural norm. Many decisions regarding daily purchases, sending money abroad, and using financial services are made with family involvement. Accordingly, OFE added obtaining input from family members as an action step in the Budgeting Service Plan.

## Banking

The IFS Study revealed that 57 percent of Mexican immigrants in New York City are unbanked compared to approximately 20 percent of Financial Empowerment Center clients who are unbanked. A great number of *Ventanilla* clients could be candidates for opening safe and affordable banking accounts. As a result, OFE modified action steps to address unique considerations to move *Ventanilla* clients to greater financial inclusion, among them:

- **Documentation for opening accounts:** As documented in the IFS Study, many financial institutions in New York City have flexible documentation requirements, allowing non-U.S. citizens to use Consular ID among other forms of identification for account opening. As also seen in the IFS Study, many immigrants are not aware of the availability of these more flexible documentation alternatives. A financial counselor can connect clients to financial institutions citywide that accept alternative forms of documentation. Discussing identification for account opening was added as an action step in the Banking Service Plan.
- **Language access at financial institutions:** The IFS Study revealed a perception among Mexican immigrants that bank staff does not often speak Spanish. Additionally, the Mexican Consulate approximates that 20 percent of Mexican immigrants speak indigenous languages other than Spanish. While many mainstream financial institutions do have Spanish-speaking staff, community partners indicated that bank staff may speak a different dialect of the language or use more formal vocabulary that can be off-putting to potential customers. Due to this concern, OFE added addressing language access as a potential action step to the Banking Service Plan.
- **Unfamiliarity with U.S. banking system and general distrust of banks:** Based on the IFS Study, 42 percent of Mexican immigrants were concerned that their money would not be safe in a bank. Community partners indicated that Mexicans may perceive banks in Mexico as unsafe and immigrants may be unfamiliar with the Federal Deposit Insurance Corporation (FDIC) and other U.S. banking system safeguards. Therefore, OFE added an action step so *Ventanilla* counselors could discuss the safety of financial institutions.
- **Concern with changes in documentation status and impact on deposits with financial institutions:** Thirty-five percent of Mexican respondents in the IFS Study reported feeling concerned that a bank would give their information to one of the law enforcement agencies. Accordingly, OFE added an action step to discuss planning for managing accounts with a change of immigration status.

- **Disinterest in advice on remittance services:** According to the IFS Study, remittances are the most used financial service among Mexican immigrants. However, consulate visitors did not indicate a strong interest in discussing the best options for sending money to Mexico. One explanation is that users already may be aware of the best deals and opportunities to meet their needs simply because money transfer services are so widely used within the community. Regardless, OFE included discussing the client's method of sending money home as an action step in case a counselor is able to help a client identify a better option for this common financial transaction.
- **Increased focus on reducing financial service costs:** The IFS Study found that 23 percent of Mexicans surveyed used check cashing services, which can prove more costly than bank accounts. Because of this reliance on fringe services, *Ventanilla* counselors were encouraged to focus banking conversations on reducing financial services costs when clients were using alternative financial services.

## Savings

The IFS Study found a high level of savings but a low level of bank account ownership among Mexican immigrants in New York City, implying that informal savings is common among this population. Given this information, *Ventanilla* counselors asked specific questions about clients' current savings vehicles and transitioning to a safer vehicle, if needed. For example, among immigrant populations, informal lending circles such as *tandas* are common. While lending circles can be perceived in such communities as an alternative savings vehicle among family or friends, it is not uncommon for even family members to take advantage of people in these arrangements. Understanding these practices, OFE added two service milestones in the *Ventanilla* Savings Service Plan: discuss current savings habits and identify potential new savings vehicle.

## Credit

Credit and Debt are the most common Service Plans for Financial Empowerment Center clients, who often have high levels of debt resulting in poor credit. In contrast, according to the IFS Study and Financial Needs Assessment survey, Mexican Consulate visitors often have no established credit and little debt. Participants in the Financial Needs Assessment survey did, however, indicate an interest in building credit to start a business. Additionally, because visitors to the consulate are often new to the United States and less familiar with local financial systems, it was important to include foundational information to introduce clients to the credit reporting system and strategies for building credit. Thus, the Credit Service Plan includes relevant action steps and distribution of tip sheets to clients.

## Debt

Similar to poor credit, formal debt is a common issue among Financial Empowerment Center clients, but was shown to be less so for Mexican Consulate visitors. As a result, many action steps from the Financial Empowerment Center model were not included in the *Ventanilla* Debt Service Plan as formal debt was less acute, thus requiring less counseling.

Nonetheless, new immigrants can still face considerable informal debts. Many *Ventanilla* clients have debts in Mexico, which can include funding for the trip to the United States or other borrowed money from family members. While these debts are not reported on formal credit reports, they are part of the reality of Mexican nationals and are a common conversation topic with *Ventanilla* counselors.

Also, undocumented immigrants who file taxes in the United States often acquire debt with the Internal Revenue Service (IRS) as they do not qualify for some of the tax credits and other entitlements in the tax code. Mexicans living in the United States for a long period of time sometimes file several tax returns at once, making their tax liability even larger. In response, OFE created additional tools and resources for *Ventanilla* clients

to manage debts with the IRS and to document expenses in preparation for future tax filings. Accordingly, OFE added entering a payment plan with the IRS for tax debt in the Debt Service Plan. *Ventanilla* clients are also encouraged to return for additional sessions during which counselors walk them through the process of making payment plans with the IRS and ensuring that clients document any payments to the IRS.

## Taxes

Because of the great interest in taxes within this community and the impact that filing taxes can have on the potential for permanent residency in the United States, OFE offered free tax preparation services at the Mexican Consulate and added a Tax Service Plan to the *Ventanilla's* financial counseling model. While nearly half of those interviewed in the Financial Needs Assessment had not filed taxes previously in the United States, 78 percent indicated an interest in filing taxes on-site at the consulate. OFE manages a coalition of free tax preparation services citywide; however, this program is largely aimed at ensuring low-income New Yorkers receive all of the benefits to which they are entitled. Many Mexican immigrants have an additional and distinct interest in filing taxes separate from those of the general population, as tax filings can serve as documentation for proving residency in the citizenship application process. Additionally, an Individual Taxpayer Identification Number (ITIN) obtained through filing taxes can open financial opportunities that may not otherwise be available, including opening a bank account or starting a business. Given the importance of filing taxes to this population, OFE ensured tax preparation services would be available at the consulate and filers would also receive financial counseling through the *Ventanilla* program. In creating this Service Plan, OFE considered relevant action steps, such as understanding the benefits of an ITIN, directly depositing a refund, and establishing a plan for paying monies due, if needed.

## Fraud and Scams

OFE alerts clients to scams that can undermine their financial stability. While this is not part of the traditional financial counseling model, OFE informs Financial Empowerment Center counselors of relevant scams and how clients can take preventative measures to protect themselves from becoming victims. In the case of the *Ventanilla*, OFE identified and provided counselors with information on scams that victimize Latin American immigrants: notario fraud and immigration services fraud.

In Mexico and some other Spanish-speaking countries, a *notario público* can be a trained legal advisor. In the United States, however, a Notary Public is a public officer only authorized to certify that an individual is the named person on a document, and cannot give legal advice or review the legality of documents. Fraudulent businesses in New York City claim to be *notarios público* that have the same legal authority as they do outside of the United States, and often charge families for services they are not legally able to provide, deceptively taking money from innocent immigrants who are unaware of this distinction.

Immigration Assistance Service Providers are not lawyers but charge fees for any kind of immigration-related services. They are not qualified to advise on how to file for a particular immigration status, determine one's likelihood of obtaining a particular immigration status, or help prepare individuals for immigration interviews. Because of cultural, linguistic, and legal differences between the United States and many Spanish-speaking countries, coupled with clients' urgent immigration needs, immigrants are vulnerable and subject to predatory practices from fraudulent immigration services.

Given this environment, *Ventanilla* counselors are trained to warn clients about these scams, educate clients about how to protect themselves, and direct clients to nonprofit, immigrant-focused organizations to assist with legal issues.

“Some of the most critical areas of need we serve involve forms of fraud, abuse, and scams. The *Ventanilla de Asesoría Financiera* is able to inform the Mexican population visiting the consulate how to avoid costly mistakes, scams, and their rights as immigrants and independent workers. The information they receive from outside sources is not always correct and fair to them. Our presence at the consulate is very informative and educational because we are truly serving a need.”

– *Ventanilla* counselor

## Outreach and Marketing Catering to Walk-in Clients

The *Ventanilla's* outreach and marketing strategy was also tailored to the target population. The Mexican Consulate hosts hundreds of visitors daily, and each visit may involve waiting up to two hours for services to be completed, creating a rich pool from which counselors could recruit clients. Advertising and providing *Ventanilla* services to clients waiting for other services at the Mexican Consulate were effective means of encouraging participation in financial counseling. Walk-in services proved highly successful in attracting clients, with more people interested in the *Ventanilla* than could be served. To support those who could not attend one-on-one financial counseling sessions, the *Ventanilla* offered workshops and tip sheets.

# Program Implementation: Key Partnerships

OFE has had years of experience working with community-based providers to hone the financial counseling model for integration into their services; moreover, as a local government agency, OFE is uniquely positioned to convene partners to deliver municipal financial empowerment initiatives.

To deliver the *Ventanilla* program, OFE was able to bring together three critical elements: financial counseling at an appropriate venue; financial counseling offered by a trusted financial counseling provider; and culturally relevant program materials with guidance from a community organization rooted within the Mexican immigrant community. These stakeholders provided the critical mix of inputs to make the *Ventanilla de Asesoría Financiera* a successful program.

In addition, for this historic program, it was important to partner with a funder open to testing an innovative financial empowerment strategy without the guarantee of success. With Citi Community Development, OFE secured a key partner to help implement the *Ventanilla* program.

Figure 4: Key Partnerships for *Ventanilla de Asesoría Financiera*



## The Mexican Consulate as Venue and Program Host

For New York City’s Mexican immigrants, the Mexican Consulate serves as a trusted source for services. Mexican nationals visit the consulate frequently for government services, such as renewing passports, obtaining a Consular ID, birth certificates, power of attorney, and receiving legal counseling on issues, such as family, civil, criminal, and migratory matters.

The consulate is distinct in that it also provides additional community services to visitors, a practice which served as the precedent for the *Ventanilla*. The consulate houses the *Ventanilla de Salud* (Public Health Window), which provides on-site preventative health screenings, health insurance enrollment, and referrals to health care providers, among other services. Even before the *Ventanilla de Asesoría Financiera*, the Mexican Consulate established this “Window” model for community services that Mexican immigrants might not otherwise access. Thus, the consulate was a natural setting for adding the *Ventanilla de Asesoría Financiera* to their on-site program offerings.

The Mexican Consulate also houses a Department of Economic Affairs, which is committed to economic empowerment of Mexican nationals. Since 2012, the Department of Economic Affairs has hosted an annual financial education week during which financial institutions and community organizations offer workshops and information booths for consulate visitors. Given the consulate’s commitment to the economic prosperity of its nationals residing in New York City, the *Ventanilla* program was a natural fit.

## Skilled Financial Counseling Provider

To provide financial counseling services more broadly, OFE contracts with quality nonprofit partners identified through a competitive solicitation process. For the *Ventanilla* program, the ideal organization needed to have experience providing financial counseling to Latino immigrants using OFE’s Financial Empowerment Center model. As part of the partnership, OFE would provide programmatic support to build a high-quality referral network, develop financial counseling materials, establish relevant trainings with community partners, and build a scalable program model for national replication at other Mexican Consulates.

Through a Request for Proposals, OFE identified Ariva, a Bronx-based organization primarily serving Hispanic and Latino clients, as the organization with a demonstrated ability to provide one-on-one financial counseling for the *Ventanilla* program. Ariva’s mission is to empower low-income New Yorkers with effective tools and resources so they can make informed financial choices and achieve economic stability. Ariva is also a leading free tax preparation provider in New York City, helping low- and moderate-income individuals and families file their tax returns and claim tax credits, such as the Earned Income Tax Credit. Furthermore, Ariva offers financial education workshops and one-on-one financial coaching with community partners in the Bronx, Manhattan, and Brooklyn. Ariva also provides connections to asset building opportunities at tax time, as well as assistance to eligible clients in accessing benefits and entitlements, such as the Supplemental Nutrition Assistance Program (SNAP) and Medicaid, to further strengthen clients’ financial stability.

## Advisory Services from Experts from the Mexican Immigrant Community

Another organization that was instrumental to the *Ventanilla* program was the Qualitas of Life Foundation. Qualitas has both cultural knowledge of the Mexican immigrant community in New York City and familiarity with their specific financial counseling needs. Qualitas assisted in reviewing materials developed for consulate visitors and suggesting appropriate language used by Mexican nationals. Qualitas was instrumental in educating *Ventanilla* counselors on issues affecting the Mexican immigrant community in New York City, in particular the challenges they face in a new society.

## Specialized Trainings for *Ventanilla* Counselors

In addition to the financial counselor training OFE requires of counselors, OFE and Ariva provided several professional development training opportunities to *Ventanilla* counselors. This is important as OFE and Ariva wanted to ensure that counselors were not only native Spanish speakers but also had the knowledge and cultural competency necessary to provide high-quality financial counseling to Mexican immigrants. Training topics included:

- Mexican immigrant community in New York. Qualitas of Life Foundation provided training in the history and causes of Mexican migration to New York, demographic trends in Mexican immigrant communities, gender roles in Mexican families, as well as poverty and economic opportunity within Mexican immigrant families.
- Legal issues affecting the immigrant community. An immigration lawyer who works closely with the Mexican Consulate provided important context regarding documentation status and other legal issues important for *Ventanilla* visitors.

## Building a Referral Network to Address Further Issues Affecting Mexican Nationals

*Ventanilla* clients often face several, simultaneous challenges beyond those that financial counseling can directly address. Understanding the multifaceted reality this community faces, Ariva was proactive in seeking partnerships and connecting clients to additional appropriate resources to positively impact their lives, including:

- **Small business ownership and entrepreneurship.** As many Mexican immigrants aspire to be business owners, connections and partnerships with available business development resources in New York City were critical. *Ventanilla* counselors learned the details of service offerings at the New York City Department of Small Business Services' Business Solutions Centers and Immigrant Business Initiative, as well as at microlender Acción East.
- **Financial Institutions.** As the IFS Study uncovered, Mexican immigrants face both perceived and structural barriers to safe and affordable bank accounts. Thus, *Ventanilla* counselors visited bank and credit union branches in the Bronx and Manhattan that offer safe and affordable banking accounts. Counselors met the branch managers, introduced *Ventanilla* services, communicated needs of the Mexican immigrant population, and discussed opportunities to connect *Ventanilla* clients to appropriate banking accounts.
- **Legal Clinics.** Mexican immigrants are targeted by legal, immigration, and financial scams. Although legal topics are outside the scope of the *Ventanilla* services, counselors connect clients in need with internal or external partners that can help clients navigate their complex situations. Internally, the Mexican Consulate connects with the Department of Protection; externally, clients are referred to legal clinics offered by law schools and other nonprofits.

## Ventanillo's Culturally Relevant Materials

Organizations that operate Financial Empowerment Centers use a variety of standard tip sheets and tools to provide and supplement financial counseling services. Examples include worksheets for budgeting and debt management, as well as charts explaining how a FICO\* score is calculated. The Mexican Consulate also provides materials and brochures to help Mexican nationals navigate starting a business, buying a house, and sending remittances abroad, among other topics. However, for the *Ventanillo* program, it was critical to develop tools that met the specific financial counseling needs of Mexican immigrants. Through the partnership with Qualitas and Ariva, OFE developed these high-priority materials for the *Ventanillo* program:

- Financial Empowerment Referral Guide for Mexicans in New York City: Counselors use this to help clients access services for small business development, health care, immigration, and domestic violence support, and many other services, with the aim of integrating all relevant services to guide clients toward financial health and stability.
- Bank Account Guide: This includes a list of financial institutions, by borough, offering safe and affordable banking options. The guide includes account terms and identification requirements for each institution or location.
- Tip sheets and materials for financial empowerment tailored to specific program needs:
  - General program materials, including: *Ventanillo* program brochure and promotional flyer; Intake and Financial Health Assessment forms that include traditional Mexican naming conventions and indigenous Mexican languages as options for primary language; and a counseling Action Plan for counselors to create with clients during counseling sessions to document next steps
  - Banking materials, including tip sheets on *What to Look for in a Bank Account* and *Protecting Your Bank Account in Case of Emergency* for those concerned about changes in immigration status
  - Tax materials, including *Tax Guide* and *Free Filing Options Checklist and Guide to ITINs*
  - Budgeting materials, including a monthly budget worksheet, weekly spending journal, and an income log for the self-employed
  - Savings materials, including a *Setting Savings Goals* worksheet

\*A FICO score is a particular brand of credit score. FICO stands for the Fair Isaac Corporation. Most lenders still use FICO scores when deciding whether to offer a loan or credit card, and in setting the rate and terms. Banks may also use FICO scores when approving checking and savings account applications and setting the terms of those accounts." What is a FICO score? Consumer Financial Protection Bureau. Posted on 8/12/2014: <http://www.consumerfinance.gov/askcfpb/1883/what-is-fico-score.html>

# Overview of Ventanilla's First Year

## Highlights

The *Ventanilla de Asesoría Financiera* was launched during the Mexican Consulate's third annual Financial Education Week in March 2014. The launch of the *Ventanilla* program held much promise for OFE because it would allow OFE to reach an immigrant group that was underserved through the Financial Empowerment Centers. Since the inception of the Centers in 2009, no more than 2 percent of clients have self-identified as being from Mexico. The Mexican community represents 6 percent of New York City residents—the city's third largest immigrant group and fastest growing—and the *Ventanilla* program presented OFE with an opportunity to serve this community and ensure financial stability for Mexican nationals as they live, work, and participate in New York City's economy.

In the first year, the *Ventanilla* program provided financial counseling to 1,235 clients through two *Ventanilla* financial counselors. In addition, more than 16,000 visitors to the Mexican Consulate received *Ventanilla* brochures and other financial education materials. Further highlighting the contrast to Financial Empowerment Center clients, *Ventanilla* clients were predominantly male (63 percent) and spoke only Spanish (93 percent)<sup>6</sup>. The majority of participants were employed<sup>7</sup>, and more than three-fourths reported an average yearly income of less than \$30,000. In terms of attitudes about their own financial security, 61 percent felt they had little or no control over their finances, and 28 percent expressed little or no confidence that they could cover a \$500 expense if faced with an emergency. In line with the Financial Needs Assessment, 44 percent reported being unbanked<sup>8</sup>.

Taxes and accessing the formal financial mainstream were the most commonly discussed topics with *Ventanilla* counselors. Eighty-nine percent of *Ventanilla* clients discussed tax preparation matters, and almost half of *Ventanilla* clients discussed banking options with their counselor. The popularity of counseling on taxes and banking reflected the needs and wants of clients who are eager to comply with U.S. laws. Clients sought assistance in understanding and abiding by the U.S. tax system with its corresponding rights, responsibilities, and opportunities. During four tax preparation days held at the consulate in 2014, services were fully booked, with 91 individuals filing taxes for the first time in the United States using free tax preparation services, and 66 individuals obtaining an ITIN.

The high demand for tax services concurrently served as an effective portal for engaging clients in the other core financial counseling services, in particular banking to directly deposit a refund. In the first year of the program, 64 clients opened or transitioned to a safe and affordable bank account with guidance from *Ventanilla* counselors. However, while the *Ventanilla* generated a high number of tax filers, the number of bank accounts opened was not equally high. This is despite the fact that, according to the Financial Needs Assessment, nearly as many Mexican Consulate visitors were unbanked as had not filed taxes. One reason for the high demand for tax preparation services is the perceived incentive for filing taxes as a step on the pathway to citizenship, while there may not be as great of a perceived incentive for accessing banking services. (More than 40 percent of Mexican participants in the IFS Study indicated that they did not think they needed a bank account.) Indicators from the first year of the *Ventanilla* program highlighted both successes and challenges of the *Ventanilla* program model and identified key lessons to share with the field and to improve the program going forward.

Tables 4 and 5: Select Financial Counseling and Client Service Plan Enrollment

Session Summary	
Indicator	Result
Total Clients Served	1,235
Total Counseling Sessions 20 Minutes or Longer	1,838
Total Counseling Sessions Less than 20 Minutes	2
Average Sessions per Client	1.4
Clients with More than One Session	26%
Workshops/Group Counseling Sessions Participation	88

Clients Enrolled in Service Plan		
Service Plan	Number	Percent
Budgeting	215	17%
Banking	600	49%
Credit	346	28%
Debt	184	15%
Savings	267	22%
Taxes	1,104	89%

Table 6: Outcomes\* by Service Plan

Outcomes by Service Plan			
Service Plan	Result	Unique Clients (#)	% of Service Plan Enrollment
Budgeting	Not Applicable**	–	–
Banking	Opened a safe and affordable bank account	45	8%
	Transitioned to a safe and affordable bank account	19	3%
	Bank account is open 6 months later	10	2%
Credit	Established credit score	3	1%
	Increased credit score by at least 35 points	3	1%
Debt	Reduced by at least 10%	68	37%
Savings	Maintained a regular savings habit (3 months)	10	4%
	Transferred savings to a more secure storehouse	4	1%
	Increased savings by 2% of income	0	–
Taxes	Filed taxes for the first time	91	8%
	Obtained ITIN	66	6%
	Filed taxes for a second time	2	–
Total Outcomes Achieved		321	
Total Clients Achieving Outcomes		158	

\*Recorded outcomes are based on follow-up contact with clients and the supporting documents they provide. Additional outcomes may have been achieved by clients who have not followed up with their counselor.

\*\*Although a Budgeting Service Plan was added for the *Ventanilla* program, there are no measurable outcomes for this Service Plan. Instead, the milestones identified for the Budgeting Service Plan serve as foundation to help clients achieve outcomes for other Service Plans.

# Snapshot of Clients

Figure 5: Gender, n=1235

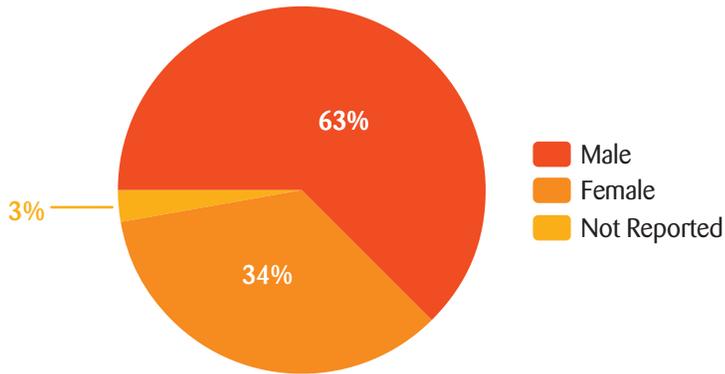


Figure 6: Language Usage, n=1235

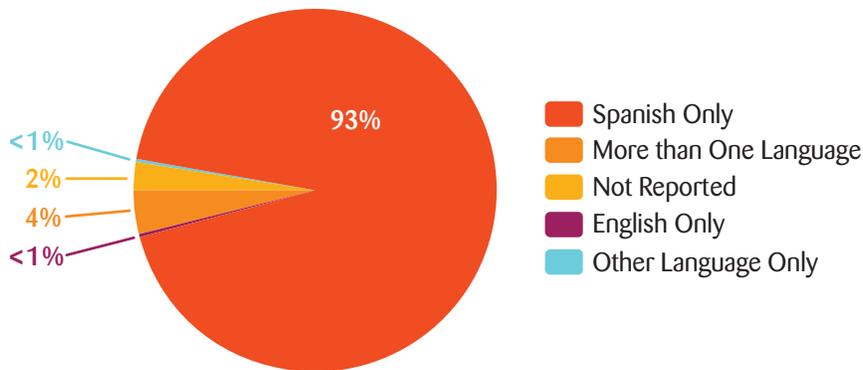


Figure 7: Educational Attainment, n=1235

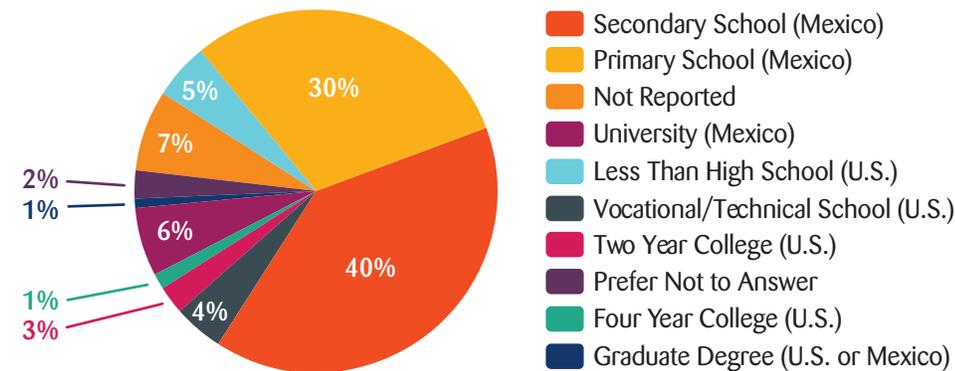


Figure 8: Employment Status, n=1235

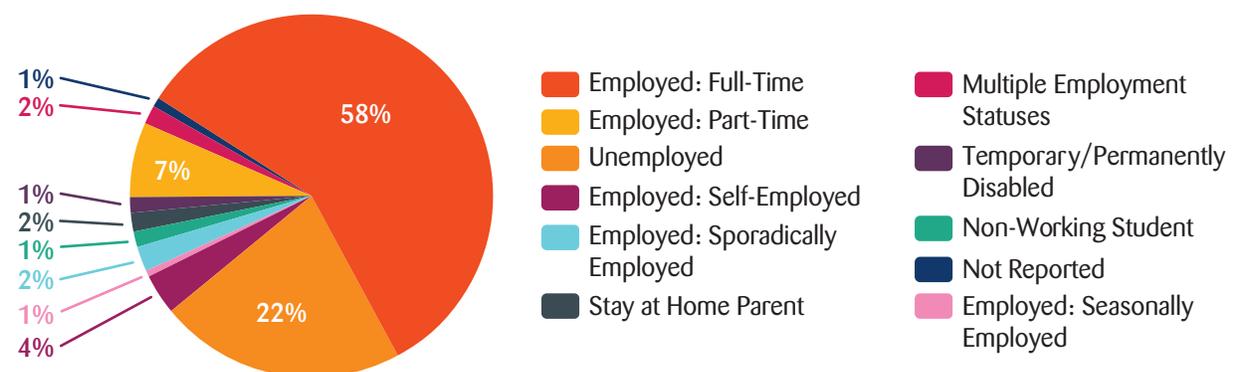


Figure 9: Annual Net Income, n=1235

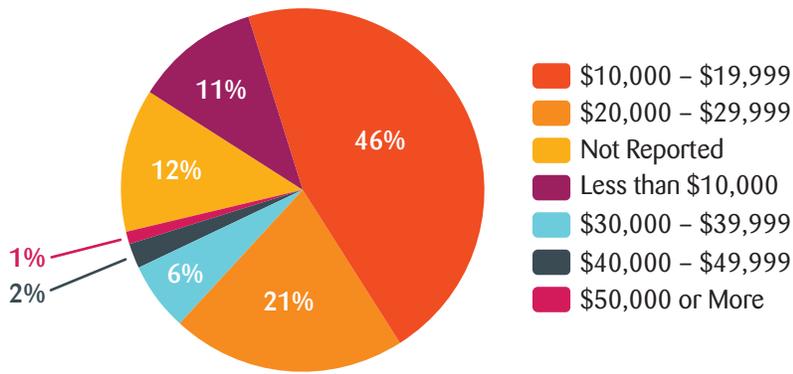


Figure 10: Banking Status, n=1235

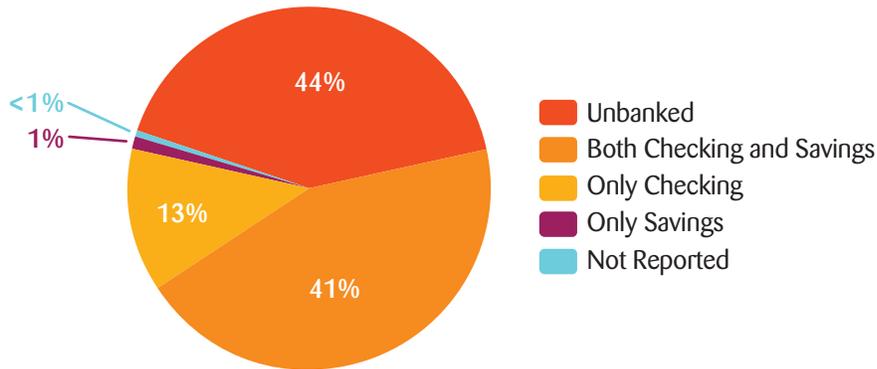


Figure 11: Control of Finances, n=1235

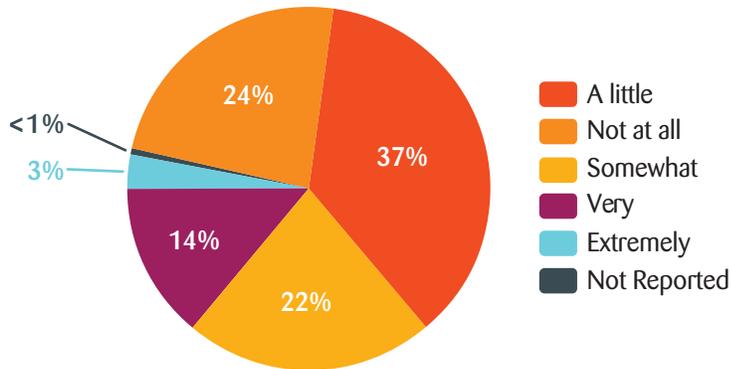
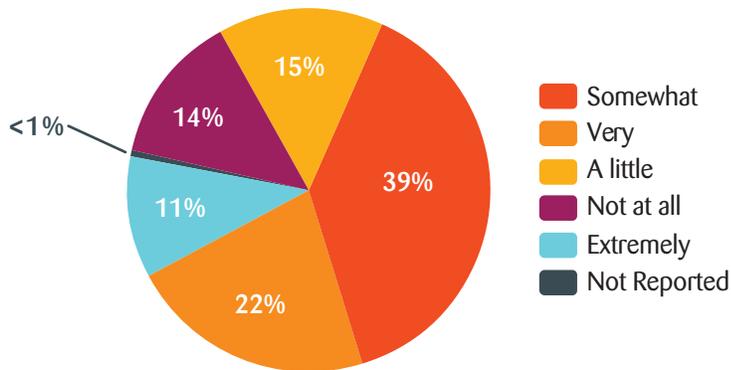


Figure 12: Paying for Unexpected \$500 Emergency, n=1235



Note: Numbers reflect rounding.

## Maria Baez

Client

*Ventanilla de Asesoría Financiera*

I came to the United States because I believed I could lead a better life. I sought help from the Mexican Consulate because I found myself with nothing. No place to live. No job. No steady income or economic security. And with little information. Most importantly, I needed my documents in order to be a citizen in this country.

And that's when I found *Ventanilla de Asesoría Financiera*.

Thanks to the *Ventanilla* program, I've managed to get a bank account and a checking account. We worked on opening a savings account, as well as getting me an ITIN number so I can be in accordance with the tax laws in this country.

It's been a year since my overall situation has changed. It's amazing what the financial counseling program can help one achieve with their training and the benefits they provide for each and every one of us.



Right now, I work in home cleaning services, and I also work as a nanny. I'm taking classes on how to open a small business. My specialty is making piñatas, as well as confectionaries. I want to grow my business, and opening a bank account is helping me get closer to achieving my goals.

When I needed help, I found it at the *Ventanilla de Asesoría Financiera*.

To view Maria's story, visit [nyc.gov/consumers](https://nyc.gov/consumers)

# Lessons for the Financial Empowerment Field

OFE worked closely with *Ventanilla* stakeholders, among them the Consulate General of Mexico in New York, Ariva, and Qualitas of Life Foundation, to understand how best to adapt, launch, and implement a financial counseling program targeting a specific immigrant group in New York City. This section highlights several key lessons learned during the first year of the *Ventanilla* program that are important to share with the field.

## Lesson 1: Research is important to inform program design.

The IFS Study served as a firm foundation for determining the need for financial empowerment services for New York City's Mexican immigrants. Through the IFS Study, OFE realized the high rate of unbanked Mexican immigrants and the role counselors could play in leading Mexican immigrants to financial inclusion. The Financial Needs Assessment further demonstrated potential client interest in the service and confirmed the need for counseling to inform clients of banking, saving, and tax filing options. The Financial Needs Assessment also confirmed that one-on-one counseling sessions would be an effective means of providing *Ventanilla* services. By confirming the top service interests and ideal service delivery mechanism, OFE was able to adapt the program model and counseling materials prior to launch to ensure an effective and demanded service from the outset.

## Lesson 2: Establishing client trust at multiple levels is critical for program success.

As seen in the IFS Study, Mexican nationals in New York City may lack confidence in financial institutions and other formal entities in the United States. Therefore, establishing the *Ventanilla* as a trusted service was critical for program success. OFE identified three components of building client trust.

First, OFE found that being colocated at a trusted entity for the target population facilitated client recruitment and interest in *Ventanilla* services. The Mexican Consulate has historically been a strategic point of engagement to assist clients with resources beyond intergovernmental and consular matters. Thus, part of the *Ventanilla's* success is attributed to the confidence Mexican nationals have in the consulate.

Second, OFE learned that culturally relevant materials were a quick means to ensure credibility of the service. The IFS Study and Financial Needs Assessment both revealed client hesitation in dealing with formal financial institutions due to a perception that those institutions did not speak the client's language. Because of the importance placed on familiar language and cultural references, *Ventanilla* placed great value on the insights provided by Qualitas and the Mexican Consulate and developed approachable materials as a result, helping to ensure client buy-in.

Third, despite the consulate being a trusted resource for the Mexican immigrant community, discussing one's personal finances still requires a great deal of trust in a counselor. Ariva's extensive expertise working closely with the Latino community was an important asset in navigating client reluctance to discuss certain personal information, such as savings levels, other debts, and tax issues. *Ventanilla* counselors were able to break down trust barriers as they built relationships based on personal identification, a demonstrated knowledge about personal finance issues, and a cultural understanding of Mexican immigrants in New York City.

## Lesson 3: Retention strategies should be client focused.

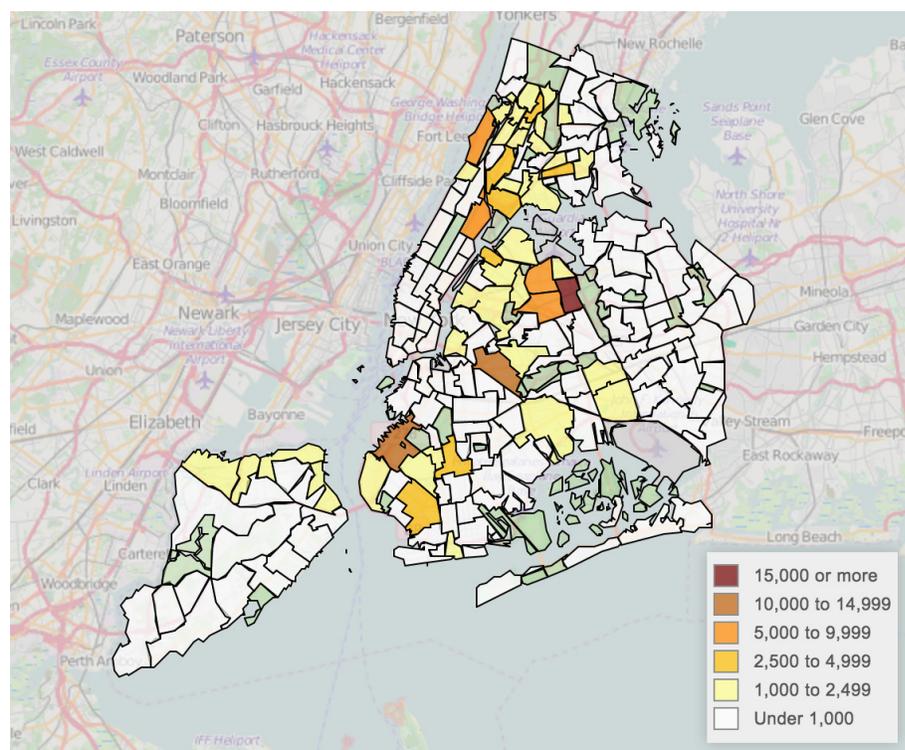
Similar to OFE's Financial Empowerment Centers, client retention at the *Ventanilla* is a challenge. During the first year of the *Ventanilla*, 26 percent of clients participated in more than one financial counseling session—a retention rate comparable to that of NYC Financial Empowerment Centers. In order to build financial health with *Ventanilla* clients, counselors had to adapt follow-up sessions to meet their needs and availability.

Consulate visitors tend to come for one-time services, so returning for in-person counseling alone presented a hurdle. Furthermore, Mexican immigrants live across all five boroughs, many in locations that are distant from the consulate, and traveling can be a barrier. Additionally, many *Ventanilla* clients have inconsistent work schedules, work on short notice, or are self-employed, which often prevented them from keeping scheduled follow-up appointments.

As a solution, *Ventanilla* counselors used phone sessions as an alternative to in-person sessions to overcome the challenges of traveling to the consulate. This adaptation was instrumental in retaining some clients who might not have come back otherwise but, as noted, it only allowed the program to achieve a retention rate comparable to the Financial Empowerment Centers. Even as a retention tool, there still remain two barriers to phone-session retention. First, clients' irregular work schedules posed difficulties. In some cases, counselors would call a client at a predetermined time, but the client would be at a job that had come up on short notice. Also, the client might only be able to speak for a few minutes or express hesitation about discussing sensitive personal finance topics while at work. Additionally, some clients remain disconnected from communication altogether because of inconsistencies in phone numbers or not keeping current on mobile phone bills.

OFE understands that several sessions are typically needed in order for clients to achieve outcomes and make substantial improvements in financial health. Improving client retention continues to be a focus for OFE and its partners in the second year of the *Ventanilla* program.

Figure 13: Residential Settlement of Persons Born in Mexico by Neighborhood, New York City, 2007–2011



Sources: U.S. Census Bureau 2007–2011 American Community Survey-Summary File;  
Population Division-New York City Department of City Planning

## Lesson 4: Choose funders that are open to risk-taking and testing and patient in the pursuit of results.

Citi Community Development, which funded the *Ventanilla* program, allowed OFE to test a new program model while also testing different approaches to financial counseling and different recruitment and retention strategies. Although the *Ventanilla* program displayed promising results in year one, there is work to be done to improve the service so that clients achieve outcomes within multiple Service Plans. Citi Community Development has renewed its support to make additional experimentation and improvement in year two of the *Ventanilla* program possible.

# Looking Forward

## Ventanilla's Second Year

OFE believes in the sustainability and scalability of programs like the *Ventanilla* at consulates around the United States. For the second year of the *Ventanilla* program, OFE and its partners have taken several steps to make improvements based on the lessons learned in year one of the program.

First, OFE and its partners have continued to focus on improving client retention by testing a variety of strategies. For example, Ariva is working with the mobile *Consulate on Wheels* to follow up with clients in approximately a dozen different locations within the tristate area. When the *Consulate on Wheels* is visiting a location where *Ventanilla* clients live, Ariva travels to selected locations and schedules appointments with clients. However, the *Consulate on Wheels* does not regularly travel to all of the neighborhoods where Mexican immigrants live. OFE is exploring a solution whereby Ariva will host office hours at local community organizations in neighborhoods not frequented by the *Consulate on Wheels*. Additionally, OFE and Ariva will test behavioral nudges, such as texting and mailing clients, to remind them of the value of counseling and options for scheduling and keeping appointments. The efforts to improve client retention for the *Ventanilla* program will be further enhanced by the findings from an upcoming Designing for Financial Empowerment project. This project, a partnership between Citi Community Development, the Mayor's Fund to Advance New York City, Parsons Design for Social Innovation and Sustainability Lab, and OFE will use human-centered service design methodology to identify strategies to improve client retention at OFE's Financial Empowerment Centers.

Second, through the relationships built in the first year, and an emphasis on increased retention in year two, OFE aims to increase the number of bank accounts opened and savings formalized, given the strengthened relationships and built trust between counselors and clients.

Third, for the second year of the *Ventanilla* program, the Mexican Consulate added six more tax preparation days, for a total of 10 days, to accommodate the popular demand for tax services from Mexican nationals to prepare and file their taxes for free.

Finally, the program has increased counselor capacity by hiring another staff member to better meet the demand for financial counseling services at the consulate and to increase counselor bandwidth to test and implement retention strategies.

## Replication

Beyond the *Ventanilla* program at the Consulate General of Mexico in New York, it was announced on April 20, 2015 that the *Ventanilla de Asesoría Financiera* model will be expanded to other Mexican Consulates across the United States. In announcing the national expansion, Ambassador Sandra Fuentes-Berain of the Consulate General of Mexico in New York emphasized, "Our goal is to empower the Mexican nationals so that they can understand and enroll in banking and financial services available to them, which allows them to better integrate in the local socio-economic fabric. We are providing them the tools to achieve tangible goals, like buying a house, saving for their children's education, or opening a business, which will ultimately contribute to economic growth and job creation. And due to the *Ventanilla's* success, we are now working together with the Mexican Ministry of Foreign Affairs to replicate this program in other Mexican Consulates in the United States."

Moreover, the *Ventanilla* program will be replicated in other cities, further highlighting the importance and impact of municipal strategies and partnerships to tackle income inequality and help diverse, low-income communities. The replication of the *Ventanilla* program at Mexican Consulates across the country represents a broader vision of serving, adapting, and learning how integrating financial counseling in a thoughtful way is an integral part of empowering immigrant communities and bringing individuals into a shared prosperity. The *Ventanilla* program demonstrates that individual counseling not only delivers beneficial and life-changing outcomes for low-income immigrant clients, but also can be implemented in partnership with a foreign government.

The *Ventanilla* also demonstrates the adaptability of OFE's financial counseling model, and that thoughtful program planning and implementation are keys to program success. In this manner, local government can continue to support hardworking immigrants by educating them on their rights and responsibilities as members of the community, helping them gain access to mainstream financial services, and strengthening their financial stability.

There remains a lot to learn about providing financial empowerment services to immigrant communities, and that will come with replicating this service model in other cities. OFE is proud to contribute this report to the growing body of literature on municipal financial empowerment strategies.

# Endnotes

<sup>1</sup> *The Newest New Yorkers*, NYC Planning, 2013, <http://www.nyc.gov/html/dcp/html/census/nny.shtml>, pg. 10.

<sup>2</sup> OFE's research team designed the Financial Needs Assessment survey instrument in both English and Spanish (see Appendix A) and was submitted for Institutional Review Board (IRB) approval through NYC's Center for Innovation through Data Intelligence (CIDI). The primary data collection was in the form of an oral survey. The participation was purely voluntary and the survey did not collect any identifiable information. Verbal consent was needed to conduct the survey, but participants could choose to stop at any time. Surveyors consisted of OFE staff trained as survey takers and in human subjects research; additionally, they were fluent in both Spanish and English. A total of 105 surveys was completed over a period of several days in late October 2013. With a script, surveyors approached people seated and waiting to receive services at the Mexican Consulate. If they agreed to participate, the survey began. It was designed to take 7-10 minutes to complete and, if the participant was still interested, additional questions were asked (for a total survey time of 15–20 minutes). Ninety-three (out of 105) respondents completed the long survey.

<sup>3</sup> See Appendix B for OFE's Financial Empowerment Center Model.

<sup>4</sup> See Appendix C for more details about the Ventanilla de Asesoría Financiera Service Plans.

<sup>5</sup> Although a Budgeting Service Plan was added for the Ventanilla program, there are no measurable outcomes for this Service Plan. Instead, the milestones identified for the Budgeting Service Plan serve as foundation to help clients achieve outcomes for other Service Plans.

<sup>6</sup> In 2014, the percentage of male and female Financial Empowerment Center clients was 31% male and 68% female.

<sup>7</sup> In 2014, 53% of Financial Empowerment Center clients were either full-, part-, or self-employed, and 21% of Financial Empowerment Center clients were unemployed.

<sup>8</sup> In 2014, 20% of Financial Empowerment Center clients were unbanked.

# Appendix A: Financial Needs Assessment at the Mexican Consulate

## Office of Financial Empowerment/Mexican Consulate Needs Assessment

### Guidelines for Conducting the Survey:

Thank you for helping the Mexican Consulate and the Office of Financial Empowerment conduct these surveys. Over the course of a few days, we will be asking people waiting for services at the Mexican Consulate for their opinion on what financial services, information and guidance they would be interested in receiving at the Mexican Consulate, through a new program called the Financial Empowerment Window. We will have two versions of the survey—one basic and one extended version—to better fit the time availability of respondents. We aim to have at least 100 basic surveys completed by a diverse group of Mexican immigrants representative of the larger pool of Consulate visitors (varying backgrounds in age, gender, socio-economic status, and experience with financial institutions in the US, etc.). Of the 100 respondents, we hope to have at least 30 voluntarily complete the extended version of the survey. The purpose of the survey is to gather information about different financial services needs and service delivery preferences of those that visit the Mexican Consulate. The survey results will be used for the purpose of tailoring the Financial Empowerment window services to the specific needs of Mexican Consulate visitors.

Here are some survey techniques and tips:

- Remember to introduce yourself to survey respondents and explain the purpose of the survey. The opening section on the survey page includes a script to read to respondents.
- Reassure participants that this is just a survey, it is anonymous and all information will remain confidential. We do not want to sell anything or share any of their answers.
- If the participant feels uncomfortable answering questions, reassure them that the survey is confidential. If they are still uncomfortable, skip the question and proceed to the next question.
- If participants are unable to remember the list of options for them to choose, feel free to show them the written questions and choices
- Please write down any interesting or relevant comments made by the participants and notes on participants' demeanor and disposition.
- We would like survey respondents to mirror the diversity of the Mexican Consulate. So, please try to target a representative sampling of Consulate visitor respondents.

## Survey Instrument

Opening statement and purpose of survey (will probably take about 2 ½ minutes to complete):

- “Hello, I am \_\_\_\_\_ from the New York City Department of Consumer Affairs. I am working with the Mexican Consulate. Do you have a few minutes to talk to me? Would you prefer English or Spanish?
- I’m helping to start a new financial education project here at the Consulate, and I would like to ask your opinion about it today. All of your responses will be anonymous, and the survey will take around 8 minutes. Your participation is completely voluntary, and you can choose to stop at any time. You will not be denied any services if you do not participate in this survey. And feel free to ask me any questions along the way.
- May I continue? Thank you.
- As part of this program, services will be provided right here at the Consulate by a non-government organization. They will be free and open to all Consulate visitors.
- In the program, trained staff will offer information and assistance in areas such as:
  - Banking
  - Money management
  - Savings
  - Taxes
  - Credit
  - Debt
  - Fraud
- Services will be provided at the Consulate in a number of ways:
  - Group workshops with general information for many visitors at a time.
  - Individual financial counseling in which you will work with a counselor on your personal financial situation and goals.
  - One-page information sheets that you can take home and share.

I want to learn more about how services will be most convenient for you and which services might interest you the most. I know that sometimes it can be uncomfortable talking about your personal finances, but all of your answers will be completely anonymous and are confidential and will help the Mexican Consulate provide better services. Thank you for helping us in this process.”

Is everything that I have explained so far clear?

Questions for short survey:

1. When making an everyday purchase, which do you use most often? (top 3):
  - a. Cash
  - b. Debit or ATM card
  - c. Credit card
  - d. Prepaid card
  - e. Check
  - f. Money order
  
2. How do you receive your income (Pick all that apply)?
  - a. Cash
  - b. Check deposited into a bank account
  - c. Check cashed at a check casher
  - d. Prepaid card
  - e. Direct deposit
  - f. Other : \_\_\_\_\_
  
3. While you're at the Consulate, how much time do you think you could spend talking with somebody about your finances?
  - a. \_\_\_<15 minutes
  - b. \_\_\_16-25 minutes
  - c. \_\_\_About half an hour
  - d. \_\_\_More than half an hour
  
4. Would you prefer to attend group workshops or one-on-one financial counseling?
  - a. Workshops only
  - b. Counseling only
  - c. Both
  - d. Neither
  
5. How likely are you to speak to a trained counselor about your own financial situation?
  - a. Very likely
  - b. Likely
  - c. Not sure
  - d. Unlikely
  - e. Not at all likely
  
6. Which services would you be interested in using if a trained financial counselor could help you? (top 3)
  - a. Using a bank account
  - b. Managing your money
  - c. Increasing savings
  - d. Comparing money transfer options
  - e. Understanding taxes and the Individual Taxpayer Identification Number (ITIN)

\*Clarify if respondent is not familiar with the ITIN: Regardless of legal status, those earning income in the United States can file a tax return. If you do not have a Social Security Number, you can apply for an ITIN to file your tax return. Your information is not shared with immigration authorities in this process.

- f. Getting a credit card or loan
- g. Reducing loans or debt
- h. None of the above

7. Are there other financial services you would like to see offered at the Financial Empowerment window at the Mexican Consulate?

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8. Is there anything else you want to share with me?

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**Demographics:**

1. Do you live in New York City?  Yes  No

a. If you do not live in NYC, where do you live?

Another part of New York State  New Jersey  Connecticut  Other (please indicate) \_\_\_\_\_

2. Age in years: \_\_\_\_\_

3. What year did you move to the US? \_\_\_\_\_ NYC?  Born in US? \_\_\_\_\_

4. Are you currently employed?  Yes  No

5. What is your weekly household income?\*

(note, if respondent asks: \*after taxes,)

<\$200  \$200-\$400  \$400-\$600  \$600-\$800  \$800+

\*If the client prefers to estimate income over a different timeframe, please note that below:

- a. Bi-weekly \$ \_\_\_\_\_
- b. Monthly \$ \_\_\_\_\_
- c. Annually \$ \_\_\_\_\_
- d. Other \$ \_\_\_\_\_

6. Which of these documents do you currently have? (check all that apply)

SSN  Matriculate Consular  ITIN  Birth Certificate  American Passport

Mexican Passport  Green Card  State ID  U.S. Driver's license  Other

Prefer not to answer

7. What type of Consular services are you here for today?

- a. Identification (passport, matrícula consular, military primer)
- b. Legal (immigration, labor, family, civil, criminal)
- c. Civil Registration (birth certificate, marriage certificate, Mexican nationality)
- d. Other \_\_\_\_\_

8. Is it all right if we continue asking you questions?  Y  N

(Following questions to be asked if participant is inclined to continue talking)

Additional questions for extended survey:

1. If you met with a counselor, how would you like a counselor to follow-up with you: (check all)
  - a. On-site at the Consulate
  - b. By phone
  - c. In person closer to where I live or work
  - d. Text/SMS message
  - e. Email
  - f. Not at all
  
2. Do you currently have a bank account in the US?      \_\_YES      \_\_NO

Savings:

1. Approximately how much do you currently have in savings?  
\_\_ \$0      \_\_ <\$500      \_\_ \$501-\$1,500      \_\_ \$1,501-\$6,000      \_\_ >\$6,000
2. How much would like to have saved for emergencies?      \$ \_\_\_\_\_
3. Which of the below strategies do you think would be most helpful for increasing or starting your savings?  
(top 3):
  - a. Find a safe place to keep my money
  - b. Open a savings account
  - c. Creating a spending plan with savings included
  - d. Set up direct deposit with some money automatically going into a savings account
  - e. Reduce bank account fees
  - f. I am not interested in increasing or starting my savings

Taxes and the Individual Taxpayer Identification Number (ITIN)

1. Have you filed a tax return in the US in the last 3 years?      \_\_Yes      \_\_No      \_\_Not sure
  
2. If there were free tax preparation services available at the Consulate next year, how likely are you to file your return here?  
  
Very likely      Likely      Not sure      Unlikely      Not at all likely
  
3. Which of these services would you be interested in receiving from a financial counselor?  
(top 3 or highest priority)
  - a. Information about how the US tax system works
  - b. Information about immigration and taxes
  - c. Learning how to file taxes for free or at low cost
  - d. Applying for an ITIN
  - e. Managing unpaid taxes
  - f. How to appeal a tax dispute

Credit and Debt

1. Do you have a credit history in the US?     Yes    No    Not sure
2. How much money would you estimate that you currently owe in total, to banks, friends, family, or others in the United States or Mexico?  
 Less than \$1,000        \$1,000-\$5,000        \$5,001-10,000        \$10,001-30,000  
 \$30,001-\$50,000        \$50,001-\$100,000        >\$100,000
3. How worried are you about paying off your debts?  
Extremely    Very                      Somewhat    A little                      Not at all

Thank you for completing our survey! Do you have any questions or comments about the survey?

Look for the financial window opening soon!

**For surveyor:**

Take note of the following:

1. Gender        M    F
2. On what floor of the Consulate did you recruit this participant?        1     2     3
3. Is the person alone or with other people?
  - a. Children?
  - b. Other adults?
4. Does the person seem (check all that apply):
  - a. Relaxed?
  - b. In a hurry?
  - c. Stressed?
  - d. Impatient?
  - e. Distracted?
  - f. Other? \_\_\_\_\_
5. What was the person's demeanor?
  - a. Open and talkative?
  - b. Suspicious/untrusting?
  - c. Disinterested?

# Appendix B: OFE's Financial Empowerment Center Model

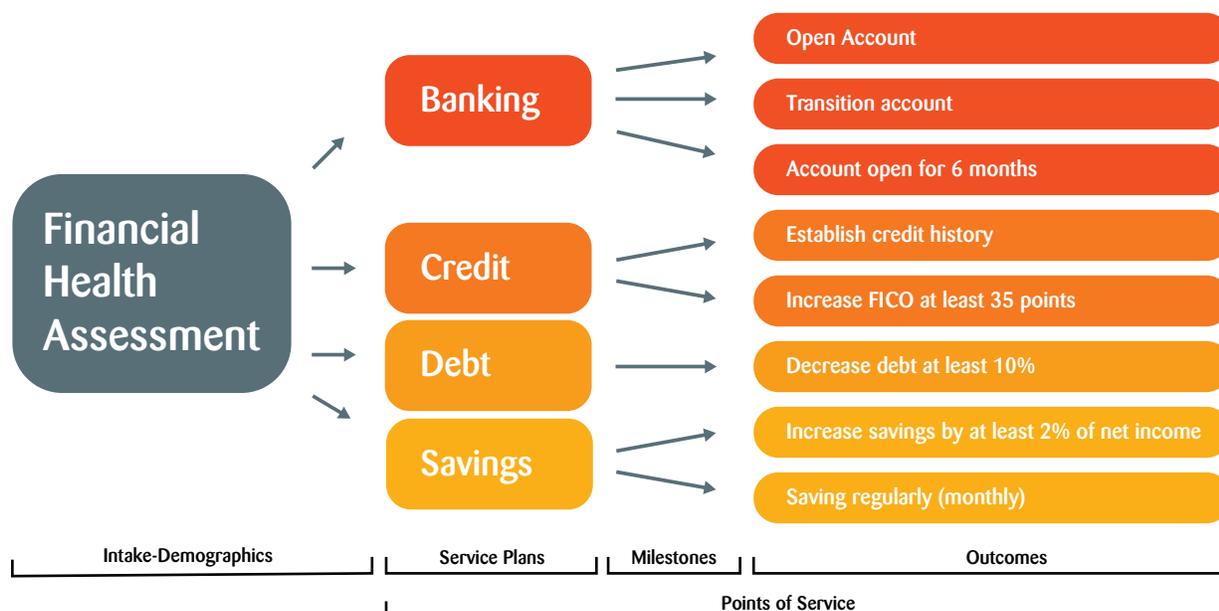
OFE's nearly 30 Financial Empowerment Centers are located citywide in areas with a high concentration of poverty and need. Counseling services are available to the public, free of charge, and are typically integrated within a host of public programs to improve multiple outcomes.

Counselors work with clients during the initial session on a full Financial Health Assessment. Regardless of the defining issue or question, a counselor will probe the client's entire financial situation and together the counselor and client will define one or more Service Plans. The Service Plans enable the client to establish short-, intermediate, and long-term goals and begin working to address those goals. Client outcomes are then tracked based upon the specific Service Plan chosen during the initial assessment. However, these are subject to change over time as the client identifies new goals or achieves sufficient outcomes in prior goals. The Service Plans include strategies to:

- Establish or improve client credit score
- Decrease debt
- Develop and manage safe and affordable banking relationships
- Build savings
- Triage other pressing issues of financial security

Current Financial Empowerment Center outcomes tracked include:

- Banking (for those with no bank account): Open a safe and affordable bank account
- Banking (for those with a bank account): Transition to a safe and affordable bank account
- Banking (for all): Bank account is open 6 months later
- Credit (for those with none): Establish credit score
- Credit (for those looking to improve their credit): Increase credit score by at least 35 points
- Debt: Decrease debt by at least 10%
- Savings: Increase savings by at least 2% of income
- Savings: Establish and maintain a regular savings habit (monthly)



# Appendix C: Ventanilla de Asesoría Financiera Service Plans

Budgeting Service Plan	
Action Steps	Desired Outcomes*
<ul style="list-style-type: none"> <li>✓ Complete a budget</li> <li>✓ Adhere to a budget</li> <li>✓ Include savings plan in budget</li> <li>✓ Assign spending journal</li> <li>✓ Track expenses and revise budget</li> <li>✓ Review budget with partner and/or other family members</li> <li>✓ Identify short-term and long-term financial goals</li> <li>✓ Reduce expenses</li> <li>✓ Organize bill payment cycles for money management</li> <li>✓ Document cash earnings or other income</li> <li>✓ Document business expenses for self-employment</li> <li>✓ Apply for public benefits</li> </ul>	<ul style="list-style-type: none"> <li>✓ Greater sense of financial control</li> <li>✓ Better ability to cover expenses</li> <li>✓ Reduce expenses</li> </ul>

\*Although a Budgeting Service Plan was added for the Ventanilla program, there are no measurable outcomes for this Service Plan. Instead, the milestones identified for the Budgeting Service Plan serve as foundation to help clients achieve outcomes for other Service Plans.

Banking Service Plan	
Action Steps	Measurable Outcomes
<ul style="list-style-type: none"> <li>✓ Discuss steps to reduce financial services costs</li> <li>✓ Take steps to reduce financial services costs</li> <li>✓ Discuss safeguards of U.S. financial system, such as FDIC, consumer protections</li> <li>✓ Discuss how to use Matricula Consular to access financial services</li> <li>✓ Compare financial services or products across institutions</li> <li>✓ Discuss language availability for customer service</li> <li>✓ Identify appropriate financial product or account (includes prepaid cards)</li> <li>✓ Gather all documents needed for account or product application</li> <li>✓ Discuss plan for managing accounts in case of change in immigration status</li> <li>✓ Client intends to open bank account</li> <li>✓ Review ChexSystems report</li> <li>✓ Enroll in direct deposit</li> <li>✓ Make regular deposits of cash earnings</li> <li>✓ Discuss current method for sending money abroad</li> <li>✓ Compare options and costs for sending money abroad</li> </ul>	<ul style="list-style-type: none"> <li>✓ Open or transition to safe and affordable financial checking account</li> <li>✓ Open or transition to safe and affordable financial savings account</li> <li>✓ Maintain account for 6 months</li> </ul>

Savings Service Plan	
Action Steps	Measurable Outcomes
<ul style="list-style-type: none"> <li>✓ Identify savings goals (short term and long term)</li> <li>✓ Develop a savings plan</li> <li>✓ Discuss current savings method/vehicle</li> <li>✓ Identify new savings vehicle (if necessary)</li> <li>✓ Discuss investment options and identify investment vehicles</li> <li>✓ Client starts automatic savings transfer</li> </ul>	<ul style="list-style-type: none"> <li>✓ Increase savings by 2% of income</li> <li>✓ Establish regular savings habit (3 months)</li> <li>✓ Transfer savings to more secure storehouse (such as tinda, savings account, or CD)</li> </ul>

Credit Service Plan	
Action Steps	Measurable Outcomes
<ul style="list-style-type: none"> <li>✓ Review credit report and score</li> <li>✓ Discuss basics of credit scores and reporting system</li> <li>✓ Dispute errors on credit report</li> <li>✓ Identify need to build credit</li> <li>✓ Discuss eligibility for credit building product</li> <li>✓ Discuss using credit wisely and protecting information</li> <li>✓ Apply for credit builder loan</li> <li>✓ Obtain credit builder loan</li> <li>✓ Apply for secured credit card</li> <li>✓ Obtain secured credit card</li> <li>✓ Assist client with identity theft case</li> </ul>	<ul style="list-style-type: none"> <li>✓ Establish credit</li> <li>✓ Increase credit score by 35 points</li> </ul>

Debt Service Plan	
Action Steps	Measurable Outcomes
<ul style="list-style-type: none"> <li>✓ Review credit report</li> <li>✓ Identify errors on credit report</li> <li>✓ Create a debt management plan</li> <li>✓ Identify debt owners</li> <li>✓ Negotiate with creditors</li> <li>✓ Send debt validation letters</li> <li>✓ Remove errors from credit report</li> <li>✓ Enter a payment plan with the IRS for tax debt</li> <li>✓ Discuss options for clients considering loan or other debt product</li> </ul>	<ul style="list-style-type: none"> <li>✓ Reduce total debt by 10%</li> </ul>

Tax Service Plan	
Action Steps	Measurable Outcomes
<ul style="list-style-type: none"> <li>✓ Discuss filing options and implications</li> <li>✓ Identify free or low-cost tax prep method/site</li> <li>✓ Document income and cash earnings to include in tax return</li> <li>✓ Discuss Consumer Bill of Rights Regarding Tax Preparers, e.g., refund anticipation loans marketing/disclosures, paid preparer rules, etc.</li> <li>✓ Complete ITIN application for self and/or spouse and dependents</li> <li>✓ Gather documents needed for tax prep for current year</li> <li>✓ Gather documents needed for prior years</li> <li>✓ Discuss direct deposit of refund (need account and routing number)</li> <li>✓ Discuss use of refund for savings, money management, and debt payment</li> </ul>	<ul style="list-style-type: none"> <li>✓ Client files taxes with free or low-cost service for first time</li> <li>✓ Client successfully obtains ITIN</li> </ul>

# Notes

# Notes

# BEWARE OF...

## Credit Card Promotions

Credit, debit, and prepaid cards that are promoted on school campuses aren't necessarily safe. For information, visit the Consumer Financial Protection Bureau (CFPB) website at [consumerfinance.gov](http://consumerfinance.gov).

Many credit card companies will offer a list of exceptions or attractive introductory rates that expire after a few months.

## Cash Advances

You'll pay higher interest rates for cash advances on your credit card than for actual purchases.

# FREE HELP

## Get free professional financial counseling at an NYC Financial Empowerment Center.

Counselors can help you create a budget, reduce your debt, negotiate with your creditors, understand your credit report, improve your credit score, and more. Call 311 to schedule an appointment near you or visit [nyc.gov/consumers](http://nyc.gov/consumers) for more information.

## Get a free copy of your credit report and review it carefully.

Go to [annualcreditreport.com](http://annualcreditreport.com) or call toll-free 1-877-322-8228.

# OTHER RESOURCES

The Credit Card Accountability Responsibility and Disclosure Act of 2009 (CARD Act) requires that credit card companies provide cardholders with clear and understandable forms and statements; establishes rules regarding rate increases; and provides special protections for students and young people.

To the right is a sample of some of the information that credit card companies must provide on statements so you understand the consequences of late payments or paying only the minimum payment due.

- Review sample credit card statements here:  
<http://www.creditcards.com/credit-card-news/monthly-credit-card-statement-1282.php>
- Review CFPB's CARD Act fact sheet here:  
<http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet/>

### G-18(D) Periodic Statement New Balance, Due Date, Late Payment and Minimum Payment Sample (Credit Cards)

#### Payment Information

New Balance \$1,784.53  
Minimum Payment Due \$53.00  
Payment Due Date 4/20/12

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 years	\$3,284
\$62	3 years	\$2,232 (Savings=\$1,052)

If you would like information about credit counseling services, call 1-800-xxx-xxxx.

Source: Federal Reserve Board

Read DCA's tip sheet "COMMON CREDIT REPAIR SCAMS."

## About Consumer Protection Tips for Young Adults

Young adults face consumer challenges every day. The Department of Consumer Affairs (DCA) created a series of tip sheets to educate young adults about their rights and how the spending decisions they make today will affect their future.



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

08/2015

PROTECCIÓN AL CONSUMIDOR

RECOMENDACIONES PARA LOS JÓVENES

RECOMENDACIONES

SOBRE TARJETAS

DE CRÉDITO

Cuando use crédito, está tomando dinero prestado con la promesa de devolverlo más adelante. *El crédito no es gratis.* Le permite comprar cosas cuando no tiene efectivo, pero le cobrarán intereses y cargos.

Usar una tarjeta de crédito con responsabilidad ayuda a crear un buen historial de crédito. Su historial de crédito está incluido en su informe crediticio (que refleja su calificación crediticia). Una buena calificación crediticia le ayudará a obtener préstamos con más facilidad y con mejores tasas de interés.

El mal uso de una tarjeta de crédito puede conducir a problemas de deudas que pueden afectar negativamente su informe y calificación crediticia.

*Antes de usar una tarjeta de crédito...*

**Asegúrese de crear un presupuesto y ahorrar.**

Sepa cuánto gana por mes, qué cuentas debe pagar y ahorre el resto. Si controla y administra sus gastos, quizá pueda pagar las cosas en efectivo en lugar de usar una tarjeta de crédito. Pero si usa una tarjeta de crédito, debe estar preparado para cuando llegue el estado de cuenta.

**Recomendaciones para elegir y usar una tarjeta de crédito en forma correcta**

- **Mire las opciones que se ofrecen.** Hay muchas tarjetas diferentes con diferentes ofertas, tasas de interés y beneficios. Busque las que tengan tasas de interés bajas en las compras y que no tengan cargos anuales. Compare las opciones y elija la tarjeta que mejor se adapte a sus necesidades.

- **Lea la letra menuda.** Lea y entienda todos los términos y condiciones que se aplican a su tarjeta antes de comprometerse.
- **Gaste sólo lo que pueda pagar.** Su tarjeta de crédito tiene un límite pero eso no significa que deba alcanzarlo. En unas semanas estará adeudando lo gastado en sus compras; por lo tanto, sepa cuál es su presupuesto y siempre pague la tarjeta a tiempo. Si no paga a tiempo tendrá cargos por mora e intereses, y esto afectará su crédito.
- **Verifique el estado de cuenta cada mes y pague el saldo en su totalidad.** Todos los meses, la compañía de la tarjeta de crédito le permitirá realizar el pago mínimo que es menos del total adeudado. Puede parecer fácil hacer eso, pero le cobrarán intereses que se sumarán a lo que debe.
- **Sepa cuándo guardar la tarjeta.** Si no puede pagar el saldo total, deje de usar la tarjeta y siga realizando pagos hasta cancelar el saldo. Pague siempre más del mínimo si puede.
- **Limite la cantidad de tarjetas de crédito que tiene en la billetera.** Para evitar confusión y prevenir el robo de identidad, límitese a tener la menor cantidad de tarjetas de crédito posible. Para la mayoría de las personas, una tarjeta es más que suficiente.
- **Regístrese para no recibir ofertas de tarjetas de crédito.** Registre su domicilio en [optoutprescreen.com](http://optoutprescreen.com) o llame sin cargo al 1-888-567-8688.

# CUIDADO CON...

## Promociones de tarjetas de crédito

Las tarjetas de crédito, débito y prepagas que se ofrecen en los establecimientos educativos no son necesariamente seguras. Para obtener información, visite el sitio web de la Junta de Protección Financiera del Consumidor (Consumer Financial Protection Bureau, CFPB) en [consumerfinance.gov](http://consumerfinance.gov).

Muchas empresas de tarjetas de crédito ofrecen una lista de beneficios o tarifas iniciales atractivas que expiran a los pocos meses.

## Adelanto de efectivo

Deberá pagar tasas de interés más altas por los adelantos de efectivo que por las compras reales que efectúe.

# AYUDA GRATUITA

## Obtenga asesoramiento financiero profesional gratis en un Centro de Poder Financiero de NYC (Financial Empowerment Center).

Los asesores pueden ayudarle a crear un presupuesto, reducir su deuda, negociar con sus acreedores, entender su informe crediticio, mejorar su calificación crediticia, y más. Llame al 311 para programar una cita cerca de usted o visite [nyc.gov/consumers](http://nyc.gov/consumers) para obtener más información.

## Obtenga una copia gratis de su informe crediticio y analícelo cuidadosamente.

Visite [annualcreditreport.com](http://annualcreditreport.com) o llame a la línea gratuita 1-877-322-8228.

# OTROS RECURSOS

La ley de 2009 que regula la Transparencia, Responsabilidad y Divulgación de los términos y condiciones de las Tarjetas de Crédito (Ley CARD) exige que las empresas de tarjetas de crédito entreguen a los titulares de tarjetas formularios y estados de cuenta claros y comprensibles; establece normas con respecto a los aumentos de las tasas de interés; y dispone protecciones especiales para los estudiantes y los jóvenes.

A la derecha, aparece un ejemplo de algunos de los datos que las empresas de tarjetas de crédito deben incluir en los estados de cuenta para que usted entienda las consecuencias de estar en mora en los pagos o de efectuar el pago mínimo exigido.

- Consulte aquí modelos de estados de cuenta de tarjeta de crédito: <http://www.creditcards.com/credit-card-news/monthly-credit-card-statement-1282.php>
- Consulte la hoja informativa de la Ley CARD de la CFPB aquí: <http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet/>

### G-18(D) Periodic Statement New Balance, Due Date, Late Payment and Minimum Payment Sample (Credit Cards)

#### Payment Information

New Balance \$1,784.53  
Minimum Payment Due \$53.00  
Payment Due Date 4/20/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 years	\$3,284
\$62	3 years	\$2,232 (Savings=\$1,052)

If you would like information about credit counseling services, call 1-800-xxx-xxxx.

Fuente: Junta de la Reserva Federal

Lea la guía de recomendaciones para "ESTAFAS FRECUENTES DE REPARACIÓN DE CRÉDITO" del DCA.

## Acerca de las Recomendaciones para los jóvenes sobre protección al consumidor

Los jóvenes deben hacer frente a los retos diarios que tienen como consumidores. El Departamento de Asuntos del Consumidor (Department of Consumer Affairs, DCA) creó una serie de folletos para informar a los jóvenes sobre sus derechos y cómo les afectará en el futuro las decisiones sobre gastos que tomen hoy.



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

08/2015

## حماية المستهلك

## نصائح للشباب الصغار

## نصائح سريعة عن

## بطاقات الائتمان

- اقرأ الشروط الخفية. احرص على قراءة جميع الشروط والأحكام المطبقة على بطاقتك واستيعابها جيداً قبل توقيعك على استخدامها.
- لا تتفق إلا ما تستطيع سداؤه. إن لبطاقة ائتمانك حدوداً، ولكن هذا لا يعني أنه من الجيد لك أن تصل إليها. فتصبح مدينًا بما أنفقته خلال أسابيع قليلة من عمليات شرائك، لذا يجب أن تعرف ميزانيتك وأن تسدد فواتير بطاقتك في مواعيدها. قد ينتج عن الفشل في تسديد الفواتير في الموعد إلى تخريمك رسوم الدفع المتأخر والفوائد الزائدة، وهذا سيدمر رصيدك الائتماني.
- راجع بيانك المالي كل شهر وسدد فواتيرك كاملة. في كل شهر، ستسمح لك شركة بطاقة الائتمان بدفع مبلغ كحد أدنى يكون أقل من المبلغ المستحق عليك دفعه. وقد يبدو من السهل فعل ذلك، ولكن ستكون مطالباً بسداد فائدة أكبر، مما سيزيد من حجم الدين الذي عليك.
- تعلم متى تكف عن استخدام بطاقتك. في حال عجزت عن تسديد فواتيرك بالكامل، توقف عن استخدام البطاقة واستمر في التسديد حتى تنتهي من سداد ما عليك من دين. احرص دائماً على دفع مبلغ أكثر من الحد الأدنى لمبلغ التسديد قدر استطاعتك.
- قم بتقليل عدد بطاقات الائتمان في محفظتك. لكي تتجنب الخلط ولكي تمنع سرقة هويتك، حاول تقليل عدد بطاقات الائتمان التي تستخدمها بقدر الإمكان. فبالنسبة لمعظم الناس، تكون بطاقة ائتمان واحدة كافية للغاية.
- قم بإلغاء اشتراكك لتلقي رسائل الترويج لبطاقات الائتمان. قم بتسجيل عنوانك على [optoutprescreen.com](http://optoutprescreen.com)، أو اطلب الرقم المجاني 1-888-567-8688.

لدى استخدامك لبطاقة الائتمان، فانت تقترض أموالاً مع تعهد بتسديدها في وقت لاحق. الائتمان ليس منحة مجانية. فهو يسمح لك بشراء أشياء عندما لا يكون معك نقود، ولكن سيكون مطلوباً منك سداد فوائد ورسوم.

استخدامك لبطاقة الائتمان بشكل مسؤول يساعدك على بناء تاريخ ائتماني جيد. والذي يرد في تقريرك الائتماني (الذي يؤثر بدوره على نقاطك الائتمانية). التمتع بنقاط ائتمانية جيدة سيساعدك على الاقتراض بشكل أسهل، بل والحصول على أسعار فائدة أفضل.

قد يوقعك سوء استخدام بطاقة الائتمان في مشكلات ديون من شأنها أن تؤثر سلباً على تقريرك الائتماني ونقاطك الائتمانية.

## قبل استخدامك لبطاقة الائتمان...

احرص على تحديد ميزانيتك والدخار وبعض النقود. احرص على معرفة كم يبلغ إيراداتك الشهري، وأية فواتير يجب عليك دفعها، وعلى ادخار ما يتبقى من المال. إذا تمكنت من متابعة إنفاقك وإدارته بشكل سليم، قد تتمكن من دفع ثمن الأشياء التي تبتاعها نقداً بدلاً من استخدامك لبطاقة الائتمان. ولكن إذا استخدمت بطاقة الائتمان، فستكون مستعداً عند استلامك بيانك المالي.

## نصائح سريعة لاختيار بطاقات الائتمان واستخدامها بحكمة

- ألق نظرة شاملة. توجد العديد من أنواع البطاقات بعروض مختلفة، وأسعار مختلفة للفائدة، ومزايا مختلفة أيضاً. ابحث عن البطاقات ذات أسعار الفائدة المنخفضة على المشتريات والتي تكون بدون رسوم سنوية. قم بالمقارنة بين خياراتك وحدد البطاقة التي تفي باحتياجاتك على الوجه الأمثل.

## احذر من ...

### عروض بطاقات الائتمان الترويجية

ليس من الضروري أن تكون بطاقات الائتمان، والبطاقات المدينة، والبطاقات مسبقة الدفع التي يتم الترويج لها في الحرم المدرسي آمنة. لمعرفة المزيد من المعلومات، قم بزيارة موقع مكتب الحماية المالية للمستهلك (CFPB) على الرابط [consumerfinance.gov](http://consumerfinance.gov).

ستقوم العديد من شركات بطاقات الائتمان بعمل قائمة من العروض الاستثنائية أو أسعار الفوائد المبدئية الجذابة التي تنتهي صلاحيتها بعد بضعة أشهر.

### الدفعات النقدية المقدمة

سوف تدفع فوائد على الدفعات النقدية المقدمة على بطاقتك الائتمانية أكبر من تلك الفوائد التي تدفعها على عمليات الشراء ذاتها.

## مساعدة مجانية

احصل على استشارة مالية احترافية في أحد مراكز التمكين المالي بمدينة نيويورك (NYC Financial Empowerment Center). يمكن للمستشارين مساعدتك على تخطيط ميزانيتك، وتقليل ديونك، والمفاوضة مع الجهات الدائنة، وفهم تقريرك الائتماني، وتحسين نقاطك الائتمانية، وأكثر. اتصل برقم 311 لتحديد موعد قريباً منك، أو زيارة [nyc.gov/consumers](http://nyc.gov/consumers) لمزيد من المعلومات.

احصل على نسخة مجانية من تقريرك الائتماني وراجعه بدقة.

قم بزيارة [annualcreditreport.com](http://annualcreditreport.com) أو اتصل على الرقم المجاني 1-877-322-8228.

## موارد أخرى

ينص قانون مساعدة ومسؤولية وإفصاح بطاقات الائتمان (قانون CARD) لعام 2009 على وجوب توفير شركات بطاقات الائتمان لنماذج وبيانات واضحة ومفهومة لحاملي بطاقات الائتمان، ويرسي قواعد خاصة بزيادات أسعار الفوائد، كما يقدم مظلة حماية خاصة للطلاب والشباب.

على اليسار توجد عينة من بعض المعلومات التي يجب على شركات بطاقات الائتمان تضمينها في البيانات بحيث تستطيع فهم العواقب التي تترتب على الدفع المتأخر أو على دفع الحد الأدنى من المبالغ المستحقة فقط.

• راجع عينة من بيان لبطاقة ائتمانية هنا:

<http://www.creditcards.com/credit-card-news/monthly-credit-card-statement-1282.php>

• راجع ورقة مكتب الحماية المالية للمستهلك للحقائق الخاصة بقانون CARD هنا:

<http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet/>

اقرأ دليل إدارة شئون المستهلك الخاص بـ "حيل النصب الشائعة الخاصة بإصلاح التقرير الائتماني".

### نيذة عن نصائح حماية المستهلك للشباب الصغار

يواجه الشباب الصغار تحديات المستهلك بشكل يومي. أصدرت إدارة شئون المستهلك (DCA) مجموعة من المنشورات الخاصة بنصائح لتعليم الشباب الصغار عن حقوقهم وعن مدى تأثير القرارات التي يتخذونها في هذه المرحلة على مستقبلهم.

### G-18(D) Periodic Statement New Balance, Due Date, Late Payment and Minimum Payment Sample (Credit Cards)

#### Payment Information

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Only the minimum payment	10 years	\$3,284
\$62	3 years	\$2,232 (Savings=\$1,052)

If you would like information about credit counseling services, call 1-800-xxx-xxxx.

المصدر: مجلس الاحتياطي الفيدرالي

## উপভোক্তা সুরক্ষা

সদ্য প্রাপ্তবয়স্ক হয়ে ওঠা মানুষদের জন্য ছোটখাট পরামর্শ

ক্রেডিট কার্ডের  
বিষয়ে দ্রুত  
ছোটখাট পরামর্শ

আপনি ক্রেডিট ব্যবহার করার মানে হল পরে পরিশোধ করে দেওয়ার প্রতিশ্রুতি দিয়ে আপনি অর্থ ধার করছেন। ক্রেডিট কার্ড বিনামূল্যে পাওয়া যায় না। আপনার কাছে নগদ অর্থ না থাকলে আপনি ক্রেডিট কার্ড দিয়ে জিনিস কিনতে পারবেন তবে আপনাকে তার জন্য সুদ এবং ফী দিতে হবে।

দায়িত্বের সঙ্গে ক্রেডিট কার্ড ব্যবহার করলে তা আপনাকে ভালো ক্রেডিট ইতিহাস গড়ে তুলতে সহায়তা করবে। আপনি আপনার ক্রেডিট রিপোর্টে আপনার ক্রেডিট ইতিহাস দেখতে পাবেন (যা আপনার ক্রেডিট স্কোর দেখায়)। ক্রেডিট স্কোর ভালো থাকলে আপনি অপেক্ষাকৃত সহজেই ঋণ পেতে পারবেন এবং এমনকি ভালো সুদের হারেই তা পেতে পারবেন।

ক্রেডিট কার্ডের অপব্যবহার করলে তা থেকে ঋণের সমস্যায় জড়িয়ে পড়তে পারেন এবং তা আপনার ক্রেডিট রিপোর্ট এবং স্কোরে নেতিবাচক প্রভাব ফেলতে পারে।

ক্রেডিট কার্ড ব্যবহার করার আগে...

বাজেট করে নেওয়া এবং অর্থ সাশ্রয় করার বিষয়টি নিশ্চিত করুন।

প্রতিমাসে আপনি কত রোজগার করতে পারবেন, কোন বিলগুলি আপনাকে অবশ্যই মেটাতে হবে তা জানুন এবং বাকি অর্থ সাশ্রয় করুন। আপনি আপনার খরচের হিসাব রাখলে এবং বুঝে বুঝে খরচ করলে, আপনি ক্রেডিট কার্ড দিয়ে অর্থ মেটানোর পরিবর্তে হস্তান্তরিত নগদ অর্থ দিয়েই তা মেটাতে পারবেন। তবে আপনি ক্রেডিট কার্ড ব্যবহার করলে, আপনি আপনার বিবৃতি পেলে তখন প্রস্তুত হয়ে থাকতে হবে।

বিচক্ষণতার সঙ্গে ক্রেডিট কার্ড বেছে নেওয়া এবং ব্যবহারের বিষয়ে দ্রুত ছোটখাট পরামর্শ

• সব ধরনের কার্ডের বিষয়ে জানুন। অনেক ধরনের কার্ড হয় এবং কার্ড বিশেষে তাদের অফার, সুদের হার এবং সুযোগসুবিধা আলাদা আলাদা হয়। কেনাকাটার দিক থেকে কোনো কার্ডের সুদের হার কম এবং কোনো বার্ষিক ফী নেই তা জানতে চেষ্টা করুন। বিকল্পগুলির তুলনা করুন এবং আপনার প্রয়োজনের দিক থেকে সবথেকে উপযুক্ত কার্ডটি বেছে নিন।

- ছোট হরপে লেখা বিষয়গুলি পড়ে নিন। নেওয়ার জন্য নাম লেখানোর আগে আপনার কার্ডের ক্ষেত্রে প্রযোজ্য সমস্ত শর্তাদি পড়ে নিন এবং বুঝে নিন।
- আপনার সাধ্যের মধ্যে থাকা বিষয়েই খরচ করুন। আপনার ক্রেডিট কার্ডের মাধ্যমে আপনি কত অর্থ মেটাতে পারবেন তার একটি সীমা আছে তবে তার মানে এই নয় যে আপনাকে ততটাই অর্থ খরচ করে ফেলতে হবে। আপনি যেদিন কেনাকাটা করছেন তার কয়েক সপ্তাহের মধ্যেই আপনাকে তার অর্থ মেটাতে হবে তাই, আপনার বাজেট মাথায় রেখে চলুন এবং সর্বদা সময়ে কার্ডের অর্থ মেটান। আপনি সময়ে মেটাতে না পারলে আপনাকে দেয়তে মেটানো বাবদ ফী এবং সুদ দিতে হবে এবং তা আপনার ক্রেডিটকে ক্ষতিগ্রস্ত করবে।
- প্রতিমাসে আপনার বিবৃতি দেখে নিন এবং বকেয়া অর্থ পুরোপুরি ভাবে মিটিয়ে দিন। প্রতি মাসে ক্রেডিট কার্ড কোম্পানি আপনাকে মোট যত অর্থ মেটাতে হবে তার থেকে কম পরিমাণ অর্থ মেটানোর সুবিধা দেবে। আপনার কাছে তা সুবিধাজনক মনে হতে পারে তবে আপনাকে সুদ দিতে হবে এবং তা উল্টে আপনার ঋণের বোঝা বাড়িয়ে দেবে।
- কখন কার্ডের ব্যবহার থামিয়ে দেওয়া উচিত তা জানুন। আপনি বকেয়া অর্থ একেবারে মিটিয়ে দিতে না পারলে, কার্ডের ব্যবহার থামিয়ে দিন এবং বকেয়া অর্থ সম্পূর্ণ ভাবে মিটে না যাওয়া পর্যন্ত অর্থ দিতে থাকুন। সম্ভব হলে সবসময়ে ন্যূনতম অর্থের থেকে বেশি অর্থ মেটান।
- আপনার টাকা রাখার ব্যাগে যতদূর সম্ভব কম সংখ্যক ক্রেডিট কার্ড রাখুন। বুটস্ক্রামেলা এড়াতে এবং পরিচয় তথ্য চুরি হয়ে যাওয়া আটকাতে, নিজের সঙ্গে যতদূর সম্ভব কম সংখ্যক ক্রেডিট কার্ড রাখুন। অধিকাংশের কাছে একটি কার্ড থাকাই যথেষ্ট।
- ক্রেডিট কার্ড বিষয়ক অফার পাওয়া থেকে নিজের নাম উঠিয়ে নিন। [optoutprescreen.com](http://optoutprescreen.com) এ আপনার ঠিকানা নিবন্ধন করুন বা নিঃশুল্কে 1-888-567-8688 এ কল করুন।

## সতর্ক থাকবেন...

### ক্রেডিট কার্ডের প্রচার

স্কুল ক্যাম্পাসে যে সমস্ত ক্রেডিট, ডেবিট এবং প্রিপেড কার্ডের প্রচার চালানো হয় তা যে নিরাপদ এমন কোনো নিশ্চয়তা নেই। বিস্তারিত জানতে, [consumerfinance.gov](http://consumerfinance.gov) এ উপভোক্তা আর্থিক সুরক্ষা সংস্থার (Consumer Financial Protection Bureau (CFPB)) ওয়েবসাইট দেখুন।

অনেক ক্রেডিট কার্ড কোম্পানি অনেক ছাড় বা আকর্ষণীয় প্রারম্ভিক রেট অফার করবে যা কয়েক মাস পরেই আর থাকবে না।

### আগাম নগদ অর্থ

আপনি আপনার ক্রেডিট কার্ডের মাধ্যমে নগদে অর্থ ওঠালে যত অর্থ দিয়ে কেনাকাটা করছেন তা মেটাতে আপনাকে বেশি সুদের হারে অর্থ দিতে হবে।

## বিনামূল্যে সহায়তা

**NYC আর্থিক সহায়তা কেন্দ্রে (NYC Financial Empowerment Center) বিনামূল্যে বিশেষজ্ঞের কাছ থেকে আর্থিক বিষয়ক পরামর্শ নিন।**

পরামর্শদাতা আপনাকে বাজেট তৈরি করতে, আপনার ঋণের পরিমাণ কমাতে, আপনার ঋণদাতার সঙ্গে দরদাম করতে, আপনার ক্রেডিট রিপোর্ট বুঝতে, আপনার ক্রেডিট স্কোর বাড়াতে এবং আরো অনেক বিষয়ে সহায়তা করবেন। আপনি যেখানে থাকেন তার কাছাকাছি কোথাও সাক্ষাৎকারের ব্যবস্থা করতে 311 এ কল করুন বা আরো জানতে [nyc.gov/consumers](http://nyc.gov/consumers) দেখুন।

**আপনার ক্রেডিট রিপোর্টের একটি অনুলিপি বিনামূল্যে নিন এবং তা সম্বন্ধে পর্যালোচনা করুন।**

[annualcreditreport.com](http://annualcreditreport.com) এ যান বা নিঃশব্দে 1-877-322-8228 এ কল করুন।

## অন্যান্য রিসোর্সগুলি

2009 এর ক্রেডিট কার্ডের বাধ্যবাধকতার দায়দায়িত্ব এবং প্রকাশ আইন (CARD আইন) অনুসারে ক্রেডিট কার্ড কোম্পানিগুলিকে যারা কার্ড নিচ্ছেন তাদেরকে সুস্পষ্ট এবং বুঝতে পারা যায় এমন ফর্ম এবং বিবৃতি দিতে হবে; হার বাড়ানোর বিষয়ে নিয়মের উল্লেখ রাখতে হবে এবং ছাত্র ও অল্পবয়স্কদের জন্য বিশেষ সুরক্ষা দিতে হবে।

ডান দিকে এমন নমুনায় দেখানো হয়েছে যে কোন সমস্ত তথ্য ক্রেডিট কার্ড কোম্পানিগুলিকে বিবৃতিতে অবশ্যই দিতে হবে যাতে আপনি দেরিতে অর্থ পরিশোধ করলে তার কী পরিণতি হবে বা শুধুমাত্র ন্যূনতম বকেয়া অর্থ মেটালে তার কী পরিণতি হবে তা বুঝে নিতে পারেন।

- এখানে ক্রেডিট কার্ডের নমুনা বিবৃতি দেখে নিন:  
<http://www.creditcards.com/credit-card-news/monthly-credit-card-statement-1282.php>
- এখানে CFPB এর CARD আইনের বিষয়াদি দেখে নিন:  
<http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet/>

### G-18(D) Periodic Statement New Balance, Due Date, Late Payment and Minimum Payment Sample (Credit Cards)

#### Payment Information

New Balance	\$1,784.53
Minimum Payment Due	\$53.00
Payment Due Date	4/20/12

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 years	\$3,284
\$62	3 years	\$2,232 (Savings=\$1,052)

If you would like information about credit counseling services, call 1-800-xxx-xxxx.

উৎস: ফেডেরাল রিজার্ভ বোর্ড (Federal Reserve Board)

DCA এর ছোটখাট পরামর্শ “ক্রেডিট সংশোধন বিষয়ক প্রায়ই ঘটা জালিয়াতি” পড়ুন।

**সদ্য প্রাপ্তবয়স্ক হওয়া মানুষদের জন্য উপভোক্তা সুরক্ষার বিষয়ে ছোটখাট পরামর্শের বিষয়ে**  
সদ্য প্রাপ্তবয়স্ক হওয়া মানুষজন প্রতিদিনই উপভোক্তা বিষয়ক চ্যালেঞ্জের সন্মুখীন হন। উপভোক্তা বিষয়ক দপ্তর (DCA) বেশ কিছু তথ্যপত্র বানিয়েছে যা থেকে সদ্য প্রাপ্তবয়স্ক হওয়া মানুষেরা তাদের অধিকারের বিষয়ে শিক্ষিত হতে পারবেন এবং আজকে খরচ করার বিষয়ে সে সিদ্ধান্ত নিচ্ছেন তা কীভাবে তাদের আগামীদিনকে প্রভাবিত করবে সেই বিষয়ে শিক্ষিত হতে পারবেন।

**NYC**

Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

# PWOTEKSYON KONSOMATÈ KONSÈY POU JENN ADILT

## KONSEY RAPID SOU KAT KREDI

Lè ou sèvi ak kredi, ou ap prete lajan epi ou pwomèt ou pral repeye lajan an pi ta. **Kredi se pa gratis.** Li pèmèt ou achte bagay lè ou pa gen lajan kach, men yo pral faktire ou enterè ak chaj.

Lè ou itilize yon kat kredi yon fason ki responsab, sa ede ou etabli yon bon istwa kredi. Istwa kredi ou make nan rapò sou kredi ou (ki reflekte kot kredi ou a). Yon bon kot kredi pral ede ou jwenn prè lajan pi fasil epi sa ka menm ede ou jwenn pibon to denterè.

Itilize yon kat kredi yon fason ki pa bon gendwa debouche sou pwoblèm ak dèt ki gendwa afekte negativman rapò sou kredi ak kot kredi ou.

### Anvan ou Sèvi ak Kat Kredi...

#### Asire ou etabli yon bidjè epi ekonomize.

Chèche konnen konbyen lajan ou touche chak mwa, ki bòdwo ou dwe peye epi ekonomize rès lajan ki rete a. Si ou swiv epi ou jere depans ou yo, ou gendwa kapab peye pou bagay kach olye pou ou sèvi ak kat kredi a. Men si ou sèvi ak kat kredi a, ou ap tou pare lè ou resevwa balans ou.

### Konsèy Rapid pou Chwazi epi Sèvi ak Kat Kredi Kòrèkteman

- **Gade tout lòt òf yo.** Gen anpil divès kat kredi ak divès òf, to denterè ak benefis. Chèche to denterè ki pi ba yo sou acha epi okenn chaj chak ane. Konpare opsyon ou yo epi chwazi kat la ki koresponn pibyen ak bezwen ou yo.

- **Li pasaj yo ki ekri ak lèt tou pitit.** Li epi konprann tout pwovizyon ak kondisyon ki aplikab pou kat la anvan ou enskri tèt ou.
- **Depanse sèlman sa ou kapab repeye.** Kat kredi ou gen yon limit, men sa pa vle di ou ta dwe rive nan limit la. Ou ap dwe sa ou te depanse apre kèk semèn ou fin achte atik yo, kifè konnen bidjè ou epi toujou peye kat la san reta. Si ou pa peye san reta, yo pral faktire ou chaj pou reta ak chaj pou enterè epi sa pral domaje kredi ou a.
- **Tcheke balans ou chak mwa epi peye tout balans lan nèt.** Chak mwa, konpayi kat kredi a pral otorize ou pou fè yon peman minimòm ki mwens pase montan total ou dwe a. Sa gendwa sanble yon bagay ki fasil pou fè, men yo pral faktire ou enterè ki pral vin ajoute sou montan total ou dwe deja a.
- **Se pou ou konnen kilè pou mete kat la de kote.** Si ou pa kapab peye balans la nèt, sispann sèvi ak kat la epi kontinye fè peman jiskaske ou reyisi peye tout balans lan nèt. Toujou peye plis pase peman minimòm lan si ou kapab.
- **Limite kantite kat kredi ki nan pòtfèy ou.** Pou evite konfizyon epi pou evite yo vòlè idantite ou, kenbe pi piti kantite kat kredi ki posib. Pou pifò moun, yon kat kredi sifi.
- **Mete non ou sou lis moun ki pa vle resevwa òf kat kredi.** Enskri adrè ou nan [optoutprescreen.com](http://optoutprescreen.com) oswa rele nimewo gratis 1-888-567-8688.

# FÈ ATANSYON...

## Pwomosyon Kat Kredi

Kat kredi, debi ak kat prepeye yo konn demache sou kanpis lekòl gendwa gen danje ladann. Si ou bezwen enfòmasyon, al gade sit wèb Biwo Pwoteksyon Finansye Konsomatè (Consumer Financial Protection Bureau – CFPB) nan [consumerfinance.gov](http://consumerfinance.gov).

Anpil konpayi kat kredi ofri yon lis eksepsyon oswa to entwodiktif ki atiran ki pa valab ankò apre kèk mwa.

## Avans lajan kach

Ou pral peye to denterè ki pi elve pou avans kach sou kat kredi a pase to ki koresponn pou acha ou fè vreman.

# ASISTANS GRATIS

**Chèche jwenn konsèy pwofesyonèl finansye gratis nan Sant Otonomizasyon Finansye Vil Nouyòk (NYC Financial Empowerment Center).** Konsèy yo gendwa ede ou kreye yon bidjè, redwi dèt ou, negosye ak kredi nou yo, konprann rapò kredi ou an, amelyore kot kredi ou, ak lòt bagay toujou. Rele 311 pou pwograme yon randevou ki pa twò lwen ou oswa al gade nan [nyc.gov/consumers](http://nyc.gov/consumers) pou jwenn plis enfòmasyon.

**Chèche jwenn yon kopi gratis de rapò sou kredi ou epi analize li byen.**

Al gade nan [annualcreditreport.com](http://annualcreditreport.com) oswa rele gratis nan 1-877-322-8228.

# LÒT RESOUS

Lwa 2009 sou Redevabilite, Responsabilite ak Divilgasyon (The Credit Card Accountability Responsibility and Disclosure Act – CARD Act) mande pou konpayi kat kredi yo prezante pwopriyete kat kredi yo fòm ak balans ki klè epi yo kapab konprann fasilman; li etabli règ konsènan ogmantasyon to yo; epi li etabli pwoteksyon espesyal pou etidyan ak jenn moun.

Adwat, ou ap jwenn yon egzanp sèten enfòmasyon konpayi kat kredi dwe make sou dokiman ki endike balans lan pou ou konprann konsekans ki pral enpakte ou si ou peye an reta oubyen si ou peye peman minimòm ou dwe a.

- Gade egzanp dokiman balans kat kredi la a: <http://www.creditcards.com/credit-card-news/monthly-credit-card-statement-1282.php>
- Gade fèy esplikasyon sou Lwa CARD CFPB an la a: <http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet/>

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\$52	3 years	\$2,232 (Savings=\$1,052)

If you would like information about credit counseling services, call 1-800-xxx-xxxx.

Sous: Konsèy Rezèv Federal (Federal Reserve Board)

Li fèy DCA a ki gen konsèy ki rele ESKWOKRI REPARASYON KREDI KI RIVE SOUVAN (“COMMON CREDIT REPAIR SCAMS”).

## Osijè Konsèy Rapid sou Pwoteksyon Konsomatè pou Jenn Adilt

Jenn adilt konfwonte ak difikilite toulejou antanke konsomatè. Depatman Zafè Konsomatè (DCA) te kreye yon seri fèy ak konsèy ou edike tout jenn moun osijè dwa yo genyen ak fason desizyon yo pran sou fason pou depanse lajan yo gendwa enpakte lavni yo.



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

08/2015

소비자 보호

젊은 성인층을 위한 팁

신용카드에 대한

간단 팁

신용을 이용할 때는 나중에 상환하기로 약속하고 돈을 빌리는 것입니다. 신용은 **무료**가 아닙니다. 신용을 이용하면 현금이 없을 때 물건을 구입할 수 있지만, 이자와 수수료가 청구됩니다.

신용카드를 책임 있게 사용하면 우수한 신용 기록을 쌓는 데 도움이 됩니다. 신용 기록은 신용 등급을 반영하는 신용 평가서에 기록됩니다. 신용 등급이 높으면 더 쉽게 대출을 받을 수 있고 더 유리한 이자율도 적용받을 수 있습니다.

신용카드를 잘못 사용하면 신용 평가와 신용 등급에 부정적인 영향을 미칠 수 있는 부채 문제가 발생할 수 있습니다.

**신용카드 사용 전 주의 사항**

예산을 계획하고 저축하십시오. 매달 버는 금액과 지급해야 할 청구서 금액을 알아두고 나머지를 저축하십시오. 소비를 추적하고 관리하는 경우 신용 카드를 사용하는 대신 현금으로 물건 값을 지불할 수도 있습니다. 하지만 신용카드를 사용하면 명세서를 받을 때 준비할 수 있습니다.

**신용 카드를 현명하게 선택하고 사용하기 위한 간단 팁**

- 여러 카드를 비교하십시오. 제공 서비스, 이자율, 혜택이 서로 다른 다양한 카드가 있습니다. 구매 시 이자율이 낮고 연회비가 없는 카드를 찾으십시오. 옵션을 비교하고 자신의 필요에 가장 적합한 카드를 선택하십시오.

- 세부 항목을 읽으십시오. 계약하기 전에 카드에 적용되는 모든 약관을 읽고 이해하십시오.
- 감당할 수 있는 금액만 소비하십시오. 신용 카드에는 한도가 있지만, 한도까지 사용해야 하는 것은 아닙니다. 구매 후 몇 주 이내에 소비한 금액을 갚아야 하므로, 예산을 알아두고 항상 제시간에 카드 금액을 지급하십시오. 제시간에 지급하지 않으면 연체료와 이자가 청구되고 신용이 떨어집니다.
- 매달 명세서를 확인하고 잔액을 전부 다 지급하십시오. 매달, 신용카드 회사는 갚아야 할 총액보다 적은 최소 금액을 지급하도록 허용합니다. 이렇게 하면 편리해 보이지만, 이자가 청구되어 갚아야 할 금액이 늘어납니다.
- 카드를 넣어 두어야 할 때를 아십시오. 잔액을 전부 다 갚을 수 없으면 잔액을 다 갚을 때까지 카드 사용을 중지하고 지급을 계속하십시오. 가능하면 항상 최소 지급 금액보다 많이 지급하십시오.
- 지갑 속에 신용카드 수를 제한하십시오. 혼동을 피하고 신분 도용을 방지하기 위해 가능한 한 적은 수의 신용 카드로 제한하십시오. 대부분의 사람은 신용카드 한 개면 충분하고도 남습니다.
- 신용카드 제공 서비스의 수신을 거부하십시오. [optoutprescreen.com](http://optoutprescreen.com)에서 주소를 등록하거나 무료 전화 1-888-567-8688을 이용하십시오.

# 주의 사항

## 신용카드 프로모션

학교 캠퍼스에서 홍보하는 신용카드, 직불카드, 선불카드가 반드시 안전한 것은 아닙니다. 자세한 내용은 [consumerfinance.gov](http://consumerfinance.gov)의 소비자 금융 보호국(CFPB) 웹 사이트를 참조하십시오.

많은 신용카드 회사는 몇 개월 후면 만료되는 면제 혜택 또는 특별 할인된 초기 이자율을 제공합니다.

## 현금 선지급

실제 구매에 대한 이자율보다 신용카드의 현금 선지급에 대해 더 높은 이자율을 지급합니다.

# 무료 지원

## NYC 금융 지원 센터에서 전문적인 무료 금융 상담을 받으십시오.

상담사가 예산 작성, 채무 감소, 채권자와의 협상, 신용 평가서 이해, 신용 등급 개선 등을 지원할 수 있습니다. 311에 전화하여 가까운 곳에서 약속을 정하거나 [nyc.gov/consumers](http://nyc.gov/consumers)를 방문하여 자세한 내용을 알아보십시오.

## 신용 평가서의 무료 사본을 받아서 세심하게 검토하십시오.

[annualcreditreport.com](http://annualcreditreport.com)을 방문하거나 무료 전화 1-877-322-8228을 이용하십시오.

# 기타 자원

2009년 신용카드 책임 및 공개법(CARD법)은 신용카드 회사가 카드 소지자에게 명확하고 이해하기 쉬운 양식과 명세서를 제공하도록 요구하고, 이자율 증가에 관한 규칙을 설정하며, 학생과 청소년에 대한 특별 보호를 제공합니다.

오른쪽 견본은 사용자가 지급을 연체하거나 예정된 최소 금액만 지급할 경우 발생할 결과를 이해할 수 있도록 신용카드 회사가 명세서에 제공해야 하는 몇 가지 정보입니다.

- 신용카드 명세서 견본은 여기서 검토하십시오.  
<http://www.creditcards.com/credit-card-news/monthly-credit-card-statement-1282.php>
- CFPB의 CARD법에 대한 자료는 여기서 검토하십시오.  
<http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet/>

**G-18(D) Periodic Statement New Balance, Due Date, Late Payment and Minimum Payment Sample (Credit Cards)**

Payment Information		
New Balance		\$1,784.53
Minimum Payment Due		\$53.00
Payment Due Date		4/20/12
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off this balance shown on this statement in about...	And you will end up paying an estimated total of...
*Only the minimum payment	10 years	\$3,284
\$62	3 years	\$2,232 (Savings=\$1,052)

If you would like information about credit counseling services, call 1-800-xxx-xxxx.

출처: 연방 준비 제도 이사회

DCA의 팁 안내서인 "일반적인 신용 회복 사기"를 읽어 보십시오.

## 젊은 성인층을 위한 소비자 보호 팁 정보

젊은 성인층은 매일 소비자 문제에 직면하고 있습니다. 소비자 보호국(DCA)은 소비자 권리와 현재의 소비 결정이 미래에 미치는 영향에 대해 청소년을 교육하기 위해 일련의 팁 안내서를 작성했습니다.



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

# ПРАВОВЫЕ РЕКОМЕНДАЦИИ ДЛЯ МОЛОДЫХ ЛЮДЕЙ

## КРАТКИЕ СОВЕТЫ ПО КРЕДИТНЫМ КАРТАМ

Когда вы берете кредит, вы принимаете обязательство вернуть его через какое-то время. *За кредит надо платить.* Кредит позволяет вам купить что-то, когда у вас нет с собой наличных, но за пользование кредитом придется заплатить процент и комиссию.

Ответственное использование кредитной карты позволит вам иметь хорошую кредитную историю. Ваша кредитная история представлена в отчете о кредитном рейтинге (который отражает ваш кредитный балл). Хороший кредитный балл позволяет более легко получать кредиты и даже лучшие процентные ставки.

Неправильное использование кредитной карты может привести к возникновению долговых проблем, которые отрицательно скажутся на вашей кредитной истории и кредитном рейтинге.

### *Перед использованием кредитной карты...*

Не забывайте о необходимости планировать свой бюджет и иметь сбережения.

Надо знать, сколько вы зарабатываете в месяц, какие счета необходимо обязательно оплатить, а остаток сохранить в накоплениях. Если вы будете следить и управлять своими расходами, то сможете рассчитывать за покупки наличными средствами, а не по кредитной карте. Но если вы пользуетесь кредитной картой, будьте готовы, когда получите выписку со счета.

### *Краткие советы по выбору и разумному использованию кредитной карты*

- **Изучите предложения на рынке.** Существует много разных кредитных карт с различными условиями их использования, процентными ставками и преимуществами. Ищите карты с низким процентом при оплате покупок и без ежегодной комиссии за пользование. Сравните имеющиеся варианты и выберите карту, которая больше вам подходит.

- **Читайте, что написано мелким шрифтом.** Следует прочитать и понять все условия и положения, которые применяются к вашей карте, прежде чем *подписывать договор.*
- **Тратьте лишь столько, сколько можете себе позволить.** На вашу карту установлен кредитный лимит, но это не означает, что вам нужно обязательно исчерпать его. Вы должны вернуть списанную с карты сумму в течение нескольких недель с даты покупки, поэтому следует знать свой бюджет и всегда вносить деньги на карту в установленные сроки. Если вы не внесете деньги своевременно, это приведет к просрочке платежа и взысканию процентов, а также повредит вашему кредитному рейтингу.
- **Проверяйте выписки со счета ежемесячно и полностью оплачивайте накопившуюся задолженность.** Каждый месяц компания-эмитент кредитной карты разрешает вам внести минимальный платеж в сумме, меньшей, чем полная сумма задолженности. Кажется, что это так просто, но с вас удержат проценты, которые включаются в сумму задолженности.
- **Следует понимать, когда следует прекратить пользоваться картой.** Если вы не можете полностью погасить задолженность, прекратите пользоваться картой и продолжайте вносить платежи до тех пор, пока не рассчитаетесь полностью. Всегда вносите сумму больше установленного минимального платежа, если есть возможность.
- **Сократите количество кредитных карт в вашем бумажнике.** Во избежание путаницы и кражи личных данных, ограничьте количество своих кредитных карт минимально необходимым числом. Для большинства людей одной кредитки больше чем достаточно.
- **Откажитесь от рассылки предложений на кредитные карты.** Зарегистрируйте свой адрес на веб-сайте [ortoutprescreen.com](http://ortoutprescreen.com) или позвоните по телефону 1-888-567-8688 (звонок бесплатный).

# ОСТОРОЖНО...

## Реклама кредитных карт

Кредитные, дебетовые и предоплаченные карты, которые рекламируются в студенческих городках, не всегда безопасны. Подробности можно найти на веб-сайте Бюро по финансовой защите потребителей (Consumer Financial Protection Bureau, CFPB) по адресу [consumerfinance.gov](http://consumerfinance.gov).

Многие компании-эмитенты кредитных карт предлагают целый перечень исключений или привлекательные начальные ставки, которые перестают действовать через несколько месяцев.

## Авансы наличными

Вы платите более высокую процентную ставку за выдачу наличных, чем за оплату покупок, по кредитной карте.

# БЕСПЛАТНАЯ ПОМОЩЬ

Консультацию по финансовым вопросам можно бесплатно получить в Городском центре финансовой поддержки Нью-Йорка (NYC Financial Empowerment Center).

Консультанты могут вам помочь сформировать ваш бюджет, сократить долг, провести переговоры с вашими кредиторами, разобраться с отчетом о кредитоспособности, повысить ваш кредитный рейтинг и оказать другие услуги. Позвоните по номеру 311, чтобы записаться на прием в ближайшем к вам отделении, или просмотрите дополнительную информацию на веб-сайте [nyc.gov/consumers](http://nyc.gov/consumers).

Получите бесплатно копию отчета о вашей кредитоспособности и внимательно ее изучите.

Посетите веб-сайт [annualcreditreport.com](http://annualcreditreport.com) или позвоните по номеру 1-877-322-8228 (звонок бесплатный).

# ДРУГИЕ РЕСУРСЫ

Закон об ответственности за отчетность и раскрытие информации по кредитным картам 2009 г. (Credit Card Accountability Responsibility and Disclosure Act of 2009, CARD Act) предусматривает требования, чтобы компании-эмитенты кредитных карт предоставляли владельцам карт четкие и понятные формы и выписки, определяли правила повышения процентных ставок, а также обеспечивали специальные средства защиты студентов и молодых людей.

Справа приведен образец информации, которую компании-эмитенты кредитных карт обязаны приводить в своих выписках, чтобы пользователь понимал последствия просрочки платежей или внесения только минимально требуемой суммы.

- Просмотреть образцы выписок по счетам кредитных карт можно здесь:  
<http://www.creditcards.com/credit-card-news/monthly-credit-card-statement-1282.php>
- Посмотреть памятку CFPB по закону CARD Act можно здесь:  
<http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet/>

Ознакомьтесь с листовкой DCA «РАСПРОСТРАНЕННЫЕ МОШЕННИЧЕСКИЕ СХЕМЫ ПО УЛУЧШЕНИЮ КРЕДИТНОЙ ИСТОРИИ»

## О правовых рекомендациях для молодых людей

Молодые люди ежедневно сталкиваются с проблемами в области прав потребителей. Управление по делам потребителей (Department of Consumer Affairs, DCA) подготовило серию листовок с краткими советами, цель которых разъяснить молодым людям их права и последствия сегодняшних решений о расходах.

### G-18(D) Periodic Statement New Balance, Due Date, Late Payment and Minimum Payment Sample (Credit Cards)

#### Payment Information

New Balance	\$1,784.53
Minimum Payment Due	553.00
Payment Due Date	4/20/12

**Late Payment Warning:** If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.

**Minimum Payment Warning:** If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 years	\$3,284
\$62	3 years	\$2,232 (Savings=\$1,052)

If you would like information about credit counseling services, call 1-800-xxx-xxxx.

Источник: Совет Федеральной резервной системы



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

08/2015

## 消費者保護 給年輕成年人的建議

# 信用卡小提示

當您使用信貸時，就是用承諾日後還款的方式借錢。但信貸不是免費的。它可以讓您在沒有現金的情況下買到東西，但會收取利息及費用。

負責任地使用信用卡能幫助您建立良好的信用記錄。您的信用記錄將寫入您的信用報告（以信用評分的方式體現）。良好的信用評分能幫助您更容易獲得貸款甚至獲得更優惠的利率。

濫用信用卡會導致債務問題，對您的信用報告及評分帶來負面影響。

### 使用信用卡前...

請做好預算並保證存款。

瞭解您的月收入、需要支付的賬單，把剩下的錢存起來。如果您跟蹤並管理您的開支，則可用現金而非信用卡付款購物。但如果您使用信用卡，您需要為收到賬單做準備。

### 明智地選擇和使用信用卡的小提示

- **貨比三家。**信用卡種類繁多且具有不同的功能、利率及優點。請找到購物利率低且免年費的。對多個選擇進行比對，選出最符合您需要的信用卡。
- **閱讀小印刷字。** 註冊前，請閱讀並瞭解您的信用卡適用的所有條款及條件。

- **僅花費您能支付的錢。**您的信用卡有額度，但這並不代表您應消費到這個額度。在消費後的數週內，您將會欠下所花費的錢，所以，您應瞭解您的預算並按時還款。未能按時還款將產生滯納金及利息收費，並將損害您的信用。
- **每月查收賬單並全額償還負債。**每月，信用卡公司將允許您支付低於欠款總額的最低還款額。這看上去減輕了負擔，但會收取利息，增加您的欠款。
- **知道何時停止使用信用卡。**如果您未能全額償還負債，請停止使用信用卡並保持還款，直至您已還清負債。如果可以，請支付多於最低還款金額的還款。
- **限制您錢包裡信用卡的數量。**為避免混亂及防止身份盜用，儘可能把信用卡的數量控制到最少。對大多數人來說，一張信用卡足矣。
- **選擇停止接收信用卡申請單。**請造訪 [optoutprescreen.com](http://optoutprescreen.com) 登記您的地址或致電免費熱線 1-888-567-8688。

## 請小心...

### 信用卡推廣

在校園內推廣的信用卡、記賬卡及預付費卡並非絕對安全。更多資訊，請造訪消費者金融保障局 (CFPB) 網站 [consumerfinance.gov](http://consumerfinance.gov)。

許多信用卡公司會提供各種例外條款或極具吸引力的先期利率，但均會在數月後失效。

### 預支現金

用信用卡預支現金需支付比實際購物更高的利息。

## 免費幫助

從紐約市財務輔導中心獲取免費專業財務諮詢。

顧問可以幫您制定預算，減少您的債務，與您的債主談判，瞭解您的信用報告，提升您的信用評分等。更多資訊，請致電 311 預約就近會面，或造訪 [nyc.gov/consumers](http://nyc.gov/consumers)。

免費獲取信用報告並認真審查。

請造訪 [annualcreditreport.com](http://annualcreditreport.com) 或致電免費熱線 1-877-322-8228。

## 其他資源

《2009 年信用卡問責及披露法案》(信用卡法案) 要求信用卡公司向信用卡持有人提供清晰易懂的表格及賬單；建立加息條例；並為學生及年輕人提供特殊保障。

右側為信用卡公司必須在賬單中提供的一些資訊的樣本，以便您瞭解延期支付或僅支付最低應還款額的後果。

- 請造訪以下網站查閱信用卡賬單樣本：  
<http://www.creditcards.com/credit-card-news/monthly-credit-card-statement-1282.php>
- 請造訪以下網站查閱消費者金融保障局的信用卡法案資料表：  
<http://www.consumerfinance.gov/credit-cards/credit-card-act/feb2011-factsheet/>

請參閱消費者事務部的提示表格「常見的信用修復詐騙」。

### G-18(D) Periodic Statement New Balance, Due Date, Late Payment and Minimum Payment Sample (Credit Cards)

#### Payment Information

New Balance \$1,784.53  
Minimum Payment Due \$53.00  
Payment Due Date 4/20/12

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a \$35 late fee and your APRs may be increased up to the Penalty APR of 28.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off this balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	10 years	\$3,284
\$62	3 years	\$2,232 (Savings=\$1,052)

If you would like information about credit counseling services, call 1-800-xxx-xxxx.

資料來源：聯邦儲備委員會

### 給年輕成年人的消費者保護提示

年輕成年人每日都會面對消費者難題。消費者事務部 (DCA) 創建了一系列提示表格，向年輕成年人宣傳他們的相關權利，及他們今天作出的消費決策將如何影響他們的未來。



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

08/2015



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Department of  
Education

## CONSUMER PROTECTION TIPS FOR YOUNG ADULTS

# QUICK TIPS

# BEFORE YOU ENROLL

# IN A SCHOOL OR

# TRAINING PROGRAM

- **Free and low-cost adult education and training options are available.** Visit [nyc.gov](http://nyc.gov) or call 311 and ask about free and low-cost adult education and job training options.
- **Research.** Research multiple schools before deciding which one is right for you. Ask for information on graduation and completion rates, student loan debt, and whether or not the credits you get will transfer to other schools. Speak to former students who have completed the program. Ask to see a list of employers that hire graduates, and call those businesses to ask their opinion of the school. Remember: If a school or training program sounds too good to be true, it probably is.
- **Avoid unlicensed schools.** Some schools are operating illegally. If you go to an unlicensed school, you cannot take exams to become licensed in many fields such as nursing. Call the New York State Education Department at (212) 643-4760 or (518) 474-3969 to check if a vocational or trade school is licensed.
- **Don't sign up the day you visit a school.** Before you sign up, you need to understand how much the program will cost and how you will pay for it. Do not make such an important decision on the spot!
- **Never sign anything you don't understand.** If a school pressures you to sign a contract or agreement on the spot, walk away. You have the right to bring home important forms so you can read them more carefully and review them with people you trust.
- **Ask for the school's tuition cancellation policy in writing.** The policy should describe how you can get a refund if you need to cancel or withdraw. However, once you have signed up, it can be tough to get your money back.
- **Be careful of taking on a lot of debt.** Some schools charge tens of thousands of dollars. Often, the "financial aid" that is available isn't free money, but rather loans you have to pay back—with interest. School loans last a long time, and there's a limit on how much money you can borrow. Loans can also lower your credit score if you don't pay them back on time. Make sure you understand the terms and will be able to make the payments.

### IMPORTANT

If you need to borrow money for school, always consider federal assistance programs first before private lenders. Complete the Free Application for Federal Student Aid (FAFSA).

- **Avoid schools that “guarantee employment” after you graduate.** A school cannot guarantee that you’ll get a job when you graduate. Many times, the schools that make these types of promises don’t actually place you in a job.

- **You have the right to file a complaint.** Call 311 to file a complaint against a school of higher education.

## BEWARE OF...

### **Student Loan “Debt Relief” Scams**

Scammers take advantage of students by falsely promising loan forgiveness through federal programs that don’t exist and charging students high up-front fees for services that are freely available.

## FREE HELP

### **Get free professional financial counseling at an NYC Financial Empowerment Center.**

Counselors can help you create a budget, reduce your debt, negotiate with your creditors, understand your credit report, improve your credit score, and more. Call 311 to schedule an appointment near you or visit [nyc.gov/consumers](http://nyc.gov/consumers) for more information.

### **Get a free copy of your credit report and review it carefully.**

Go to [annualcreditreport.com](http://annualcreditreport.com) or call toll-free 1-877-322-8228.

## OTHER RESOURCES

The **Consumer Financial Protection Bureau (CFPB)** has tools and resources to help you make informed financial decisions about paying for college. Visit [consumerfinance.gov](http://consumerfinance.gov).

**Federal Student Aid**, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. Visit [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) for information about FAFSA.

Read DCA’s “QUICK TIPS ABOUT STUDENT LOANS.”

### **About Consumer Protection Tips for Young Adults**

Young adults face consumer challenges every day. The Department of Consumer Affairs (DCA) created a series of tip sheets to educate young adults about their rights and how the spending decisions they make today will affect their future.



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## PROTECCIÓN AL CONSUMIDOR

## RECOMENDACIONES PARA LOS JÓVENES

# LO QUE DEBE SABER ANTES DE INSCRIBIRSE EN UN PROGRAMA EDUCATIVO O DE CAPACITACIÓN

- **Existen programas gratuitos o de bajo costo para educación de adultos o capacitación laboral.** Visite [nyc.gov](http://nyc.gov) o llame al 311 y pregunte por las opciones gratuitas y de bajo costo para educación de adultos y capacitación laboral.
- **Infórmese.** Busque información sobre distintas escuelas antes de decidir cuál es la indicada para usted. Averigüe cuáles son los índices de graduación y finalización, la deuda sobre préstamos estudiantiles y si los créditos acumulados se pueden transferir a otros establecimientos educativos. Converse con exestudiantes que hayan completado el programa. Pida una lista de empleadores que contratan graduados y llame a esas empresas para conocer la opinión que tienen de la escuela. Recuerde: Si una escuela o un programa de capacitación parece demasiado bueno para ser cierto, probablemente así sea.
- **Evite escuelas que no tengan licencia.** Algunas escuelas funcionan en forma ilegal. Si usted asiste a una escuela que no tiene licencia, no podrá rendir el examen para matricularse en muchas áreas que exigen matrícula, por ejemplo, en enfermería. Comuníquese con el Departamento de Educación del Estado de Nueva York (New York State Education Department) llamando al (212) 643-4760 o (518) 474-3969 para verificar si una escuela profesional o de oficios tiene licencia.
- **No se inscriba el día que visite la escuela.** Antes de inscribirse, necesita entender cuánto le costará el programa y cómo lo pagará. No tome una decisión tan importante en el acto.
- **Nunca firme algo que no entienda.** Si la escuela lo presiona para firmar un contrato o acuerdo apresuradamente, retírese de inmediato. Usted tiene derecho a llevarse a casa todos los formularios que sean de importancia para leerlos cuidadosamente y analizarlos con personas de su confianza.
- **Pida por escrito la política de cancelación de matrícula que tiene la escuela.** La política deberá describir la forma de obtener un reembolso si tiene que cancelar la inscripción o abandonar sus estudios. Tenga en cuenta que después de haberse inscrito, quizá sea difícil obtener el reembolso.
- **Tenga cuidado de asumir una gran cantidad de deuda.** Algunas escuelas cobran miles de dólares. A menudo, la "ayuda financiera" que está disponible no es dinero gratis sino préstamos que tiene que pagar, con intereses. Los préstamos educativos son a largo plazo y hay un límite para el monto de dinero que puede pedir prestado. Los préstamos también pueden bajar su calificación crediticia si no los paga a tiempo. Asegúrese de entender los términos y de poder cumplir con los pagos.

**IMPORTANTE**

Si necesita pedir dinero prestado para estudiar, siempre considere primero los programas de ayuda federal antes de recurrir a entidades de crédito privadas. Complete la solicitud gratuita de Ayuda Estudiantil Federal (Free Application for Federal Student Aid, FAFSA).

- **Evite las escuelas que “garantizan empleo” después de la graduación.** Una escuela no le puede garantizar que usted encontrará empleo cuando se gradúe. Muchas veces, las escuelas que hacen ese tipo de promesas, no le consiguen efectivamente empleo.

- **Usted tiene derecho a presentar una queja.** Llame al 311 para presentar una queja contra un establecimiento de educación superior.

## CUIDADO CON...

### **Estafas de “reducción de deuda” en préstamos estudiantiles**

Los estafadores se aprovechan de los estudiantes con falsas promesas de condonación de deudas a través de programas federales que no existen y cobran honorarios elevados por adelantado por servicios que, en realidad, son gratuitos.

## AYUDA GRATUITA

### **Obtenga asesoramiento financiero profesional gratis en un Centro de Poder Financiero (Financial Empowerment Center) de NYC.**

Los asesores pueden ayudarle a crear un presupuesto, reducir su deuda, negociar con sus acreedores, entender su informe crediticio, mejorar su calificación crediticia, y más. Llame al 311 para programar una cita cerca de usted o visite [nyc.gov/consumers](http://nyc.gov/consumers) para obtener más información.

### **Obtenga una copia gratis de su informe crediticio y analícelo cuidadosamente.**

Visite [annualcreditreport.com](http://annualcreditreport.com) o llame a la línea gratuita 1-877-322-8228.

## OTROS RECURSOS

La **Junta de Protección Financiera del Consumidor (Consumer Financial Protection Bureau, CFPB)** tiene herramientas y recursos para ayudarle a tomar decisiones financieras informadas relacionadas con el pago de los gastos de educación superior. Visite [consumerfinance.gov](http://consumerfinance.gov).

**Ayuda Estudiantil Federal (Federal Student Aid)**, que es parte del Departamento de Educación de los Estados Unidos, es el mayor proveedor de asistencia financiera estudiantil de todo el país. Visite [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) para obtener información sobre la solicitud de ayuda estudiantil FAFSA.

Lea la guía de "RECOMENDACIONES SOBRE PRÉSTAMOS ESTUDIANTILES" del DCA.

### **Acerca de las Recomendaciones para los jóvenes sobre protección al consumidor**

Los jóvenes deben hacer frente a los retos diarios que tienen como consumidores. El Departamento de Asuntos del Consumidor (Department of Consumer Affairs, DCA) creó una serie de folletos para informar a los jóvenes sobre sus derechos y cómo les afectará en el futuro las decisiones sobre gastos que tomen hoy.



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Chancellor

# نصائح سريعة لك قبل

# أن تلتحق بمدرسة أو

# ببرنامج تدريبي

• لا تقم بالتوقيع مطلقاً على أي شيء لا تفهمه. في حال ما تعرضت لضغط من قبل المدرسة لكي توقع على عقد أو اتفاق في التو واللحظة، قم بالمغادرة على الفور. لديك الحق في أخذ الاستمارات المهمة إلى بيتك حتى تقرأها جيداً وتراجعها مع من تثق بهم من معارفك.

• اطلب الحصول على نسخة كتابية من سياسة المدرسة الخاصة بإلغاء الالتحاق بالدراسة. تصف هذه السياسة كيفية حصولك على مرتجع بأموالك في حالة ما احتجت لإلغاء التحاقك أو سحب المال. ولكن بمجرد توقيعك على الالتحاق قد يصبح من الصعب للغاية الحصول على نقودك مرة أخرى.

• احذر من اقتراض أموال أكثر من اللازم. بعض المدارس تطلب من الطلبة سداد عشرات الآلاف من الدولارات. وليس من عادة "المعونة المالية" المتاحة أن تكون منحة لا تُرد، بل هي قروض سيتعين عليك سدادها — وبفوائد أيضاً. وتستمر مرحلة سداد قروض الدراسة لمدة طويلة، كما توجد حدود لكمية النقود التي يمكنك اقتراضها. كما يمكن أن تتسبب القروض في خفض نقاط انتمائك إذا لم تسدها في الوقت المحدد. تأكد من فهمك للشروط جيداً ومن قدرتك على السداد بانتظام.

هام

إذا كنت بحاجة لاقتراض المال من أجل الالتحاق بمدرسة، فنحن ننصح دائماً باللجوء أولاً إلى برامج الدعم الفيدرالية قبل اللجوء إلى جهات الإقراض الخاصة. قم باستكمال نموذج الطلب المجاني الخاص بالمعونة الفيدرالية للطلاب (FAFSA).

• يتوافر تعليم وتدريب مجاني ومنخفض التكلفة للكبار. قم بزيارة [nyc.gov](http://nyc.gov) أو اتصل بـ 311 واسأل عن خيارات التعليم والتدريب الوظيفي المجاني والمنخفض التكلفة للكبار.

• البحث. قم بعمل بحث عن مدارس متعددة قبل اتخاذ قرار أي مدرسة ستكون مناسبة لك. اطلب الحصول على معلومات عن التخرج ومعدلات إتمام الدراسة، وديون قروض الطلبة، وما إذا كانت الدرجات التي ستحصل عليها قابلة للانتقال إلى مدارس أخرى أم لا. تحدث مع طلبة سابقين قاموا بإتمام البرنامج. اطلب الاطلاع على قائمة جهات التوظيف التي تقوم بتعيين الخريجين، واتصل بهذه الجهات لسؤالهم عن آرائهم الخاصة بهذه المدرسة. تذكر: إذا ما كانت إحدى المدارس أو البرامج التدريبية تبدو وكأنها جيدة بدرجة لا تصدق، فأغلب الظن أنها فعلاً غير حقيقية.

• تجنب المدارس غير المرخصة. تعمل بعض المدارس بشكل غير قانوني. إذا التحقت بمدرسة غير مرخصة، فلا يمكنك دخول امتحانات منح التراخيص للعديد من المجالات مثل مجال التمريض. اتصل بإدارة التعليم بولاية نيويورك على الرقم 643-4760 (212) أو 3969-474 (518) للتأكد من ترخيص مدرسة مهنية أو تجارية.

• تجنب تسجيل انضمامك لمدرسة في يوم زيارتك لها. قبل تسجيل الالتحاق بإحدى المدارس، يجب أن تعرف كم سيتكلف البرنامج وكيف ستقوم بتسديد هذه التكلفة. لا تأخذ مثل هذا القرار الهام على الفور!

• لديك الحق في التقدم بشكوى. اتصل برقم 311 للتقدم بشكوى ضد مدرسة للتعليم العالي.

• تجنب المدارس التي "تضمن التوظيف" لك بعد أن تتخرج. لا يمكن لمدرسة أن تضمن لك الحصول على وظيفة عند تخرجك. المدارس التي تقدم مثل هذه الوعود غالباً لا تقوم بتعيينك في وظيفة فعلاً.

## احذر من ...

الوقوع ضحية لعمليات النصب الخاصة بـ "تخفيف الديون" الخاصة بقروض الطلبة يستغل المحتالون الطلاب عن طريق تقديم وعود زائفة بإلغاء ديون القروض من خلال برامج فيدرالية غير موجودة وجعل الطلاب يدفعون مصاريف عالية مقدماً لخدمات متاحة بالمجان.

## مساعدة مجانية

احصل على استشارة مالية محترفة في أي مركز من مراكز التمكين المالي بمدينة نيويورك (NYC Financial Empowerment Center).

يمكن للمستشارين مساعدتك على تخطيط ميزانيتك، وتقليل ديونك، والمفاوضة مع الجهات الدائنة، وفهم تقريرك الائتماني، وتحسين نقاطك الائتمانية، وأكثر. اتصل برقم 311 لتحديد موعد قريباً منك، أو زيارة [nyc.gov/consumers](http://nyc.gov/consumers) لمزيد من المعلومات.

احصل على نسخة مجانية من تقريرك الائتماني وراجعها بدقة. قم بزيارة [annualcreditreport.com](http://annualcreditreport.com) أو اتصل بالرقم المجاني 1-877-322-8228.

## موارد أخرى

يملك مكتب الحماية المالية للمستهلك (CFPB) أدوات وموارد لمساعدتك على اتخاذ قرارات مالية مستندة على معلومات دقيقة عن تسديد تكاليف الالتحاق بالجامعة. قم بزيارة [consumerfinance.gov](http://consumerfinance.gov).

إن المعونة الفيدرالية للطلاب، التي هي جزء من وزارة التعليم الأمريكية، هي أكبر مقدم للمعونات المالية للطلاب في الدولة. لمزيد من المعلومات عن FAFSA قم بزيارة [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa).

اقرأ دليل إدارة شؤون المستهلك الخاص بـ "نصائح سريعة عن قروض الطلبة".

## نبذة عن نصائح حماية المستهلك للشباب الصغار

يواجه الشباب الصغار تحديات المستهلك بشكل يومي. أصدرت إدارة شؤون المستهلك (DCA) مجموعة من المنشورات الخاصة بنصائح لتعليم الشباب الصغار عن حقوقهم وعن مدى تأثير القرارات التي يتخذونها في هذه المرحلة على مستقبلهم.

**NYC**

Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

## উপভোক্তা সুরক্ষা

Bengali

সদ্য প্রাপ্তবয়স্ক হয়ে ওঠা মানুষদের জন্য ছোটখাট পরামর্শ

কোনো স্কুল বা প্রশিক্ষণের  
প্রোগ্রামে নাম লেখানোরআগে আপনার জন্য দ্রুত  
কিছু ছোটখাট পরামর্শ

- **বিনামূল্যে এবং কম খরচে প্রাপ্তবয়স্কদের জন্য শিক্ষা এবং প্রশিক্ষণ বিকল্প উপলব্ধ।** [nyc.gov](http://nyc.gov) এ যান বা 311 এ কল করুন এবং বিনামূল্যে ও কম খরচে প্রাপ্তবয়স্কদের জন্য শিক্ষা এবং চাকরির প্রশিক্ষণের বিকল্পের বিষয়ে জিজ্ঞাসা করুন।
- **সমস্ত তথ্য অনুসন্ধান।** আপনার জন্য কোন স্কুলটি উপযুক্ত হবে সেই সিদ্ধান্ত নেওয়ার আগে একাধিক স্কুল সম্পর্কে তথ্য অনুসন্ধান করুন। কত শতাংশ ছাত্র তাদের স্নাতক ডিগ্রি সম্পূর্ণ করতে পারেন, ছাত্রদের ঋণের পরিমাণ এবং আপনার পাওয়া ক্রেডিট আপনি অন্য স্কুলে স্থানান্তর করতে পারবেন কিনা সেই বিষয়ে তথ্য জেনে নিন। প্রোগ্রাম সম্পন্ন করা পূর্বতন ছাত্রদের সঙ্গে কথা বলুন। স্নাতক ডিগ্রি নেওয়া ছাত্রদের নিয়োগ করে এমন নিয়োগকর্তাদের একটি তালিকা চেয়ে নিন এবং স্কুলের বিষয়ে তাদের মতামত জানতে তাদের কল করুন। মনে রাখবেন: কোনো স্কুল বা প্রশিক্ষণ প্রোগ্রামের বিষয়ে খুব ভালো ধারণা জন্মালে, হয়তো আদতে সেটাই সত্যি।
- **লাইসেন্স না থাকা স্কুলগুলিকে এড়িয়ে চলুন।** কিছু স্কুল বেআইনি ভাবে চলে। আপনি লাইসেন্স না থাকা কোনো স্কুলে ভর্তি হলে, নার্সিংয়ের মতো বিভিন্ন শাখায় লাইসেন্স পেতে পরীক্ষায় বসতে পারবেন না। কোনো ভোকেশনাল বা ট্রেড স্কুলের লাইসেন্স আছে কিনা তা জানতে (212) 643-4760 বা (518) 474-3969 এ নিউ ইয়র্ক স্টেট শিক্ষা দপ্তরে (New York State Education Department) কল করুন।
- **কোনো স্কুলে যেদিন যাবেন সেই দিনেই নাম লেখাবেন না।** আপনি নাম লেখানোর আগে, আপনাকে বুঝতে হবে যে প্রোগ্রামের জন্য কত খরচ হবে এবং আপনি কীভাবে তা মেটাবেন। এই ধরনের এক গুরুত্বপূর্ণ সিদ্ধান্ত সঙ্গে সঙ্গে নিয়ে নেবেন না।
- **আপনি বুঝতে পারছেন না এমন কিছুতে কখনও সই করবেন না।** কোনো স্কুল আপনাকে ওখানেই কোনো চুক্তিতে সই করতে বললে তা কখনও করবেন না। গুরুত্বপূর্ণ ফর্মগুলি আপনার বাড়িতে নিয়ে আসার অধিকার রয়েছে যাতে আপনি তাদের ভালো করে পড়ে নিতে পারেন এবং আপনার বিশ্বস্ত মানুষদের দিয়ে খতিয়ে দেখিয়ে নিতে পারেন।
- **স্কুলের টিউশন বাতিল করার নীতি লিখিত ভাবে দিতে বলুন।** আপনি বাতিল করতে বা নাম উঠিয়ে নিতে চাইলে আপনি কীভাবে দেওয়া অর্থ ফেরত পেতে পারবেন সেই কথা এই নীতিতে ব্যাখ্যা করা থাকবে। তবে, আপনি একবার নিজের নাম নথিভুক্ত করলে, দেওয়া অর্থ ফিরে পাওয়া হয়তো সহজ হবে না।
- **প্রচুর ঋণ নেওয়ার দিক থেকে সতর্ক থাকুন।** কিছু কিছু স্কুল প্রচুর অর্থ চায়। প্রায় ক্ষেত্রেই, উপলব্ধ "আর্থিক সহায়তা" বিনামূল্যে পাওয়া যায় না, উল্টে তা হল ঋণ যা আপনাকে সুদ সমেত ফেরত দিতে হবে। স্কুল ঋণ দীর্ঘমেয়াদী হয় এবং আপনি একটি নির্দিষ্ট পরিমাণের বেশি ঋণ হিসাবে পেতে পারবেন না। আপনি ঋণ নিয়ে তা সময়ে মেটাতে না পারলে আপনার ক্রেডিট স্কোর কমে যেতে পারে। নিশ্চিত হয়ে নিন যে, আপনি শর্তাদি বুঝতে পেরেছেন এবং অর্থ মিটিয়ে দিতে পারবেন।

## গুরুত্বপূর্ণ

আপনাকে স্কুলের পড়াশোনার জন্য ঋণ করতে হলে, ব্যক্তিগত ঋণদাতাদের কাছ থেকে ঋণ নেওয়ার কথা ভাবার আগে সবসময়ে ফেডার্যাল সহায়তা প্রোগ্রামগুলির কথা বিবেচনা করুন। ফেডার্যাল ছাত্র সহায়তার বিনামূল্যের দরখাস্ত (Free Application for Federal Student Aid (FAFSA)) সম্পূর্ণ করুন।

- আপনি স্নাতক হওয়ার পরে "চাকরির নিশ্চয়তা" দেয় এমন স্কুলগুলিকে এড়িয়ে চলুন। আপনি স্নাতক হওয়ার পরে যে চাকরি পাবেন তার নিশ্চয়তা কোনো স্কুল দিতে পারে না। অনেক ক্ষেত্রে দেখা গেছে যে, এই ধরনের প্রতিশ্রুতি যে সমস্ত স্কুল করে তারা আদতে আপনাকে কোনো চাকরির ব্যবস্থা করে দেয় না।
- আপনার অভিযোগ জানানোর অধিকার রয়েছে। উচ্চ শিক্ষার কোনো স্কুলের বিরুদ্ধে অভিযোগ জানাতে 311 এ কল করুন।

## সতর্ক থাকবেন...

ছাত্র ঋণ "বকেয়া মেটানো থেকে পরিত্রাণ পাওয়ার" বিষয়ে জালিয়াতি জালিয়াতেরা ছাত্রদের ফেডার্যাল প্রোগ্রামের মাধ্যমে ঋণ মুকুব করে দেওয়ার মিথ্যা প্রতিশ্রুতি দিয়ে ফায়দা নেয়, যেখানে এই ধরনের ফেডার্যাল প্রোগ্রামের কোনো অস্তিত্বই নেই এবং বিনামূল্যে উপলব্ধ পরিশেবাগুলি দেওয়ার নাম করে ছাত্রদের কাছ থেকে বেশি বেশি করে ফী আদায় করে।

## বিনামূল্যে সহায়তা

**NYC আর্থিক সহায়তা কেন্দ্রে (NYC Financial Empowerment Center) বিনামূল্যে বিশেষজ্ঞের কাছ থেকে আর্থিক বিষয়ক পরামর্শ নিন।**

পরামর্শদাতা আপনাকে বাজেট তৈরি করতে, আপনার ঋণের পরিমাণ কমাতে, আপনার ঋণদাতার সঙ্গে দরদাম করতে, আপনার ক্রেডিট রিপোর্ট বুঝতে, আপনার ক্রেডিট স্কোর বাড়াতে এবং আরো অনেক বিষয়ে সহায়তা করবেন। আপনি যেখানে থাকেন তার কাছাকাছি কোথাও সাক্ষাৎকারের ব্যবস্থা করতে 311 এ কল করুন বা আরো জানতে [nyc.gov/consumers](http://nyc.gov/consumers) দেখুন।

আপনার ক্রেডিট রিপোর্টের একটি অনুলিপি বিনামূল্যে নিন এবং তা সম্বন্ধে পর্যালোচনা করুন। [annualcreditreport.com](http://annualcreditreport.com) এ যান বা নিঃশুল্কে 1-877-322-8228 এ কল করুন।

## অন্যান্য রিসোর্সগুলি

**উপভোক্তার আর্থিক সুরক্ষা সংস্থার (Consumer Financial Protection Bureau (CFPB))** এমন সমস্ত সরঞ্জাম এবং রিসোর্স আছে যার সাহায্য নিয়ে আপনি কলেজের খরচ মেটানোর বিষয়ে নিজে বুঝে আর্থিক সিদ্ধান্ত নিতে পারবেন। [consumerfinance.gov](http://consumerfinance.gov) দেখুন।

**ফেডার্যাল ছাত্র সহায়তা**, যা হল ইউ.এস শিক্ষা দপ্তরের একটি শাখা এবং দেশের ছাত্রদের আর্থিক সহায়তা দেওয়ার দিক থেকে সবথেকে বড় মাপের। FAFSA বিষয়ে জানতে [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) দেখুন।

DCA এর "ছাত্রদের ঋণের বিষয়ে দ্রুত ছোটখাট পরামর্শ (QUICK TIPS ABOUT STUDENT LOANS)" পড়ুন।

**সদ্য প্রাপ্তবয়স্ক হওয়া মানুষদের জন্য উপভোক্তা সুরক্ষার বিষয়ে ছোটখাট পরামর্শের বিষয়ে** সদ্য প্রাপ্তবয়স্ক হওয়া মানুষজন প্রতিদিনই উপভোক্তা বিষয়ক চ্যালেঞ্জের সম্মুখীন হন। উপভোক্তা বিষয়ক দপ্তর (DCA) বেশ কিছু তথ্যপত্র বানিয়েছে যা থেকে সদ্য প্রাপ্তবয়স্ক হওয়া মানুষেরা তাদের অধিকারের বিষয়ে শিক্ষিত হতে পারবেন এবং আজকে খরচ করার বিষয়ে সে সিদ্ধান্ত নিচ্ছেন তা কীভাবে তাদের আগামীদিনকে প্রভাবিত করবে সেই বিষয়ে শিক্ষিত হতে পারবেন।



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

PWOTEKSYON KONSOMATÈ

KONSEY POU JENN ADILT

# KONSEY RAPID ANVAN OU ENSKRI NAN YON PWOGRAM LEKÒL OSWA YON FOMASYON

- **Gen edikasyon pou adilt ak opsyon pou fòmasyon pou adilt ki ekonomik ak disponib.** Ale nan [nyc.gov](http://nyc.gov) oswa rele 311 epi mande enfòmasyon osijè edikasyon pou adilt ak opsyon pou fòmasyon pwofesyonèl ki gratis ak ekonomik.
- **Rechèch.** Chèche nan plizyè lekòl anvan pou ou decide kilès ki bon pou ou. Mande enfòmasyon konsènan pousantaj elèv ki pran diplom yo epi ki fini klas yo, dèt lajan elèv yo prete pou peye etid yo ak si kredi ou ap resevwa yo kapab transfere nan lòt lekòl. Pale ak ansyen elèv ki gen tan fini tout pwogram lan. Mande pou yo montre ou yon lis anplwayè ki anboche elèv diplome yo epi rele biznis sa yo pou mande sa yo panse de lekòl la. Pa bliye: si yon lekòl oswa yon pwogram fòmasyon fè pwomès ki pa reyalis, pa pran nan pyèj la.
- **Evite tout lekòl ki pa akredite.** Sèten lekòl ap louvri ilegalman. Si ou frekante yon lekòl ki pa akredite, ou pa kapab fè egzamen pou pran lisans ou nan anpil domèn tankou syans enfimyè. Rele Depatman Edikasyon Eta New York nan (212) 643-4760 oswa nan (518) 474-3969 pou tcheke si yon lekòl pwofesyonèl oswa komèsyal akredite.
- **Pa enskri menm jou ou vizite yon lekòl.** Anvan ou enskri, ou dwe konprann konbyen lajan pwogram lan pral koute epi kijan ou pral peye pou li. Pa pran desizyon enpòtan konsa touswit!
- **Pa janm siyen anyen ou pa konprann.** Si yon lekòl ap mete presyon sou ou pou ou siyen yon kontra oswa yon konvansyon touswit, vire do ou ale. Ou gen dwa pote lakay ou dokiman fòm enpòtan pou ou pran san ou pou li yo epi analize yo ak moun ou gen konfyans.
- **Mande yon kopi politik anilasyon lajan etid lekòl la alekri.** Politik la ta dwe dekri kijan yo pral ranbouse ou si ou bezwen anile oubyen retire tèt ou. Sepandan, apre ou fin enskri, li gendwa difisil pou yo ba ou lajan ou deja peye.
- **Fè atansyon pou pa pran twòp dèt.** Sèten lekòl voye bòdwo pou plizyè dizèn milye dola. Souvan, “asistans finansyè” ki disponib se pa lajan gratis li ye, men se prè ou dwe repeye—avèk enterè. Prè lajan pou etid dire anpil tan, epi pa gen limit sou konbyen lajan ou kapab prete. Prè lajan gendwa bese kot kredi ou an. Asire ou ou konprann kondisyon yo epi gade byen si ou ap kapab fè peman yo.

## ENPÒTAN

Si ou bezwen prete lajan pou lekòl, toujou konsidere pwogram asistans federal an premye anvan ou mande pretè prive yo prete ou lajan. Ranpli Aplikasyon Gratis pou Asistans Federal pou Etidyan (Free Application for Federal Student Aid – FAFSA).

- **Evite lekòl ki “garanti yon djòb” apre ou pran diplom ou.** Yon lekòl pa ka garanti ou ap jwenn yon djòb lè ou pran diplòm ou an. Souvan, lekòl ki fè kalite pwomès sa yo pa janm plase ou vreman nan yon djòb.

- **Ou gen dwa pote plent.** Rele 311 pou pote plent kont yon lekòl edikasyon twazyèm sikl.

## FÈ ATANSYON...

### Eskwokri “Alèjman dèt” Prè pou Etid

Volè yo eseye pran avantaj elèv yo; yo pwomèt yo pral radye dèt yo grasa pwogram federal ki pa egziste epi yo faktire elèv yo kokennchenn lajan anvan yo bay sèvis ki disponib gratis.

## ASISTANS GRATIS

**Chèche jwenn konsèy pwofesyonèl finansye gratis nan Sant Otonomizasyon Finansye Vil Nouyòk (NYC Financial Empowerment Center).** Konseye yo gendwa ede ou kreye yon bidjè, redwi dèt ou, negosye ak kredi nou yo, konprann rapò kredi ou an, amelyore kot kredi ou, ak lòt bagay toujou. Rele 311 pou pwograme yon randevou ki pa twò lwen ou oswa al gade nan [nyc.gov/consumers](http://nyc.gov/consumers) pou jwenn plis enfòmasyon.

### Chèche jwenn yon kopi rapò kredi ou epi gade li byen.

Ale nan [annualcreditreport.com](http://annualcreditreport.com) oswa rele gratis nan 1-877-322-8228.

## LÒT RESOUS

Biwo Pwoteksyon Finansye Konsomatè (**Consumer Financial Protection Bureau – CFPB**) gen zouti ak resous pou ede ou pran bonjan desizyon finansye pou peye pou kolèj. Ale nan [consumerfinance.gov](http://consumerfinance.gov).

**Asistans Federal pou Etidyan (Federal Student Aid),** yon sèvis nan Depatman Edikasyon Etazini, se pi gwo founisè asistans finansye nan peyi a. Ale nan [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) pou jwenn enfòmasyon konsènan FAFSA.

LI KONSÈY RAPID DCA SOU PRÈ POU ETID (“QUICK TIPS ABOUT STUDENT LOANS”).

### Osijè Konsèy Rapid sou Pwoteksyon Konsomatè pou Jenn Adilt

Jenn adilt konfwonte ak difikilite toulejou antanke konsomatè. Depatman Zafè Konsomatè (DCA) te kreye yon seri fèy ak konsèy ou edike tout jenn moun osijè dwa yo genyen ak fason desizyon yo pran sou fason pou depanse lajan yo gendwa enpakte lavni yo.



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

**소비자 보호**

**젊은 성인층을 위한 팁**

**학교나 연수 프로그램에  
등록하기 전에 알아야  
할 간단 팁**

- 무료 및 저가 성인 교육 및 연수 옵션을 이용할 수 있습니다. [nyc.gov](http://nyc.gov)를 방문하거나 311로 전화하여 무료 및 저가 성인 교육 및 직업 연수 옵션에 대해 물어보십시오.
- 자세히 알아보십시오. 여러 학교에 대해 자세히 알아본 후 어느 학교가 자신에게 적합한지 결정하십시오. 졸업률 및 수수료, 학자금 대출 부채, 취득한 학점이 다른 학교로 이전되는지 여부 등에 대한 정보를 물어 보십시오. 이미 프로그램을 수료한 학생들과 이야기해 보십시오. 졸업생을 채용한 고용주 목록을 보여 달라고 부탁하고 해당 기업에 전화하여 학교에 대한 의견을 물어 보십시오. 기억해야 할 점이 있습니다. 학교나 연수 프로그램에 대한 설명이 너무 좋아서 사실일 것 같지 않다면 아마 실제로도 사실이 아닐 확률이 높습니다.
- 무인가 학교를 피하십시오. 일부 학교는 불법 운영을 하고 있습니다. 무인가 학교를 다니는 경우, 간호와 같은 많은 분야에서 면허 취득을 위한 시험에 응시할 수 없습니다. 뉴욕 주 교육부에 전화 (212) 643-4760 또는 (518) 474-3969로 문의하여 해당 직업 학교가 인가를 받았는지 확인하십시오.
- 학교를 방문한 당일에 등록하지 마십시오. 등록하기 전에 프로그램에 비용이 얼마나 들며 어떻게 납부할지를 이해해야 합니다. 이렇게 중요한 결정을 즉석에서 하지 마십시오.
- 모르는 내용에 서명하지 마십시오. 학교가 즉석에서 계약이나 약정에 서명하도록 강요한다면 그 자리에서 빠져 나오십시오. 중요한 양식은 더 주의 깊게 읽고 신뢰하는 사람들과 함께 검토할 수 있도록 집으로 가져갈 권리가 있습니다.
- 학교의 수업료 취소 정책을 서면으로 요청하십시오. 이 정책은 취소하거나 철회해야 하는 경우 환불을 받을 수 있는 방법을 설명합니다. 서명한 후에는 환불을 받기 어려울 수 있습니다.
- 많은 부채를 지는 것에 주의하십시오. 일부 학교는 수만 달러를 청구합니다. 이용할 수 있는 "학자금 지원"은 대개 거저 주는 돈이 아니며, 이자를 붙여 갚아야 하는 대출입니다. 학자금 대출은 오래 지속되며, 빌릴 수 있는 금액에 제한이 있습니다. 제시한 기간에 갚지 못하면 대출로 인해 신용 등급이 낮아질 수도 있습니다. 조건을 잘 이해하고 갚을 수 있는지 확인해야 합니다.

**중요**

학비를 빌려야 하는 경우 항상 사설 대출 업체를 알아보기 전에 연방 보조 제도를 먼저 고려하십시오. 연방 학자금 보조 무료 신청서(FAFSA)를 작성하십시오.

- 졸업 후 "취업을 보장"하는 학교를 피하십시오. 학교는 학생이 졸업할 때 취직이 될 것을 보장할 수 없습니다. 이런 유형의 약속을 하는 학교는 실제로 취직을 시켜주지 않는 경우가 많습니다.
- 불만 사항을 신고할 권리가 있습니다. 311에 전화하여 고등 교육 학교에 대한 불만 사항을 신고하십시오.

## 주의 사항

학자금 대출 "채무 감면" 사기  
사기꾼은 존재하지 않는 연방 제도를 통한 대출 탕감을 거짓으로 약속하고 무료로 이용할 수 있는 서비스에 대한 높은 선불 수수료를 학생에게 청구하는 수법으로 학생을 이용합니다.

## 무료 지원

NYC 금융 지원 센터에서 전문적인 무료 금융 상담을 받으십시오.  
상담사가 예산 작성, 채무 감소, 채권자와의 협상, 신용 평가서 이해, 신용 등급 개선 등을 지원할 수 있습니다. 311에 전화하여 가까운 곳에서 약속을 정하거나 [nyc.gov/consumers](http://nyc.gov/consumers) 를 방문하여 자세한 내용을 알아보십시오.

신용 평가서의 무료 사본을 받아서 세심하게 검토하십시오.  
[annualcreditreport.com](http://annualcreditreport.com)을 방문하거나 무료 전화 1-877-322-8228을 이용하십시오.

## 기타 자원

소비자 금융 보호국(CFPB)은 충분한 정보를 기반으로 대학 학비 납부에 대한 금융 결정을 내릴 수 있도록 지원하는 도구와 자원을 갖추고 있습니다. [consumerfinance.gov](http://consumerfinance.gov)를 방문하십시오.

미국 교육부 산하 연방 학자금 보조는 전국에서 가장 큰 규모의 학자금 금융 보조 제공자입니다. [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa)를 방문하여 FAFSA에 대한 자세한 내용을 알아보십시오.

DCA의 "학자금 대출에 대한 빠른 팁"을 읽어 보십시오.

젊은 성인층을 위한 소비자 보호 팁 정보  
젊은 성인층은 매일 소비자 문제에 직면하고 있습니다. 소비자 보호국(DCA)은 소비자 권리와 현재의 소비 결정이 미래에 미치는 영향에 대해 청소년을 교육하기 위해 일련의 팁 안내서를 작성했습니다.



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

09/2015

# ПРАВОВЫЕ РЕКОМЕНДАЦИИ ДЛЯ МОЛОДЫХ ЛЮДЕЙ

## КРАТКИЕ СОВЕТЫ АБИТУРИЕНТАМ УЧЕБНЫХ ЗАВЕДЕНИЙ И ПРОГРАММ ПОДГОТОВКИ

- Узнайте о доступных недорогих и бесплатных вариантах получения образования или профессиональной подготовки для взрослых. Информацию о бесплатных или недорогих вариантах получения образования и профессиональной подготовки можно найти на веб-сайте [nys.gov](http://nys.gov) или узнать по телефону 311.
- Изучите предложения. Внимательно изучите информацию о нескольких учебных заведениях, прежде чем решать, какое из них вам подходит. Попросите информацию о доле выпускников или окончивших школу от числа поступивших, о задолженности по студенческим кредитам, а также поинтересуйтесь возможностью использовать полученный кредит при переходе в другое учебное заведение. Поговорите со студентами, которые уже окончили данную программу. Попросите список работодателей, которые приняли на работу выпускников данного учебного заведения, и наведите справки на этих предприятиях, чтобы узнать их мнение о нем. Следует иметь в виду: если учебное заведение или программа кажутся неправдоподобно хорошими, возможно, где-то подвох.
- Избегайте учебные заведения без лицензий. Некоторые учебные заведения работают незаконно. Если вы обучаетесь в нелегализованном учебном заведении, то не сможете сдать экзамены с правом работы во многих сферах, например средним медицинским работником. Проверить, имеет ли интересующие вас техникум или профессионально-техническое училище лицензию, можно в Департаменте образования штата Нью-Йорк (New York State Education Department) по телефонам (212) 643-4760 и (518) 474-3969.
- Не оформляйте документы в день первого посещения учебного заведения. Прежде чем оформлять документы, следует разобраться, сколько будет стоить обучение по этой программе, и как вы будете его оплачивать. Не принимайте столь важных решений на месте!
- Никогда не подписывайте документы, содержание которых не понимаете. Если администрация учебного заведения настаивает, чтобы вы подписали договор или соглашение сразу на месте, откажитесь. Вы имеете право взять важные формы домой, чтобы внимательнее ознакомиться с их содержанием и показать их людям, мнению которых доверяете.
- Попросите предоставить вам в письменном виде условия досрочного прекращения обучения. Эти правила должны предусматривать порядок возврата оплаты в случае, если вы будете вынуждены отказаться от услуг учебного заведения или прервать учебу. Однако следует иметь в виду, что после того, как вы подпишите документы, получить свои деньги обратно будет очень сложно.
- Большой кредит берите с особой осторожностью. Обучение в некоторых учебных заведениях стоит десятки тысяч долларов. В большинстве случаев предлагаемая «финансовая помощь» предоставляется не бесплатно, а на условиях займа, который придется вернуть, причем с процентами. Образовательный кредит выдается на длительный срок, и на сумму, которую можно взять в долг, установлено ограничение. Кредиты могут также привести к снижению вашего рейтинга заемщика, если вы не расплатитесь в срок. Убедитесь, что вы поняли условия кредитования и сможете выплачивать кредит.

### ОБРАТИТЕ ВНИМАНИЕ

Если вам требуется кредит на оплату обучения, во всех случаях следует в первую очередь обращаться в федеральные программы помощи, прежде чем идти в частные кредитные учреждения. Оформите бесплатную заявку на государственную помощь студентам (Free Application for Federal Student Aid, FAFSA).

- Избегайте учебные заведения, которые «гарантируют устройство на работу» после окончания обучения. Никакое учебное заведение не может дать гарантий трудоустройства после окончания учебы. В подавляющем большинстве случаев учебные заведения, которые дают такие обещания, в действительности рабочие места выпускникам не обеспечивают.
- Вы имеете право подать жалобу. Звоните по номеру 311, чтобы подать жалобу на высшее учебное заведение.

## ОСТОРОЖНО...

Мошеннические схемы «облегчения долга» по студенческим кредитам  
 Махинаторы пользуются сложным положением учащихся, лживо обещая им «погашение» долга через федеральные программы, которых не существует, и взимая с них авансом большие комиссионные за услуги, которые можно получить бесплатно.

## БЕСПЛАТНАЯ ПОМОЩЬ

Консультацию по финансовым вопросам можно бесплатно получить в Городском центре финансовой поддержки Нью-Йорка (NYC Financial Empowerment Center)

Консультанты могут помочь сформировать ваш бюджет, сократить долг, провести переговоры с вашими кредиторами, разобраться с отчетом о кредитоспособности, повысить ваш кредитный рейтинг и оказать другие услуги. Позвоните по номеру 311, чтобы записаться на прием в ближайшем к вам отделении, или просмотрите дополнительную информацию на веб-сайте [nyc.gov/consumers](http://nyc.gov/consumers).

Получите бесплатно копию отчета о вашей кредитоспособности и внимательно ее изучите.  
 Посетите веб-сайт [annualcreditreport.com](http://annualcreditreport.com) или позвоните по номеру 1-877-322-8228 (звонок бесплатный).

## ДРУГИЕ РЕСУРСЫ

Бюро по финансовой защите потребителей (Consumer Financial Protection Bureau, CFPB) имеет в своем распоряжении инструментарий и ресурсы, чтобы помочь вам в принятии информированных решений по финансовым вопросам, связанным с оплатой обучения. Посетите веб-сайт [consumerfinance.gov](http://consumerfinance.gov).

Федеральная служба помощи студентам (Federal Student Aid), входящая в структуру Министерства образования США, является самой крупной в стране организацией по финансовой поддержке студентов. Информацию о FAFSA можно найти на веб-сайте [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa).

Ознакомьтесь с листовкой DCA «КРАТКИЕ СОВЕТЫ ПО ОБРАЗОВАТЕЛЬНЫМ КРЕДИТАМ».

О правовых рекомендациях для молодых людей

Молодые люди ежедневно сталкиваются с проблемами в области прав потребителей. Управление по делам потребителей (Department of Consumer Affairs, DCA) подготовило серию листовок с краткими советами, цель которых разъяснить молодым людям их права и последствия сегодняшних решений о расходах.



Bill de Blasio  
 Mayor

Consumer  
 Affairs

Julie Menin  
 Commissioner

Department of  
 Education

Carmen Fariña  
 Chancellor

**消費者保護****給年輕成年人的建議**

# 申請學校或培訓 課程前的小提示

- 當前有免費及低收費成人教育與培訓可供選擇。請造訪 [nyc.gov](http://nyc.gov) 或致電 311 諮詢有關免費及低收費成人教育以及職業培訓選項。
- 調查。在作出適合您的選擇前，對多間學校進行調查。諮詢畢業及結業率、助學貸款的相關資訊以及您所得學分是否可轉移到其他學校。與已完成該課程的校友交流。要求查看該校畢業生的僱主名單，並致電這些公司詢問其對該學校的看法。請切記：如果一間學校或培訓課程聽起來好得難以置信，它很有可能是假的。
- 避開無辦學執照的學校。某些學校是非法辦學的。如果您去了一間無辦學執照的學校，您將不能參加很多領域的考試以獲得資格認證，例如護理學。請致電紐約州教育部熱線 (212) 643-4760 或 (518) 474-3969，查詢某職業或專科學校是否已獲得辦學執照。
- 請勿於參觀學校當天註冊。註冊前，您需要瞭解課程費用及支付方式。請勿當場作出如此重要的決定！
- 請切勿簽署任何您不瞭解的文件。如果學校強迫您當場簽署合約或協議，請離開。您有權將重要表格帶回家，以便更仔細地閱讀及與您信任的人審查該等表格。
- 以書面形式詢問該學校的學費退還政策。該政策應說明如果您需要退還或撤回學費，您可如何獲得退款。但是，一經註冊，可能很難取回您的學費。
- 對揹上大筆債務要小心謹慎。某些學校收費數萬美元。通常，可用的「財務援助」並非免費，甚至可能是需要支付利息的貸款。學校貸款持續很長時間，並設有借款限額。如果您不按時還款，貸款也會降低您的信用評分。請確保您理解該等條款並具備還款能力。

## 重要資訊

如果您需要借錢上學，請先考慮聯邦援助計劃，再考慮私人貸款。請填寫聯邦助學金免費申請表 (FAFSA)。

- 避開畢業後「保證就業」的學校。學校一概不能保證您畢業後會找到工作。很多時候，作出此類承諾的學校不會真的為您安排工作。

- 您有權提出投訴。請致電 311 對高等教育學校提出投訴。

## 請小心...

### 助學貸款「債務減免」詐騙

詐騙者透過並不存在的聯邦計劃虛假承諾貸款免除，利用可免費獲取的服務向學生收取高額預付費用，進而從學生身上獲利。

## 免費幫助

### 從紐約市財務輔導中心獲取免費專業財務諮詢。

顧問可以幫您制定預算，減少您的債務，與您的債主談判，瞭解你的信用報告，提升您的信用評分等。更多資訊，請致電 311 預約就近會面，或造訪 [nyc.gov/consumers](http://nyc.gov/consumers)。

### 免費獲取信用報告並認真審查。

請造訪 [annualcreditreport.com](http://annualcreditreport.com) 或致電免費熱線 1-877-322-8228。

## 其他資源

**消費者金融保護局 (CFPB)** 可提供多種工具及資源，幫助您作出支付大學費用的明智財務決策。請造訪 [consumerfinance.gov](http://consumerfinance.gov)。

**聯邦助學金** 是美國教育部下設機構，是美國最大的學生財務援助提供機構。請造訪 [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) 獲取更多有關 FAFSA 的資訊。

請參閱消費者事務部「助學貸款小提示」。

### 給年輕成年人的消費者保護提示

年輕成年人每日都會面對消費者難題。消費者事務部 (DCA) 創建了一系列提示表格，向年輕成年人宣傳他們的相關權利，及他們今天作出的消費決策將如何影響他們的未來。



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

**CONSUMER PROTECTION**

**TIPS FOR YOUNG ADULTS**

**QUICK TIPS**

**ABOUT**

**CAR LOANS**

**A car is one of the biggest purchases you will make. Make sure that the car you buy is one that you can afford. If you need to get a car loan, make sure it is safe and fair. Here are quick tips to keep in mind.**

- **Look at your budget and decide how much you can afford up front and over time.** Don't forget about related costs, including insurance, parking, gas, tolls, and repairs.
- **Check your credit report at [annualcreditreport.com](http://annualcreditreport.com) and correct any errors.**

**IMPORTANT**

Before applying for a car loan, it's important to make sure your credit history is accurate. Removing errors from your credit report may improve your credit score and make you eligible for a better loan.

- **Get preapproved for a loan.** Knowing the rate will help you comparison shop across financial institutions. Using your own bank or credit union gives added protection if something goes wrong.

- **Research the car's value.** Check the National Automobile Dealers Association's (NADA) Guides, Edmunds, and Kelley Blue Book to find out the average price of the car you plan to buy and trade in.

**IMPORTANT LINKS**

NADA Guides: [nadaguides.com](http://nadaguides.com)  
Edmunds: [edmunds.com](http://edmunds.com)  
Kelley Blue Book: [kbb.com](http://kbb.com)

- **Check the dealership's license status and complaint history.** All used car dealers must be licensed by the Department of Consumer Affairs (DCA). You can search for a licensee online at [nyc.gov/consumers](http://nyc.gov/consumers). You can also call 311 (212-NEW-YORK outside NYC) to learn more about a business' license status or to check a business's complaint history.

## FREE HELP

**Get free professional financial counseling at an NYC Financial Empowerment Center.** Counselors can help you create a budget, understand your credit report, improve your credit score, and more. Call 311 to schedule an appointment near you or visit [nyc.gov/consumers](http://nyc.gov/consumers) for more information.

**Get a free copy of your credit report and review it carefully.**

Go to [annualcreditreport.com](http://annualcreditreport.com) or call toll-free 1-877-322-8228.

## OTHER RESOURCES

Read DCA's Used Car Buyer Guide for tips when you are at the dealership and to protect yourself from recalled cars. Visit [nyc.gov/consumers](http://nyc.gov/consumers).

### **About Consumer Protection Tips for Young Adults**

Young adults face consumer challenges every day. The Department of Consumer Affairs (DCA) created a series of tip sheets to educate young adults about their rights and how the spending decisions they make today will affect their future.



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08/2015

PROTECCIÓN AL CONSUMIDOR

RECOMENDACIONES PARA LOS JÓVENES

# RECOMENDACIONES SOBRE PRÉSTAMOS PARA AUTOMÓVIL

Un auto es una de las compras más importantes que realizará. Asegúrese de comprar el auto que esté al alcance de su presupuesto. Si necesita obtener un préstamo para auto, asegúrese de que sea seguro y razonable. Aquí encontrará algunas recomendaciones para tener presente.

- **Considere su presupuesto y decida cuánto puede pagar de anticipo y de cuota.** Tenga en cuenta los gastos adicionales, entre otros, seguro, estacionamiento, combustible, peajes y mantenimiento.
- **Consulte su informe crediticio en [annualcreditreport.com](http://annualcreditreport.com) y corrija cualquier error que pueda haber.**

#### IMPORTANTE

Antes de solicitar un préstamo para auto, es importante garantizar que su historial de crédito sea correcto. Eliminar errores de su informe crediticio puede mejorar su calificación y darle la posibilidad de obtener un préstamo más conveniente.

- **Obtenga un préstamo preaprobado.** Conocer la tasa de interés le ayudará a comparar entre distintas instituciones financieras. La utilización de su propio banco o cooperativa de crédito le ofrece mayor protección en caso de que algo salga mal.

- **Investigue el valor del auto.** Consulte la Guía de la Asociación Nacional de Concesionarios de Automotores (National Automobile Dealers Association, NADA), la guía Edmunds y el Kelley Blue Book, para averiguar el precio promedio del auto que piensa comprar y entregar en pago.

#### ENLACES IMPORTANTES

Guías NADA: [nadaguides.com](http://nadaguides.com)

Edmunds: [edmunds.com](http://edmunds.com)

Kelley Blue Book: [kbb.com](http://kbb.com)

- **Consulte el estatus de la licencia del concesionario y los antecedentes de quejas.** Todos los concesionarios de automóviles usados tienen que tener licencia del Departamento de Asuntos del Consumidor (Department of Consumer Affairs, DCA). Puede buscar un concesionario con licencia en línea en [nyc.gov/consumers](http://nyc.gov/consumers). También puede llamar al 311 (212-NEW-YORK desde fuera de la Ciudad de NY) para obtener más información sobre el estatus de la licencia de un negocio o para consultar los antecedentes de quejas que tiene un negocio.

# AYUDA GRATUITA

## **Obtenga asesoramiento financiero profesional gratis en un Centro de Poder Financiero de NYC (Financial Empowerment Center).**

Los asesores pueden ayudarle a crear un presupuesto, entender su informe crediticio, mejorar su calificación crediticia y más. Llame al 311 para programar una cita cerca de usted o visite [nyc.gov/consumers](http://nyc.gov/consumers) para obtener más información.

## **Obtenga una copia gratis de su informe crediticio y analícelo cuidadosamente.**

Visite [annualcreditreport.com](http://annualcreditreport.com) o llame a la línea gratuita 1-877-322-8228.

# OTROS RECURSOS

Consulte la Guía para el Comprador de Autos Usados del DCA con recomendaciones sobre los concesionarios y para protegerse de autos retirados del mercado. Visite [nyc.gov/consumers](http://nyc.gov/consumers).

## **Acerca de las Recomendaciones para los jóvenes sobre protección al consumidor**

Los jóvenes deben hacer frente a los retos diarios que tienen como consumidores. El Departamento de Asuntos del Consumidor (Department of Consumer Affairs, DCA) creó una serie de folletos para informar a los jóvenes sobre sus derechos y cómo les afectará en el futuro las decisiones sobre gastos que tomen hoy.



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Chancellor

08/2015

## حماية المستهلك

### نصائح للشباب الصغار

# نصائح سريعة

## عن قروض

## شراء السيارات

• قم بجمع معلومات عن قيمة السيارة. قم بتفقد أدلة الاتحاد الوطني لوكلاء السيارات (NADA)، ودليل كل من Kelley Blue و Edmunds Book لتعرف متوسط سعر السيارة التي تخطط لشراؤها.

روابط هامة

أدلة NADA: [nadaguides.com](http://nadaguides.com)

Edmunds: [edmunds.com](http://edmunds.com)

Book Kelley Blue: [kbb.com](http://kbb.com)

• قم بفحص حالة ترخيص متجر السيارات وتاريخ الشكاوى الخاص به. جميع متاجر السيارات يجب أن يتم ترخيصها من قبل إدارة شئون المستهلك (DCA). يمكنك البحث عن ترخيص عبر الإنترنت على الرابط [nyc.gov/consumers](http://nyc.gov/consumers). يمكنك أيضًا الاتصال برقم 311 (أو 212-NEW-YORK من خارج نيويورك) لمعرفة المزيد عن حالة ترخيص جهة عمل ما أو فحص تاريخ الشكاوى الخاص بها.

إن شراءك لسيارة هو من أكبر عمليات الشراء التي ستقوم بها في حياتك. احرص على أن يكون ثمن السيارة التي ستشترها في نطاق قدراتك المالية. إذا كنت بحاجة للحصول على قرض لشراء السيارة، تأكد من أن القرض آمن وذو شروط عادلة. فيما يلي نصائح سريعة احرص على تذكرها.

• قم بمراجعة ميزانيتك وقرر كم المبلغ الذي يمكنك دفعه كدفعة مقدمة وعلى فترات. لا تنسى أن تحسب حساب التكاليف الأخرى، التي تتضمن التأمين، ومكان وقوف السيارة، والوقود، ورسوم المرور، والتوصيلات.

• قم بمراجعة تقريرك الائتماني على الرابط [annualcreditreport.com](http://annualcreditreport.com) وقم بتصحيح أية أخطاء.

هام

قبل طلبك الحصول على قرض للسيارة، من المهم التأكد من دقة تاريخك الائتماني. إن إزالة أية أخطاء من تقريرك الائتماني من شأنه تحسين نقاطك الائتمانية وجعلك مؤهلاً للحصول على قرض أفضل.

• احصل على موافقة مسبقة على القرض. إن معرفة قيمة الأقساط ستساعدك على اختيار إحدى المؤسسات المالية بعد المقارنة بينها. إن استخدام البنك أو اتحاد الائتمان الخاص بك يعطيك حماية إضافية في حال حدوث أية مشكلة.

## مساعدة مجانية

احصل على استشارة مالية احترافية في أحد مراكز التمكين المالي بمدينة نيويورك. يمكن للمستشارين مساعدتك على تخطيط ميزانيتك، وفهم تقريرك الائتماني، وتحسين نقاطك الائتمانية، وأكثر. اتصل برقم 311 لتحديد موعد قريباً منك، أو قم بزيارة [nyc.gov/consumers](http://nyc.gov/consumers) لمزيد من المعلومات.

احصل على نسخة مجانية من تقريرك الائتماني وراجعه بدقة.  
قم بزيارة [annualcreditreport.com](http://annualcreditreport.com) أو اتصل بالرقم المجاني 1-877-322-8228.

## موارد أخرى

قم بزيارة صفحة إدارة شئون المستهلك دليل المشتري لشراء سيارة مستعملة (Used Car Buyer Guide) لمطالعة نصائح تتعلق بمرحلة ذهابك إلى متجر السيارات، ولحماية نفسك من شراء السيارات التي تم استدعائها. قم بزيارة [nyc.gov/consumers](http://nyc.gov/consumers).

### نبذة عن نصاب حماية المستهلك للشباب الصغار

يواجه الشباب الصغار تحديات المستهلك بشكل يومي. أصدرت إدارة شئون المستهلك (DCA) مجموعة من المنشورات الخاصة بنصائح لتعليم الشباب الصغار عن حقوقهم وعن مدى تأثير القرارات التي يتخذونها في هذه المرحلة على مستقبلهم.



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Department of  
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Carmen Fariña  
Chancellor

উপভোক্তা সুরক্ষা

সদ্য প্রাপ্তবয়স্ক হয়ে ওঠা মানুষদের জন্য ছোটখাট পরামর্শ

# গাড়ি ঋণের বিষয়ে দ্রুত ছোটখাট পরামর্শ

কোনো গাড়ি কেনা এক বড় ধরনের কেনাকাটার মধ্যেই পড়ে। নিশ্চিত হয়ে নিন যে আপনি যে গাড়ি কিনছেন তার খরচ মেটানোর মতো আর্থিক সামর্থ্য আপনার রয়েছে। আপনাকে গাড়ি কেনার জন্য ঋণ নিতে হলে, নিরাপত্তার খাতিরে তার সমস্ত দিক ভালো করে খতিয়ে দেখে নিন। এখানে কিছু ছোটখাট পরামর্শ দেওয়া হল যা আপনার মাথায় রাখা উচিত।

- আপনার বাজেট কত তা দেখে নিন এবং শুরুতেই কত অর্থ দিতে পারবেন এবং সময়ের সঙ্গে সঙ্গে কত অর্থ মেটাতে পারবেন তা স্থির করুন। বিমা, পার্কিং, গ্যাস, সরঞ্জাম এবং মেরামত বাবদ হতে চলা খরচ সমেত অন্যান্য খরচের কথা মাথায় রাখবেন।
- [annualcreditreport.com](http://annualcreditreport.com) এ আপনার ক্রেডিট রিপোর্ট দেখে নিন এবং কোনো ভুল থাকলে সংশোধন করুন।

## গুরুত্বপূর্ণ

গাড়ি কিনতে ঋণের জন্য দরখাস্ত করার আগে, আপনার ক্রেডিট ইতিহাস যে নির্ভুল আছে তা নিশ্চিত করে নেওয়া জরুরি। আপনার ক্রেডিট রিপোর্টে থাকা ভুল সংশোধন করে আপনি আপনার ক্রেডিট স্কোর বাড়াতে পারবেন এবং ভালো ঋণ পাওয়ার জন্য নিজেকে উপযুক্ত করে তুলতে পারবেন।

- কোনো ঋণের আগাম অনুমোদন পান। রেট জেনে নিলে আর্থিক সংস্থাগুলির মধ্যে তুলনা করতে আপনার সুবিধা হবে। খারাপ কিছু হওয়ার ক্ষেত্রে, আপনার নিজের ব্যাঙ্ক বা ক্রেডিট ইউনিয়ন ব্যবহার করার দিক থেকে অতিরিক্ত সুরক্ষা পাওয়া যায়।
- গাড়ির দাম বুঝে নেওয়া। আপনি যে গাড়িটি কেনার পরিকল্পনা করছেন তার গড় দাম কত হতে পারে তা বুঝতে জাতীয় অটোমোবাইল ডিলার্স অ্যাসোসিয়েশন (National Automobile Dealers Association (NADA)) এর নির্দেশিকা, এডমন্ডস (Edmunds) এবং কেলি ব্লু বুক (Kelley Blue Book) দেখুন।

## গুরুত্বপূর্ণ লিঙ্কগুলি

NADA নির্দেশিকাগুলি: [nadaguides.com](http://nadaguides.com)

এডমন্ডস: [edmunds.com](http://edmunds.com)

কেলি ব্লু বুক: [kbb.com](http://kbb.com)

- ডিলারশিপের লাইসেন্স স্ট্যাটাস এবং সম্মতির ইতিহাস। ব্যবহৃত গাড়ির সমস্ত ডিলারদের কাছে অবশ্যই উপভোক্তা বিষয়ের দপ্তরের (DCA) লাইসেন্স থাকতে হবে। আপনি লাইসেন্স প্রাপ্ত কোনো ব্যক্তিকে [nyc.gov/consumers](http://nyc.gov/consumers) এ অনলাইনে খুঁজে নিতে পারবেন। কোনো ব্যবসায়িক প্রতিষ্ঠানের লাইসেন্সের স্ট্যাটাসের বিষয়ে আরো জানতে বা কোনো ব্যবসায়িক প্রতিষ্ঠানের সম্মতির ইতিহাস দেখতে আপনি 311 (212-নিউ-ইয়র্ক আউটসাইড NYC) এ কলও করতে পারবেন।

# বিনামূল্যে সহায়তা

**NYC আর্থিক সহায়তা কেন্দ্রে (NYC Financial Empowerment Center)** বিনামূল্যে বিশেষজ্ঞের কাছ থেকে আর্থিক বিষয়ক পরামর্শ নিন। পরামর্শদাতা আপনাকে বাজেট তৈরি করতে, আপনার ক্রেডিট রিপোর্ট বুঝতে, আপনার ক্রেডিট স্কোর বাড়তে এবং আরো অনেক বিষয়ে সহায়তা করতে পারবেন। আপনি যেখানে থাকেন তার কাছাকাছি কোথাও সাক্ষাৎকারের ব্যবস্থা করতে 311 এ কল করুন বা আরো জানতে [nyc.gov/consumers](http://nyc.gov/consumers) দেখুন।

**আপনার ক্রেডিট রিপোর্টের একটি অনুলিপি বিনামূল্যে নিন এবং তা সম্বন্ধে পর্যালোচনা করুন।**  
[annualcreditreport.com](http://annualcreditreport.com) এ যান বা নিঃশুল্কে 1-877-322-8228 এ কল করুন।

## অন্যান্য রিসোর্সগুলি

ডিলারশিপের মাধ্যমে গাড়ি কেনার সময়ে 'রিকল কার' থেকে নিজেকে সুরক্ষিত রাখতে ছোটখাট পরামর্শের জন্য DCA এর ব্যবহৃত গাড়ির ক্রেতার নির্দেশিকা (Used Car Buyer Guide) পড়ুন। [nyc.gov/consumers](http://nyc.gov/consumers) দেখুন।

**সদ্য প্রাপ্তবয়স্ক হওয়া মানুষদের জন্য উপভোক্তা সুরক্ষার বিষয়ে ছোটখাট পরামর্শের বিষয়ে**  
সদ্য প্রাপ্তবয়স্ক হওয়া মানুষজন প্রতিদিনই উপভোক্তা বিষয়ক চ্যালেঞ্জের সম্মুখীন হন। উপভোক্তা বিষয়ক দপ্তর (DCA) বেশ কিছু তথ্যপত্র বানিয়েছে যা থেকে সদ্য প্রাপ্তবয়স্ক হওয়া মানুষেরা তাদের অধিকারের বিষয়ে শিক্ষিত হতে পারবেন এবং আজকে খরচ করার বিষয়ে সে সিদ্ধান্ত নিচ্ছেন তা কীভাবে তাদের আগামীদিনকে প্রভাবিত করবে সেই বিষয়ে শিক্ষিত হতে পারবেন।



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

PWOTEKSYON KONSOMATÈ

KONSÈY POU JENN ADILT

KONSÈY RAPID POU

PRETE LAJAN POU

ACHTE MACHIN

Yon machin se youn nan pi gwo acha ou pral fè. Asire ou kapab peye pou machin ou vle achte an. Si ou bezwen prete lajan, asire ou li san danje ak ekita. Menm kèk konsèy ou ta dwe sonje.

- Gade bidjè ou a epi deside konbyen lajan ou kapab peye touswit ak konbyen lajan ou ka peye alontèm. Pa bliye tout depans ki asosye ak machin lan, tankou asirans, pakin, gaz, peyaj ak reparasyon yo.
- Tcheke rapò sou kredi ou nan [annualcreditreport.com](http://annualcreditreport.com) epi korije tout erè ki genyen.

**ENPÒTAN**

Anvan ou fè yon demann pou prete lajan pou achte machin, li enpòtan pou asire ou istwa kredi ou kòrèk. Si ou korije erè ki sou rapò sou kredi ou, sa gendwa amelyore kot kredi ou epi fè ou kalifye pou yon prè lajan ki gen pibon kondisyon.

- Chèche jwenn yon apwobasyon alavans pou yon prè lajan. Si ou konnen to prè a sa pral ede ou konpare òf enstitisyon finansyè yo. Itilize pwòp bank ou oswa kès depay ou poutèt sa ka bay plis pwoteksyon si vin gen yon pwoblèm.

- Chèche jwenn valè machin lan. Tcheke Gid Asosyasyon Nasyonal Konsesyonè Machin (National Automobile Dealers Association – NADA), Edmunds, ak Kelley Blue Book pou jwenn pri mwayen machin ou gen lentansyon achete ak echanje.

**LYEN ENPÒTAN**

Gid NADA yo [nadaguides.com](http://nadaguides.com)  
Edmunds: [edmunds.com](http://edmunds.com)  
Kelley Blue Book: [kbb.com](http://kbb.com)

- Tcheke lisans konsesyonè a anvanm ak plent yo deja pote kont li. Se pou tout konsesyonè machin dezyèm men akredite opè Depatman Zafè Konsomatè (DCA). Ou kapab chèche yon moun ki akredite sou Entènèt nan [nyc.gov/consumers](http://nyc.gov/consumers). Epi ou kapab rele 311 (212-NEW-YORK andeyò NYC) pou jwenn plis enfòmasyon sou akreditasyon yon biznis oswa pou tcheke tout istwa plent yo te janm pote kont yon biznis.

# ASISTANS GRATIS

**Chèche jwenn konsèy finansye pwofesyonèl nan Sant Otonomizasyon Finansye Vil Nouyòk (NYC Financial Empowerment Center).** Konseye yo gendwa ede ou kreye yon bidjè, ede ou konprann rapò kredi ou, amelyore kot kredi ou epi plis bagay toujou. Rele 311 pou pwograme yon randevou kote ou rete oswa al gade nan [nyc.gov/consumers](http://nyc.gov/consumers) pou kapab jwenn plis enfòmasyon.

**Chèche jwenn yon kopi gratis de rapò sou kredi ou epi analize li byen.**  
Al gade nan [annualcreditreport.com](http://annualcreditreport.com) oswa rele nimewo gratis 1-877-322-8228.

## LÒT RESOUS

Li Gid DCA pou Achte Machin Dezyèm Men pou kapab jwenn konsèy lè ou kay konsesyonè a epi pou pwoteje tèt ou lè gen modèl machin fabrikan an deside repan poutèt gen pwoblèm teknik. Al gade nan [nyc.gov/consumers](http://nyc.gov/consumers).

### **Osijè Konsèy Rapid sou Pwoteksyon Konsomatè pou Jenn Adilt**

Jenn adilt konfwonte ak difikilte toulejou antanke konsomatè. Depatman Zafè Konsomatè (DCA) te kreye yon seri fèy ak konsèy ou edike tout jenn moun osijè dwa yo genyen ak fason desizyon yo pran sou fason pou depanse lajan yo gendwa enpakte lavni yo.



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

소비자 보호

젊은 성인층을 위한 팁

자동차 구입 자금

대출에 대한 간단 팁

자동차는 청소년이 하게 될 가장 큰 구매 중 하나입니다. 구입하는 자동차가 자신의 형편에 맞는 자동차인지 확인하십시오. 자동차 구입 자금 대출을 받아야 하는 경우 대출이 안전하고 적당한지 확인하십시오. 다음은 명심해야 할 간단 팁입니다.

- 예산을 살펴보고 선불 및 할부로 얼마나 부담할 수 있는지 결정하십시오. 보험, 주차, 가스, 통행료, 수리를 포함한 관련 비용을 잊지 마십시오.
- [annualcreditreport.com](http://annualcreditreport.com)에서 신용 평가서를 확인하고 오류를 수정하십시오.

**중요**

자동차 구입 자금 대출을 신청하기 전에 신용 기록이 정확한지 확인해야 합니다. 신용 평가서에서 오류를 제거하면 신용 등급을 향상시키고 더 유리한 대출을 받을 자격을 갖추실 수 있습니다.

- 대출에 대한 사전 승인을 받으십시오. 이자율을 알면 여러 금융 기관의 대출을 비교하는 데 도움이 됩니다. 자신의 은행이나 신용 조합을 이용하면 일이 잘못될 때 추가 보호를 받을 수 있습니다.

- 자동차 가격에 대해 자세히 알아보십시오. 전국 자동차 딜러 협회(NADA) 가이드, 자동차 정보 사이트 Edmunds, 자동차 전문지 Kelley Blue Book을 확인하여 구입하고 거래하려는 자동차의 평균 가격을 알아보십시오.

**중요 링크**

NADA 가이드: [nadaguides.com](http://nadaguides.com)

Edmunds: [edmunds.com](http://edmunds.com)

Kelley Blue Book: [kbb.com](http://kbb.com)

- 대리점의 면허 상태와 불만 접수 기록을 확인하십시오. 모든 중고차 딜러는 소비자 보호국(DCA)의 면허를 받아야 합니다. [nyc.gov/consumers](http://nyc.gov/consumers)에서 온라인으로 면허 소지자를 검색할 수 있습니다. 전화 311(NYC 외부 지역은 212-NEW-YORK)을 통해서도 기업의 면허 상태에 대해 자세히 알아보거나 기업의 불만 접수 기록을 확인할 수 있습니다.

## 무료 지원

**NYC 금융 지원 센터에서 전문적인 무료 금융 상담을 받으십시오.** 상담사가 예산 작성, 신용 평가서 이해, 신용 등급 개선 등을 지원할 수 있습니다. 311에 전화하여 가까운 곳에서 약속을 정하거나 [nyc.gov/consumers](http://nyc.gov/consumers)를 방문하여 자세한 내용을 알아보십시오.

**신용 평가서의 무료 사본을 받아서 세심하게 검토하십시오.**  
[annualcreditreport.com](http://annualcreditreport.com)을 방문하거나 무료 전화 1-877-322-8228을 이용하십시오.

## 기타 자원

DCA의 중고차 구입 가이드를 읽으면서 대리점에 갈 때 필요한 팁과 리콜된 자동차로부터 자신을 보호하기 위한 팁을 알아보십시오. [nyc.gov/consumers](http://nyc.gov/consumers)를 방문하십시오.

### 젊은 성인층을 위한 소비자 보호 팁 정보

젊은 성인층은 매일 소비자 문제에 직면하고 있습니다. 소비자 보호국(DCA)은 소비자 권리와 현재의 소비 결정이 미래에 미치는 영향에 대해 청소년을 교육하기 위해 일련의 팁 안내서를 작성했습니다.



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

09/2015

## ПРАВОВЫЕ РЕКОМЕНДАЦИИ

## ДЛЯ МОЛОДЫХ ЛЮДЕЙ

## КРАТКИЕ

## СОВЕТЫ ПО

## АВТОКРЕДИТАМ

Автомобиль — самое крупное приобретение, которое вам предстоит сделать. Убедитесь, что машина, которую вы собираетесь купить, доступна вам по средствам. Если вам нужен автокредит, убедитесь, что он безопасен и предоставляется на справедливых условиях. Ниже приводятся краткие советы, которые следует иметь в виду.

- Изучите свой бюджет и решите, сколько вы можете заплатить сразу и с течением времени. Не забудьте включить в расчет сопутствующие затраты, в том числе на страхование, стоянку, бензин, штрафы и ремонт.
- Посмотрите свой отчет о кредитоспособности на веб-сайте [annualcreditreport.com](http://annualcreditreport.com) и исправьте ошибки, которые обнаружите.

**ОБРАТИТЕ ВНИМАНИЕ**

Перед обращением за автокредитом важно убедиться, что в вашей кредитной истории все правильно. Исправление ошибок в кредитной истории может повысить ваш кредитный рейтинг и позволить вам получить кредит на более выгодных условиях.

- **Получите предварительное одобрение кредита.** Зная кредитную ставку, вы сможете сравнить предложения различных кредитных учреждений. Использование услуг своего банка или кредитного общества обеспечит вам дополнительную защиту, если что-то пойдет не так.
- **Внимательно изучите цены на автомобили.** Ознакомьтесь со справочниками Национальной ассоциации розничных продавцов автотранспорта (National Automobile Dealers Association's Guides, NADA), Edmunds и Kelley Blue Book, чтобы знать среднюю цену автомобиля, который вы хотите приобрести или обменять с доплатой.

**ВАЖНЫЕ ССЫЛКИ**

Справочники NADA: [nadaguides.com](http://nadaguides.com);  
Edmunds: [edmunds.com](http://edmunds.com);  
Kelley Blue Book: [kbb.com](http://kbb.com)

- **Проверьте лицензию продавца автомобилей и историю жалоб на него.** Все продавцы подержанных автомобилей должны иметь лицензию Управления по делам потребителей (Department of Consumer Affairs, DCA). Лицензию можно проверить на веб-сайте [nyc.gov/consumers](http://nyc.gov/consumers). Можно также позвонить по номеру 311 (212-NEW-YORK — для звонков из других городов), чтобы получить дополнительную информацию о статусе лицензии или проверить историю жалоб предпринимателя.

# БЕСПЛАТНАЯ ПОМОЩЬ

Консультацию по финансовым вопросам можно бесплатно получить в Городском центре финансовой поддержки Нью-Йорка (NYC Financial Empowerment Center). Консультанты могут помочь сформировать ваш бюджет, разобраться в вашем отчете кредитоспособности, улучшить ваш кредитный рейтинг и оказать другие услуги. Позвоните по номеру 311, чтобы записаться на прием в ближайшем к вам отделении, или просмотрите дополнительную информацию на веб-сайте [nyc.gov/consumers](http://nyc.gov/consumers).

Получите бесплатно копию отчета о вашей кредитоспособности и внимательно ее изучите. Посетите веб-сайт [annualcreditreport.com](http://annualcreditreport.com) или позвоните по номеру 1-877-322-8228 (звонок бесплатный).

## ДРУГИЕ РЕСУРСЫ

Ознакомьтесь с изданным DCA Справочником покупателя поддержанных автомобилей. В нем приводятся советы о том, что делать в дилерском центре и как застраховаться от приобретения отозванных с рынка производителем автомобилей. Посетите веб-сайт [nyc.gov/consumers](http://nyc.gov/consumers).

### О правовых рекомендациях для молодых людей

Молодые люди ежедневно сталкиваются с проблемами в области прав потребителей. Управление по делам потребителей (Department of Consumer Affairs, DCA) подготовило серию листовок с краткими советами, цель которых разъяснить молодым людям их права и последствия сегодняшних решений о расходах.



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

消費者保護

給年輕成年人的建議

# 汽車貸款小提示

買車將會是您最大的花銷。請確保您有能力支付您買的車。如果您需要汽車貸款，請確保該項貸款安全且公平。請切記以下的小提示。

- **根據您的預算，確定您能預付及隨後支付多少錢。** 請不要忘記相關費用，包括保險、泊車、燃油、通行費及維修等。
- **請登入 [annualcreditreport.com](http://annualcreditreport.com) 查看您的信用報告並糾正任何錯誤。**

#### 重要資訊

申請汽車貸款前，確保信用記錄的準確性十分重要。去除信用報告中的錯誤可提升您的信用評分，讓您有資格獲得更好的貸款。

- **獲得貸款的初步批准。** 瞭解費率能幫助您在眾多金融機構中貨比三家。如果出現問題，使用您自己的銀行或信用合作社能給您帶來額外保障。

- **調查汽車的價值。** 查閱全國汽車經銷商協會 (NADA) 指南、Edmunds 和 Kelley Blue Book，找到您計劃購買的汽車的平均價格。

#### 重要連結

全國汽車經銷商協會指南：[nadaguides.com](http://nadaguides.com)

Edmunds：[edmunds.com](http://edmunds.com)

Kelley Blue Book：[kbb.com](http://kbb.com)

- **檢查經銷商營業執照狀態及投訴記錄。** 所有汽車經銷商必須獲得消費者事務部 (DCA) 的頒發的執照。您可以造訪 [nyc.gov/consumers](http://nyc.gov/consumers) 在線上搜尋執照持有人。您亦可以致電 311 (紐約市外加撥紐約區號 212) 進一步瞭解企業的執照狀態或查閱企業的投訴記錄。

# 免費幫助

從紐約市財務輔導中心獲取免費專業財務諮詢。顧問可以幫您制定預算，瞭解您的信用報告，提升您的信用評分等。更多資訊，請致電 311 預約就近會面，或造訪 [nyc.gov/consumers](http://nyc.gov/consumers)。

**免費獲取信用報告並認真審查。**

請造訪 [annualcreditreport.com](http://annualcreditreport.com) 或致電免費熱線 1-877-322-8228。

# 其他資源

請閱讀消費者事務部的二手車買家指南獲取建議，以免在經銷商處買到召回汽車。請造訪 [nyc.gov/consumers](http://nyc.gov/consumers)。

## 給年輕成年人的消費者保護提示

年輕成年人每日都會面對消費者難題。消費者事務部 (DCA) 創建了一系列提示表格，向年輕成年人宣傳他們的相關權利，及他們今天作出的消費決策將如何影響他們的未來。



Bill de Blasio  
Mayor

**Consumer  
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Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

**CONSUMER PROTECTION**

**TIPS FOR YOUNG ADULTS**

# COMMON CREDIT REPAIR SCAMS

**Beware of companies that claim they can repair your credit report and get you a high credit score quickly. Many of these companies are running scams to steal your money.**

**Below are signs of a credit repair scam:**

- **The company promises to remove negative information from your credit report.**

**FACT:** No one can legally remove negative information from a credit report that is accurate. Most negative information generally stays on your report for seven years while bankruptcy information can remain on the report for 10 years.

**TIP:** You can get one free credit report each year from each of the nationwide consumer credit reporting companies. Visit [annualcreditreport.com](http://annualcreditreport.com) to get your credit report and review it to make sure the information is accurate and up-to-date. Your credit report will include information about how to dispute inaccurate or incomplete information.

- **The company requires an up-front fee before any type of credit repair is performed.**

**FACT:** Under federal law, credit repair companies cannot require you to pay until they've completed the services they've promised.

**TIP:** You can get free help with improving your credit at an NYC Financial Empowerment Center.

- **The company offers to create a new "credit identity" for you with different identification (such as another Social Security number or business tax ID number).**

**FACT:** It is illegal to commit identity fraud or misrepresent Social Security or business tax ID numbers under false pretenses.

**TIP:** To report this credit repair company scam, file a complaint with the Federal Trade Commission (FTC) at [ftc.gov](http://ftc.gov).

- **The company asks you to sign blank forms and provide personal information so it can act on your behalf to help with credit problems.**

**FACT:** Signing blank paperwork and giving out personal identity information can lead to identity theft.

**TIP:** Never sign blank paperwork and don't give out personal information without knowing the reason and with whom you are dealing. There are no overnight solutions to fix your credit history. Consider speaking with a Financial Empowerment Center counselor to find ways to repair your credit and manage your debt safely and for free.

## WAYS TO IMPROVE YOUR CREDIT SCORE

- Pay your bills on time.
- Pay more than the minimum payment amount.
- Know the amount of debt you can responsibly take on. Do not take on an amount of debt that you cannot afford to pay off.
- Understand what can impact your credit score positively and negatively such as length of credit history, types of credits, recent credit, and amount of credit.
- Get free help!

## FREE HELP

**Get free professional financial counseling at an NYC Financial Empowerment Center.** Call 311 to schedule an appointment near you or visit [nyc.gov/consumers](http://nyc.gov/consumers) for more information.

**Get a free copy of your credit report and review it carefully.**  
Go to [annualcreditreport.com](http://annualcreditreport.com) or call toll-free 1-877-322-8228.

### **About Consumer Protection Tips for Young Adults**

Young adults face consumer challenges every day. The Department of Consumer Affairs (DCA) created a series of tip sheets to educate young adults about their rights and how the spending decisions they make today will affect their future.



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

**PROTECCIÓN AL CONSUMIDOR****RECOMENDACIONES PARA LOS JÓVENES**

# ESTAFAS FRECUENTES DE REPARACIÓN DE CRÉDITO

Tenga cuidado con las empresas que anuncian que pueden mejorar su informe crediticio y aumentarle rápidamente su calificación crediticia. Muchas de estas empresas organizan estafas para quedarse con su dinero.

**Señales de advertencia de estafas relacionadas con la reparación de crédito:**

- La empresa le promete eliminar la información negativa de su informe crediticio.

**LA REALIDAD:** Nadie puede eliminar legalmente información negativa de un informe crediticio que sea correcto. Por lo general, la mayoría de los datos negativos permanecen en su informe durante siete años y la información de bancarrota puede permanecer en el informe durante 10 años.

**RECOMENDACIÓN:** Usted puede obtener una copia gratis de su informe crediticio todos los años de cada una de las agencias nacionales de informes crediticios. Visite [annualcreditreport.com](http://annualcreditreport.com) para obtener su informe crediticio y revisarlo para asegurarse de que la información sea exacta y esté actualizada. Su informe crediticio incluirá información para saber cómo reclamar en caso de información inexacta o incompleta.

- La empresa exige un adelanto de honorarios antes de realizar cualquier tipo de reparación crediticia.

**LA REALIDAD:** En virtud de la ley federal, las empresas de reparación crediticia no pueden exigir pago alguno hasta haber brindado los servicios prometidos.

**RECOMENDACIÓN:** Usted puede obtener ayuda gratuita para mejorar su calificación crediticia en un Centro de Poder Financiero de NYC (Financial Empowerment Center).

- La empresa ofrece crearle a usted una nueva "identidad crediticia" con otro número de identificación (por ejemplo, otro número de Seguro Social o número de identificación tributaria comercial).

**LA REALIDAD:** Es ilegal cometer fraude de identidad o declarar un número falso de Seguro Social o identificación tributaria comercial bajo falsas excusas.

**RECOMENDACIÓN:** Para denunciar este tipo de empresas que cometen estafas con la reparación de crédito, presente una queja ante la Comisión Federal de Comercio (Federal Trade Commission, FTC) en [ftc.gov](http://ftc.gov).

- La empresa le pide que firme formularios en blanco y que le facilite sus datos personales para poder actuar en su nombre y ayudarle con los problemas de crédito.

**LA REALIDAD:** Firmar documentos en blanco y facilitar datos personales de identidad puede llevar a un robo de identidad.

**RECOMENDACIÓN:** Nunca firme documentos en blanco ni revele información personal sin saber la razón y sin tener certeza de con quién está tratando. No hay soluciones mágicas para arreglar su historial de crédito. Analice la posibilidad de consultar a un asesor del Centro de Poder Financiero para averiguar formas de mejorar su crédito y administrar sus deudas de forma segura y gratuita.

## FORMAS DE MEJORAR SU CALIFICACIÓN CREDITICIA

- Pague sus cuentas a tiempo.
- Pague más del pago mínimo exigido.
- Sepa qué monto de deuda puede asumir con responsabilidad. No asuma un monto de deuda que no pueda pagar.
- Sepa qué cosas pueden impactar en forma positiva y negativa su calificación crediticia, por ejemplo, duración de su historial de crédito, tipo de créditos, créditos recientes, y monto del crédito.
- Obtenga ayuda gratis.

## AYUDA GRATUITA

**Obtenga asesoramiento financiero profesional gratis en un Centro de Poder Financiero de NYC (Financial Empowerment Center).** Llame al 311 para programar una cita cerca de usted o visite [nyc.gov/consumers](http://nyc.gov/consumers) para obtener más información.

**Obtenga una copia gratis de su informe crediticio y analícelo cuidadosamente.** Visite [annualcreditreport.com](http://annualcreditreport.com) o llame a la línea gratuita 1-877-322-8228.

### **Acerca de las Recomendaciones para los jóvenes sobre protección al consumidor**

Los jóvenes deben hacer frente a los retos diarios que tienen como consumidores. El Departamento de Asuntos del Consumidor (Department of Consumer Affairs, DCA) creó una serie de folletos para informar a los jóvenes sobre sus derechos y cómo les afectará en el futuro las decisiones sobre gastos que tomen hoy.



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Chancellor

08/2015

**消費者保護****給年輕成年人的建議**

# 常見的信用 修復詐騙

請小心聲稱可以修復信用報告 能快速為您獲得高信用評分的公司。許多這樣的公司會實施詐騙盜取您的錢財。

以下是信用修復詐騙的行為：

- 公司承諾幫您的信用報告去除負面資訊。

**事實：**沒有人能合法地從一份正確的信用報告中去除負面資訊。大多數負面資訊通常會在您的報告中保存七年，而破產資訊則會在報告中保存十年。

**提示：**您可以從全國任意一間消費者信用報告公司免費獲取信用報告。請造訪 [annualcreditreport.com](http://annualcreditreport.com) 獲取您的信用報告，並審核以確保資訊乃正確及最新資訊。您的信用報告將包括如何對失實或不完整資訊提出異議的辦法。

- 公司在進行任何類型的信用修復前均要求預付費用。

**事實：**根據聯邦法律，信用修復公司不能在完成承諾的服務前要求您支付費用。

**提示：**您可以在紐約市財務輔導中心獲得改善信用的幫助。

- 公司提供用不同的身份、例如其他社會安全碼或營業稅 ID 號碼) 為您提供建立新的「信用身份」的服務。

**事實：**實施身份欺詐或利用虛假理由篡改社會安全碼或營業稅 ID 號碼均屬違法行為。

**提示：**請造訪 [ftc.gov](http://ftc.gov) 向聯邦貿易委員會 (FTC) 投訴此類信用修復公司的詐騙行為。

- 公司要求您填寫空白表格，並提供個人資訊，以便代表您處理信用問題。

**事實：**簽署空白文件及洩露個人身份資訊可能會導致身份盜用。

**提示：**在未知原因或對方身份時，切勿簽署空白文件及洩露個人資訊。修復信用記錄並不存在一蹴而就的解決方案。請考慮與財務輔導中心顧問商談，找到修復信用及安全免費地管理債務的方法。

## 提升信用評分的方法

- 按時還款。
- 還款高於最低還款額。
- 瞭解您能承擔的債務額度。請切勿負擔您無力償還的債務。
- 瞭解會給您的信用評分帶來正面和負面影響的因素，例如信貸記錄時長、信貸類型、最近信貸及信貸額度。
- 獲取免費幫助！

## 免費幫助

從紐約市財務輔導中心獲取免費專業財務諮詢。更多資訊，請致電 311 預約就近會面，或造訪 [nyc.gov/consumers](http://nyc.gov/consumers)。

免費獲取信用報告並認真審查。  
請造訪 [annualcreditreport.com](http://annualcreditreport.com) 或致電免費熱線 1-877-322-8228。

### 給年輕成年人的消費者保護提示

年輕成年人每日都會面對消費者難題。消費者事務部 (DCA) 創建了一系列提示表格，向年輕成年人宣傳他們的相關權利，及他們今天作出的消費決策將如何影響他們的未來。



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Chancellor

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**ПРАВОВЫЕ РЕКОМЕНДАЦИИ****ДЛЯ МОЛОДЫХ ЛЮДЕЙ****РАСПРОСТРАНЕННЫЕ  
МОШЕННИЧЕСКИЕ  
СХЕМЫ ПО УЛУЧШЕНИЮ  
КРЕДИТНОЙ ИСТОРИИ**

Остерегайтесь компаний, которые обещают быстро исправить вашу кредитную историю и обеспечить вам высокий кредитный рейтинг. Многие из них занимаются мошенничеством с целью выманить деньги.

Ниже приводятся признаки мошеннических схем по улучшению кредитной истории:

- Компания обещает удалить негативную информацию из вашей кредитной истории.

**ФАКТ:** Никто не может в рамках закона удалить негативную информацию из кредитной истории, если она соответствует действительности. Негативная информация, как правило, сохраняется в вашей кредитной истории в течение семи лет, а информация о банкротстве может храниться в течение десяти.

**СОВЕТ:** Можно бесплатно получить одну копию кредитной истории в год в каждом национальном кредитном агентстве, ведущем кредитные истории потребителей. Посетите веб-сайт [annualcreditreport.com](http://annualcreditreport.com), чтобы получить и просмотреть свою кредитную историю и убедиться, что представленная в ней информация соответствует действительности и содержит все последние данные. В копии кредитной истории объясняется, как можно оспорить неточную или неполную информацию.

- Компания требует предварительную оплату до внесения исправлений в кредитную историю.

**ФАКТ:** По федеральному законодательству агентства, занимающиеся исправлением кредитных историй, могут требовать оплату только после того, как они окажут предложенные услуги.

**СОВЕТ:** Можно получить бесплатную помощь по улучшению условий кредитования в Городском центре финансовой поддержки Нью-Йорка (NYC Financial Empowerment Center).

- Компания предлагает создать новую «личность заемщика» с другими идентификационными данными (например, с другим номером карточки социального страхования или налоговым номером предпринимателя).

**ФАКТ:** Любые действия с использованием личной информации другого лица или подложных номеров социального страхования или идентификационных налоговых номеров в мошеннических целях являются противозаконными.

**СОВЕТ:** Подать жалобу о мошеннических схемах кредитного агентства можно в Федеральную торговую комиссию (Federal Trade Commission, FTC) на веб-сайте [ftc.gov](http://ftc.gov).

- Компания предлагает вам подписать незаполненные бланки и сообщить свои личные данные, чтобы она могла действовать от вашего имени при решении проблем, возникающих с получением кредита.

**ФАКТ:** Подписывать незаполненные бланки и передавать свою идентифицирующую информацию недопустимо, так как это создает опасность «кражи личности».

**СОВЕТ:** Никогда не подписывайте незаполненные документы и не сообщайте личную информацию, если вы не знаете, для чего это нужно, и с кем вы имеете дело. Способов исправить кредитную историю за один день не существует. Попробуйте поговорить с консультантом Городского центра финансовой поддержки, который может бесплатно помочь вам исправить кредитную историю и безопасно получить кредит.

# СПОСОБЫ ПОВЫШЕНИЯ КРЕДИТНОГО РЕЙТИНГА

- Оплачивайте счета вовремя.
- Платите больше установленной минимальной суммы платежа.
- Знайте сумму задолженности, которую вы можете себе разумно позволить. Не принимайте на себя обязательств по кредиту в сумме, которую вы не в состоянии выплатить.
- Узнайте, что может оказать положительное или отрицательное влияние на ваш кредитный рейтинг, например срок кредитной истории, виды взятых кредитов, недавние кредиты и сумма кредита.
- Получите бесплатную помощь!

## БЕСПЛАТНАЯ ПОМОЩЬ

Консультацию по финансовым вопросам можно бесплатно получить в Городском центре финансовой поддержки Нью-Йорка (NYC Financial Empowerment Center). Позвоните по номеру 311, чтобы записаться на прием в ближайшем к вам отделении, или просмотрите дополнительную информацию на веб-сайте [nyc.gov/consumers](http://nyc.gov/consumers).

Получите бесплатно копию отчета о вашей кредитоспособности и внимательно ее изучите. Посетите веб-сайт [annualcreditreport.com](http://annualcreditreport.com) или позвоните по номеру 1-877-322-8228 (звонок бесплатный).

### О правовых рекомендациях для молодых людей

Молодые люди ежедневно сталкиваются с проблемами в области прав потребителей. Управление по делам потребителей (Department of Consumer Affairs, DCA) подготовило серию листовок с краткими советами, цель которых разъяснить молодым людям их права и последствия сегодняшних решений о расходах.



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08/2015

## 소비자 보호

## 젊은 성인층을 위한 팁

# 일반적인 신용 회복 사기

신용을 회복하고 빠른 시일 내에 높은 신용 등급을 받을 수 있다고 주장하는 회사를 조심하십시오. 이러한 회사들은 대부분 소비자의 돈을 훔치기 위해 사기를 치고 있습니다.

다음은 신용 회복 사기를 알려 주는 신호입니다.

- 회사가 소비자의 신용 평가서에서 부정적인 정보를 제거하겠다고 약속합니다.

**사실:** 정확하게 작성된 신용 평가서에서 부정적인 정보를 합법적으로 제거할 수 있는 사람은 아무도 없습니다. 대부분의 부정적인 정보는 일반적으로 7년 동안 평가서에 유지되며 파산 정보는 10년 동안 평가서에 남아 있습니다.

**팁:** 각 전국 소비자 신용 평가 회사에서 매년 1회 무료 신용 평가서를 받을 수 있습니다. [annualcreditreport.com](http://annualcreditreport.com)을 방문하여 신용 평가서를 받아보고 평가서를 검토하여 정보가 정확하고 최신 상태인지 확인하십시오. 신용 평가서에는 부정확하고 불안정한 정보가 있는 경우 이의를 제기하는 방법에 대한 정보가 포함되어 있습니다.

- 회사가 어떤 유형이든 신용 회복을 수행하기 전에 선불 수수료를 요구합니다.

**사실:** 연방법에 따라 신용 평가 회사는 약속한 서비스를 완료할 때까지 지급을 요구할 수 없습니다.

**팁:** NYC 금융 지원 센터에서 신용 향상에 관한 무료 지원을 받을 수 있습니다.

- 회사가 다른 신원 정보(예: 다른 사회 보장 번호 또는 사업 납세자 번호)로 새로운 "신용 신분"을 만들어 주겠다고 제안합니다.

**사실:** 신분 위조 사기를 범하거나 거짓 위장으로 사회 보장 번호 또는 사업 납세자 번호를 잘못 전달하는 것은 불법입니다.

**팁:** 이러한 신용 회복 회사 사기를 신고하려면 [ftc.gov](http://ftc.gov)에서 연방 거래 위원회(FTC)에 불만 사항을 제출하십시오.

- 회사가 신용 문제를 돕기 위해 소비자를 대리할 수 있도록 백지에 서명하고 개인 정보를 제공하라고 요구합니다.

**사실:** 빈 서류에 서명하고 개인 신분 정보를 제공하면 신분 도용을 당할 수 있습니다.

**팁:** 빈 서류에는 절대 서명하지 말고 이유와 거래하는 상대방이 누구인지 모르면 개인 정보를 제공하지 마십시오. 신용 기록을 하룻밤 사이에 해결할 수 있는 방법은 없습니다. 금융 지원 센터 상담사와 상의하여 신용을 회복하고 부채를 관리하는 방법을 무료로 안전하게 찾아 보십시오.

## 신용 등급을 향상시키는 방법

- 청구 금액을 제시간에 지급하십시오.
- 최소 지급 금액보다 많이 지급하십시오.
- 책임 있게 감당할 수 있는 부채 금액을 알아 두십시오. 다 갚을 수 없는 부채 금액을 떠안지 마십시오.
- 신용 기록 기간, 신용 유형, 최근 신용, 신용 금액 등과 같이 신용 등급에 긍정적 및 부정적으로 영향을 미칠 수 있는 요인을 이해하십시오.
- 무료 지원을 받으십시오.

## 무료 지원

**NYC 금융 지원 센터에서 전문적인 무료 금융 상담을 받으십시오.** 311에 전화하여 가까운 곳에서 약속을 정하거나 [nyc.gov/consumers](http://nyc.gov/consumers)를 방문하여 자세한 내용을 알아보십시오.

**신용 평가서의 무료 사본을 받아서 세심하게 검토하십시오.**  
[annualcreditreport.com](http://annualcreditreport.com)을 방문하거나 무료 전화 1-877-322-8228을 이용하십시오.

### 젊은 성인층을 위한 소비자 보호 팁 정보

젊은 성인층은 매일 소비자 문제에 직면하고 있습니다. 소비자 보호국(DCA)은 소비자 권리와 현재의 소비 결정이 미래에 미치는 영향에 대해 청소년을 교육하기 위해 일련의 팁 안내서를 작성했습니다.



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Carmen Fariña  
Chancellor

09/2015

**PWOTEKSYON KONSOMATÈ**

**KONSÈY POU JENN ADILT**

**ESKWOKRI**

**REPARASYON KREDI**

**KI RIVE SOUVAN**

Fè atansyon pou konpayi ki deklare yo kapab repara rapò sou kredi ou epi yo kapab fè ou jwenn yon kot kredi ki wo rapid rapid. Anpil nan konpayi sa yo ap òganize eskwokri pou vòlè lajan ou.

Annape ou ap jwenn siy ki ede ou detekte yon eskwokri reparasyon kredi:

- **Konpayi a pwomèt ou li pral retire enfòmasyon negatif ki sou rapò sou kredi ou.**

**REYALITE:** Pa gen pèsòn ki kapab retire legalman enfòmasyon negatif ki nan yon rapò sou kredi ki kòrèk. Pifò enfòmasyon negatif yo rete nan rapò sou kredi ou anjeneral pandan sèt (7) lane alòske enfòmasyon fayit gendwa rete sou rapò a pandan 10 lane.

**KONSÈY:** Ou kapab jwenn yon rapò sou kredi gratis yon fwa chak lane nan men tout konpayi evalyasyon kredi pou tout peyi a. Al gade nan [annualcreditreport.com](http://annualcreditreport.com) pou jwenn rapò sou kredi ou epi analize li pou asire ou enfòmasyon yo presi ak ajou. Rapò sou kredi ou pral enkli enfòmasyon sou fason pou konteste enfòmasyon ki pa kòrèk oswa ki pa konplè.

- **Konpayi an mande pou yo peye li annavans anvan li kòmanse bay sèvis reparasyon sèvis la.**

**REYALITE:** Selon lalwa federal, konpayi ki repara kredi pa gen dwa mande pou ou peye yo jiskaskè yo fin fè sèvis yo te pwomèt fè a.

**KONSÈY:** Ou kapab jwenn asistans gratis pou amelyore kredi ou nan yon Sant Otonomizasyon Finansye NYC (NYC Financial Empowerment Center).

- **Konpayi a pwopoze pou li kreye yon nouvo “idantite kredi” pou ou avèk lòt idantite (tankou yon lòt nimewo sekirite sosyal oswa nimewo taks ID pou biznis).**

**KONSÈY:** Li ilegal pou komèt fwòd idantite oswa pou bay move nimewo sekirite sosyal oswa nimewo ID taks biznis anba fo pretèks.

**KONSÈY:** Pou rapòte eskwokri konpayi reparasyon kredi sa a, depoze yon plent opre Komisyon Federal pou Komès (Federal Trade Commission – FTC) nan [ftc.gov](http://ftc.gov).

- **Konpayi a mande pou ou siyen fòm ki pa ranpli epi pou bay enfòmasyon pèsònèl pou li kapab ajè onon ou pou ede ou rezoud pwoblèm kredi ou.**

**REYALITE:** Si ou siyen dokiman ki pa ranpli e ou bay enfòmasyon sou idantite pèsònèl ou, moun gendwa izirpe (vòlè) idantite ou.

**KONSÈY:** Pa janm siyen okenn dokiman ki pa ranpli epi pa bay moun enfòmasyon pèsònèl ou konsa san ou pa konnen pou ki rezon epi avèk ki moun ou ann afè. Pa gen okenn solisyon rapid rapid ki kapab rezoud istwa kredi ou. Wè si ou pa ka pale ak yon konseye nan Sant Otonomizasyon Finansye an pou jwenn fason pou repara kredi ou epi jere dèt ou san danje ak gratis.

## FASON POU AMELYORE KOT KREDI (CREDIT SCORE) OU

- Peye bòdwo ou san reta.
- Peye plis pase montan peman minimòm lan.
- Chèche konnen kantite dèt ou kapab pran rezonabman. Pa pran yon montan dèt si ou pa kapab peye tout dèt la nèt.
- Konprann kisa ki gendwa enpakte kot kredi ou pozitivman oswa negativman, tankou dire istwa kredi, kalite kredi, kredi resan ak montan kredi a.
- Jwenn asistans gratis!

## ASISTANS GRATIS

**Chèche jwenn konsèy finansye pwofesyonèl nan Sant Otonomizasyon Finansye Vil Nouyòk (NYC Financial Empowerment Center).** Rele 311 pou pwograme yon randevou toupre kote ou rete oswa al gade nan [nyc.gov/consumers](http://nyc.gov/consumers) pou jwenn plis enfòmasyon.

**Chèche jwenn yon kopi gratis de rapò sou kredi ou epi analize li byen.** Ale nan [annualcreditreport.com](http://annualcreditreport.com) oswa rele gratis nan 1-877-322-8228.

### **Osijè Konsèy Rapid sou Pwoteksyon Konsomatè pou Jenn Adilt**

Jenn adilt konfwonte ak difikilte toulejou antanke konsomatè. Depatman Zafè Konsomatè (DCA) te kreye yon seri fèy ak konsèy ou edike tout jenn moun osijè dwa yo genyen ak fason desizyon yo pran sou fason pou depanse lajan yo gendwa enpakte lavni yo.



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

সদ্য প্রাপ্তবয়স্ক হয়ে ওঠা মানুষদের জন্য ছোটখাট পরামর্শ

# ক্রেডিট সংশোধনের বিষয়ে প্রায়ই ঘটনা জালিয়াতি

এমন কোম্পানিগুলির বিষয়ে সতর্ক থাকবেন যারা আপনার ক্রেডিট রিপোর্ট সংশোধন করে দেওয়ার এবং আপনাকে দ্রুত একটি ভালো ক্রেডিট স্কোর পাইয়ে দেওয়ার কথা বলেন। এই ধরনের বেশিরভাগ কোম্পানিই আপনার অর্থ হাতিয়ে নেওয়ার চক্রান্ত করছে।

ক্রেডিট সংশোধন বিষয়ক জালিয়াতি করার লক্ষণগুলির কথা নীচে উল্লেখ করা হল:

- কোম্পানিটি আপনার ক্রেডিট রিপোর্ট থেকে নেতিবাচক তথ্য সরিয়ে দেবে বলে প্রতিশ্রুতি দিচ্ছে।

**ঘটনা:** কোনো নির্ভুল ক্রেডিট রিপোর্ট থেকে কারোর পক্ষেই নেতিবাচক তথ্য আইনত সরিয়ে দিতে সম্ভব নয়। সাধারণত অধিকাংশ নেতিবাচক তথ্য আপনার রিপোর্টে সাত বছরের জন্য থেকে যায় অন্যদিকে দেউলিয়া হয়ে যাওয়ার মতো তথ্য রিপোর্টে 10 বছরের জন্য থেকে যায়।

**পরামর্শ:** দেশ জুড়ে থাকা উপভোক্তা ক্রেডিট রিপোর্টিং কোম্পানিগুলির প্রত্যেকের কাছ থেকে আপনি প্রতি বছর একটি বিনামূল্যে ক্রেডিট রিপোর্ট পেতে পারবেন। আপনার ক্রেডিট রিপোর্ট পেতে [annualcreditreport.com](http://annualcreditreport.com) এ যান এবং তথ্য যে নির্ভুল এবং আপ-টু-ডেট আছে তা নিশ্চিত করতে তা পর্যালোচনা করুন। ভুল বা অসম্পূর্ণ তথ্য কীভাবে খণ্ডন করবেন সেই বিষয়ে তথ্য আপনার ক্রেডিট রিপোর্টেই দেওয়া থাকবে।

- কোম্পানিটি যেকোনো ধরনের ক্রেডিট সংশোধন করার আগেই অর্থ চাইলে।

**ঘটনা:** ফেডার্যাল আইন অনুসারে, ক্রেডিট সংশোধন করে দেওয়ার কোম্পানিগুলি আপনাকে যে পরিশেষাগুলি দেওয়ার প্রতিশ্রুতি দিয়েছে তা পূরণ না করা পর্যন্ত অর্থ দেওয়ার কথা বলতে পারে না।

**পরামর্শ:** আপনি আপনার ক্রেডিট উন্নত করার বিষয়ে NYC আর্থিক সমৃদ্ধি কেন্দ্রে বিনামূল্যে সহায়তা পেতে পারবেন।

- কোম্পানিটি আপনার জন্য পৃথক পরিচয়পত্র (আর একটি সামাজিক নিরাপত্তা নম্বর (Social Security Number) বা ব্যবসায়িক কর আইডি নম্বর) দিয়ে একটি নতুন "ক্রেডিট পরিচয়" তৈরি করে দেবে বলে বলছে।

**ঘটনা:** পরিচয়পত্র নিয়ে কোনো জালিয়াতি করা বেআইনি বা ভুলো সামাজিক নিরাপত্তা বা ব্যবসায়িক কর আইডি করা বেআইনি।

**পরামর্শ:** এই ক্রেডিট সংশোধন কোম্পানির জালিয়াতির বিষয়ে অভিযোগ জানাতে, [ftc.gov](http://ftc.gov) এ গিয়ে ফেডার্যাল ট্রেড কমিশনের (Federal Trade Commission (FTC)) কাছে সেই অভিযোগ জানান।

- কোম্পানিটি আপনাকে খালি ফর্মে সই করতে বলছে এবং ব্যক্তিগত তথ্য দিতে বলছে যাতে কিনা ক্রেডিট জনিত সমস্যার তারা আপনার হয়ে কাজ করতে পারে।

**ঘটনা:** খালি কাগজে সই এবং ব্যক্তিগত পরিচয়ের তথ্য দিয়ে দেওয়ার ক্ষেত্রে পরিচয় চুরি হয়ে যাওয়ার সম্ভাবনা রয়েছে।

**পরামর্শ:** কখনও খালি কাগজে সই করবেন না এবং কারণ না জেনে এবং আপনি কার সঙ্গে লেনদেন করছেন তা না জেনে ব্যক্তিগত তথ্য দিয়ে দেবেন না। আপনার ক্রেডিট ইতিহাস রাতারাতি সংশোধন করা কারোর পক্ষে সম্ভব নয়। কীভাবে আপনার ক্রেডিট সংশোধন করতে পারবেন এবং আপনার ঋণ নিরাপদে এবং নিখরচায় পরিচালনা করতে পারবেন সেই বিষয়ে জানতে কোনো আর্থিক সমৃদ্ধি কেন্দ্রের পরামর্শদাতার সঙ্গে কথা বলে নিন।

## আপনার ক্রেডিট স্কোর বাড়ানোর বিভিন্ন মাধ্যম

- সময়ে আপনার বিল মেটান।
- ন্যূনতম যত অর্থ মেটাতে হবে তার থেকে বেশি অর্থ মেটান।
- দায়িত্বের সঙ্গে আপনি যত পরিমাণ ঋণ মেটাতে পারবেন তা জানুন। এমন পরিমাণ ঋণ করতে যাবেন না যা আপনার পক্ষে মেটানো সম্ভব হবে না।
- আপনার ক্রেডিট স্কোরে কোন বিষয়গুলি ইতিবাচক এবং নেতিবাচক প্রভাব ফেলতে পারে তা বুঝুন, যেমন ক্রেডিট ইতিহাসের দৈর্ঘ্য, ক্রেডিটের ধরন, সাম্প্রতিক ক্রেডিট এবং ক্রেডিটের পরিমাণ।
- বিনামূল্যে সহায়তা পান!

## বিনামূল্যে সহায়তা

NYC আর্থিক সহায়তা কেন্দ্রে (NYC Financial Empowerment Center) বিনামূল্যে বিশেষজ্ঞের কাছ থেকে আর্থিক বিষয়ক পরামর্শ নিন। আপনি যেখানে থাকেন তার কাছাকাছি কোথাও সাক্ষাৎকারের ব্যবস্থা করতে 311 এ কল করুন বা আরো জানতে [nyc.gov/consumers](http://nyc.gov/consumers) দেখুন।

আপনার ক্রেডিট রিপোর্টের একটি অনুলিপি বিনামূল্যে নিন এবং তা সম্বন্ধে পর্যালোচনা করুন। [annualcreditreport.com](http://annualcreditreport.com) এ যান বা নিঃশুল্কে 1-877-322-8228 এ কল করুন।

সদ্য প্রাপ্তবয়স্ক হওয়া মানুষদের জন্য উপভোক্তা সুরক্ষার বিষয়ে ছোটখাট পরামর্শের বিষয়ে সদ্য প্রাপ্তবয়স্ক হওয়া মানুষজন প্রতিদিনই উপভোক্তা বিষয়ক চ্যালেঞ্জের সম্মুখীন হন। উপভোক্তা বিষয়ক দপ্তর (DCA) বেশ কিছু তথ্যপত্র বানিয়েছে যা থেকে সদ্য প্রাপ্তবয়স্ক হওয়া মানুষেরা তাদের অধিকারের বিষয়ে শিক্ষিত হতে পারবেন এবং আজকে খরচ করার বিষয়ে সে সিদ্ধান্ত নিচ্ছেন তা কীভাবে তাদের আগামীদিনকে প্রভাবিত করবে সেই বিষয়ে শিক্ষিত হতে পারবেন।



Bill de Blasio  
Mayor

Consumer  
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Department of  
Education

Carmen Fariña  
Chancellor

08/2015

## حماية المستهلك

## نصائح للشباب الصغار

حيل النصب الشائعة الخاصة  
بإصلاح التقرير الائتماني

• إذا عرضت الشركة إنشاء "هوية ائتمانية" جديدة لك بهوية مختلفة (مثل رقم تأمين اجتماعي مختلف أو رقم سجل ضريبي تجاري مختلف).

معلومة حقيقية: يحظر قانوناً ارتكاب جريمة انتحال الهوية أو التمثيل الخاطئ لأرقام التأمين الاجتماعي أو رقم سجل ضريبي تجاري تحت مزاعم زائفة.

نصيحة: للإبلاغ عن عملية نصب كهذه من قبل شركة إصلاح التقرير الائتماني، قم بتقديم شكوى إلى لجنة التجارة الفيدرالية (FTC) على الرابط التالي [ftc.gov](http://ftc.gov).

• إذا طلبت منك الشركة التوقيع على نماذج فارغة وكتابة معلومات شخصية بحيث يمكنها التصرف بالنيابة عنك للمساعدة في حل مشكلاتك الائتمانية.

معلومة حقيقية: التوقيع على أوراق إدارية فارغة والإفصاح عن معلومات الهوية الشخصية قد يعرضك لخطر سرقة هويتك.

نصيحة: تجنب تماماً التوقيع على أوراق فارغة ولا تفصح عن معلوماتك الشخصية دون معرفة السبب ودون معرفة الجهة التي تتعامل معها. لا يوجد حل فوري لإصلاح مشكلات تاريخك الائتماني. يمكنك التحدث مجاناً مع مستشار مركز التمكين المالي للبحث عن طرق لإصلاح تقريرك الائتماني وإدارة ديونك بشكل آمن.

احذر من الشركات التي تزعم أن باستطاعتها إصلاح تقريرك الائتماني ومنحك رصيد نقاط ائتمانية عالٍ بسرعة. تلجأ العديد من هذه الشركات لحيل النصب لسرقة أموالك.

فيما يلي علامات تدل على النصب المتعلق بإصلاح التقرير الائتماني:

• إذا قدمت الشركة وعوداً بإزالة المعلومات السلبية الواردة في تقريرك الائتماني.

معلومة حقيقية: لا يمكن لأية جهة إزالة معلومات سلبية من تقرير ائتماني دقيق بشكل قانوني. تبقى معظم المعلومات السلبية في تقريرك بصفة عامة لمدة سبع سنوات، بينما تبقى معلومات الإفلاس في التقرير لمدة 10 سنوات.

نصيحة: يمكنك الحصول على تقرير ائتماني مجاني واحد سنوياً من أي من شركات إصدار التقارير الائتمانية للمستهلك. قم بزيارة [annualcreditreport.com](http://annualcreditreport.com) للحصول على تقريرك الائتماني ومراجعتك للتأكد من دقة المعلومات الواردة به وحدائتها. سيتضمن تقرير الائتمان الخاص بك معلومات عن كيفية التقدم بشكوى في حالة وجود معلومات غير دقيقة أو غير مكتملة.

• إذا طلبت الشركة دفع مصاريف مقدماً قبل إجراء أي نوع من أنواع إصلاح التقرير الائتماني.

معلومة حقيقية: طبقاً للقانون الفيدرالي، لا يُسمح لشركات إصلاح التقرير الائتماني أن تطالبك بالدفع حتى تقوم باستكمال الخدمات التي وعدت بأدائها.

نصيحة: يمكنك الحصول على مساعدة مجانية بشأن تحسين حالتك الائتمانية في أحد مراكز التمكين المالي بمدينة نيويورك.

## طرق لتحسين نقاطك الائتمانية

- ادفع فواتيرك في الموعد المناسب.
- ادفع أكثر من الحد الأدنى لمبلغ السداد.
- قم بتحديد مبلغ الدين الذي يمكنك تحمل مسؤوليته. لا تستدين بمبلغ لا تستطيع تسديده.
- استوعب العوامل التي يمكنها التأثير على نقاطك الائتمانية بشكل سلبي مثل طول تاريخ الائتمان، وأنواع القروض، والقروض الذي حصلت عليه مؤخرًا، ومبلغ القرض.
- احصل على مساعدة مجانًا!

## مساعدة مجانية

احصل على استشارة مالية احترافية في أحد مراكز التمكين المالي بمدينة نيويورك. اتصل برقم 311 لتحديد موعد قريبًا منك، أو قم بزيارة [nyc.gov/consumers](http://nyc.gov/consumers) لمزيد من المعلومات.

احصل على نسخة مجانية من تقريرك الائتماني وراجعه بدقة. قم بزيارة [annualcreditreport.com](http://annualcreditreport.com) أو اتصل بالرقم المجاني 1-877-322-8228.

### نبذة عن نصائح حماية المستهلك للشباب الصغار

يواجه الشباب الصغار تحديات المستهلك بشكل يومي. أصدرت إدارة شئون المستهلك (DCA) مجموعة من المنشورات الخاصة بنصائح لتعليم الشباب الصغار عن حقوقهم وعن مدى تأثير القرارات التي يتخذونها في هذه المرحلة على مستقبلهم.



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Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

## CONSUMER PROTECTION TIPS FOR YOUNG ADULTS

# QUICK TIPS ABOUT STUDENT LOANS

Before you sign any papers for a student loan, here are quick tips to keep in mind.

- **Complete the Free Application for Federal Student Aid (FAFSA).** Completing a FAFSA helps determine for which federal assistance programs you qualify. Some programs, such as grants, give money toward college that you do not need to repay. Federally guaranteed loans are low interest rate loans that you must repay. *Always consider federal assistance programs first before private lenders.*
- **Shop around and compare loan features.** If you need to borrow from private lenders, compare agreements to see which one best meets your needs.
- **Check the loan amount to see if it's right for you.** Many times, lenders will offer you a loan that is much more than you need to pay for your education. Create a budget to determine how much of a loan you need and how much you can repay after graduation. Borrowing too much means paying more in interest in the long term.

- **Getting a cosigner for a private loan should be a last resort.** If you fully explored your federal loan options and cannot qualify for an affordable loan on your own, you may consider finding a cosigner, such as a parent or close relative, with a good credit history for a private loan, but be aware that they will also be responsible for the loan.

### IMPORTANT

Your cosigner is responsible for paying the debt if you fail to pay the loan. Both of your credit histories will be impacted.

- **Avoid "free money" from organizations you don't know.** Many scam artists prey on students and parents with little or no credit with offers of loan money without a credit check.

## BEWARE OF...

### **College Scholarship and Financial Aid Scams**

Get tips on how to avoid common scams from the Federal Trade Commission (FTC) at [ftc.gov](http://ftc.gov).

## FREE HELP

**Get free professional financial counseling at an NYC Financial Empowerment Center.** Counselors can help you reduce your debt, negotiate with your creditors, understand your credit report, improve your credit score, and more. Call 311 to schedule an appointment near you or visit [nyc.gov/consumers](http://nyc.gov/consumers) for more information.

**Get a free copy of your credit report and review it carefully.**

Go to [annualcreditreport.com](http://annualcreditreport.com) or call toll-free 1-877-322-8228.

## OTHER RESOURCES

The **Consumer Financial Protection Bureau (CFPB)** has tools and resources to help you make informed financial decisions about paying for college. Visit [consumerfinance.gov](http://consumerfinance.gov).

**Federal Student Aid**, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. Visit [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) for information about FAFSA.

Read DCA's tip sheet "QUICK TIPS BEFORE YOU ENROLL IN A SCHOOL OR TRAINING PROGRAM."

### **About Consumer Protection Tips for Young Adults**

Young adults face consumer challenges every day. The Department of Consumer Affairs (DCA) created a series of tip sheets to educate young adults about their rights and how the spending decisions they make today will affect their future.



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08/2015

# PROTECCIÓN AL CONSUMIDOR RECOMENDACIONES PARA LOS JÓVENES

# RECOMENDACIONES SOBRE PRÉSTAMOS ESTUDIANTILES

## Recomendaciones para tener en cuenta antes de firmar los documentos para un préstamo estudiantil.

- **Complete la solicitud gratuita de Ayuda Estudiantil Federal (Free Application for Federal Student, FAFSA).** Completar una solicitud FAFSA le ayuda a determinar cuáles son los programas de ayuda federal para los que califica. Algunos programas, como los subsidios, le otorgan fondos destinados a la educación superior que usted no tiene que devolver. Los préstamos con garantía del gobierno federal le prestan dinero a una tasa de interés baja que usted tiene que pagar. *Siempre considere primero los programas de ayuda federal antes de recurrir a entidades de crédito privadas.*
- **Averigüe y compare las características de los préstamos.** Si tiene que tomar un préstamo de una entidad de crédito privada, compare los términos y condiciones para ver cuál se adapte mejor a sus necesidades.
- **Verifique si el monto del préstamo es el adecuado para usted.** Muchas veces, las entidades de crédito ofrecen préstamos que exceden ampliamente el monto que usted necesita para su educación. Cree un presupuesto para

determinar qué monto necesita y cuánto puede pagar una vez que termine sus estudios. Endeudarse demasiado significa pagar más intereses al final.

- **Conseguir un codeudor para un préstamo privado debe ser el último recurso.** Si analizó a fondo sus opciones de préstamos federales y no reúne los requisitos para un préstamo que pueda pagar por sí solo, quizá quiera buscar un codeudor, por ejemplo, alguno de sus padres o un familiar cercano, con buen historial de crédito para obtener un crédito privado, pero tenga en cuenta que esa persona también será responsable del préstamo.

### IMPORTANTE

Su codeudor es responsable de pagar la deuda si usted no puede pagar el préstamo. El historial de crédito de ambos recibirá el impacto.

- **Evite recurrir al “dinero gratis” de organizaciones que no conoce.** Muchos estafadores se aprovechan de los estudiantes y de padres con un corto o ningún historial de crédito, ofreciéndoles préstamos sin verificación de crédito.

## CUIDADO CON...

### **Estafas con becas universitarias y asistencia financiera**

Tenga presente las recomendaciones de la Comisión Federal de Comercio (Federal Trade Commission, FTC) que figuran en [ftc.gov](http://ftc.gov) para evitar las estafas frecuentes.

## AYUDA GRATUITA

**Obtenga asesoramiento financiero profesional gratis en un Centro de Poder Financiero de NYC (Financial Empowerment Center).** Los asesores pueden ayudarle a reducir su deuda, negociar con sus acreedores, entender su informe crediticio, mejorar su calificación crediticia, y más. Llame al 311 para programar una cita cerca de usted o visite [nyc.gov/consumers](http://nyc.gov/consumers) para obtener más información.

**Obtenga una copia gratis de su informe crediticio y analícelo cuidadosamente.**

Visite [annualcreditreport.com](http://annualcreditreport.com) o llame a la línea gratuita 1-877-322-8228.

## OTROS RECURSOS

La **Junta de Protección Financiera del Consumidor (Consumer Financial Protection Bureau, CFPB)** tiene herramientas y recursos para ayudarle a tomar decisiones financieras informadas relacionadas con el pago de los gastos de educación superior. Visite [consumerfinance.gov](http://consumerfinance.gov).

**Ayuda Estudiantil Federal (Federal Student Aid)**, que es parte del Departamento de Educación de los Estados Unidos, es el mayor proveedor de asistencia financiera estudiantil de todo el país. Visite [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) para obtener información sobre FAFSA.

Lea la guía de recomendaciones "LO QUE DEBE SABER ANTES DE INSCRIBIRSE EN UN PROGRAMA EDUCATIVO O DE CAPACITACIÓN" del DCA.

### **Acerca de las Recomendaciones para los jóvenes sobre protección al consumidor**

Los jóvenes deben hacer frente a los retos diarios que tienen como consumidores. El Departamento de Asuntos del Consumidor (Department of Consumer Affairs, DCA) creó una serie de folletos para informar a los jóvenes sobre sus derechos y cómo les afectará en el futuro las decisiones sobre gastos que tomen hoy.



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## حماية المستهلك

## نصائح للشباب الصغار

## نصائح سريعة عن

## قروض الطلبة

- يجب ألا تلجأ للاستعانة بكفيل لقرض خاص إلا كحلٍ أخير في حالة الضرورة القصوى. إذا كنت قد استعلمت بشكل كامل عن خياراتك في الحصول على قرض فيدرالي بشكل منفرد ولم تتمكن من ذلك، قد تحتاج للاستعانة بكفيل، مثل أحد الأبوين أو الأقارب المقربين، يكون متمتعًا بتاريخ انتمائي جيد للحصول على القرض، ولكن يجب أن تدرك جيدًا أنه سيكون مسؤولاً أيضًا عن القرض.

## هام

سيكون الكفيل الخاص بك مسؤولاً عن دفع الدين في حالة فشلك في تسديد القرض. هذا من شأنه أن يؤثر على تاريخي الائتمان الخاصين بكما.

- تجنب أخذ "مال مجاني" من منظمات لا تعرفها. يستهدف العديد من المحتالين الطلاب وأولياء الأمور من ذوي الائتمان المنخفض أو المنعدم بعروض لأخذ قروض دون فحص انتمائي.

قبل أن توقع على أية أوراق للحصول على قرض للطلاب، احرص على تذكر النصائح التالية.

- قم باستكمال استمارة الطلب المجاني الخاص بالمعونة الفيدرالية للطلاب (FAFSA). استكمال استمارة FAFSA يساعدك على تحديد أي برامج المساعدة الفيدرالية يمكنك الحصول عليها. تمنح بعض البرامج، مثل برامج المنح، المال اللازم للالتحاق بالجامعة دون الحاجة لأن تعيد تسديدها. القروض المضمونة فيدراليًا هي قروض ذات معدلات فائدة منخفضة يلزم عليك تسديدها. ينبغي دائمًا أن تفكر في اللجوء إلى برامج المساعدة الفيدرالية أولاً قبل اللجوء إلى جهات الإقراض الخاصة.

- قم بعمل جولة لمقارنة خصائص القروض المختلفة. إذا كنت بحاجة لاقتراض من جهات الإقراض الخاصة، قم بمقارنة الاتفاقيات لمعرفة أيها يناسب احتياجاتك بشكل أفضل.

- قم بمراجعة مبلغ القرض الذي ستأخذه للتأكد ما إذا كان مناسبًا لك. كثيرًا ما تعرض جهات الإقراض لك قرضًا أكبر بكثير مما تحتاجه لدفع تكاليف تعليمك. قم بتخطيط ميزانية لتحديد المبلغ الذي تحتاج لاقتراضه والمبلغ الذي ستتمكن من سداه بعد التخرج. إن اقتراض مبلغ أكبر من اللازم يعني أن تدفع المزيد من المال كفائدة على المدى الطويل.

## احذر من ...

عمليات الاحتيال الخاصة بالمنح الدراسية والمعونات المالية  
احصل على نصائح عن كيفية تجنب الوقوع في محاولات النصب الشائعة من موقع لجنة التجارة الفيدرالية (FTC)  
على [ftc.gov](http://ftc.gov).

## مساعدة مجانية

احصل على استشارة مالية احترافية في أحد مراكز نيويورك للتمكين المالي (NYC Financial Empowerment Center).  
يمكن للمستشارين مساعدتك على تقليل ديونك، والمفاوضة مع الجهات الدائنة، وفهم تقريرك الائتماني، وتحسين نقاطك  
الائتمانية، وأكثر. اتصل برقم 311 لتحديد موعد قريباً منك، أو قم بزيارة [nyc.gov/consumers](http://nyc.gov/consumers) لمزيد من المعلومات.

احصل على نسخة مجانية من تقريرك الائتماني وراجعه بدقة.  
قم بزيارة [annualcreditreport.com](http://annualcreditreport.com) أو اتصل بالرقم المجاني 1-877-322-8228.

## موارد أخرى

يملك مكتب الحماية المالية للمستهلك (CFPB) أدوات وموارد لمساعدتك على اتخاذ قرارات مالية مستندة على معلومات  
دقيقة عن تسديد تكاليف الالتحاق بالجامعة. قم بزيارة [consumerfinance.gov](http://consumerfinance.gov).

إن المعونة الفيدرالية للطلاب، التي هي جزء من وزارة التعليم الأمريكية، هي أكبر مقدم للمعونات المالية للطلاب في الدولة.  
لمزيد من المعلومات عن FAFSA قم بزيارة [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa).

اقرأ ورقة النصائح الخاصة بإدارة شئون المستهلك "نصائح سريعة لك قبل أن تلتحق بمدرسة أو ببرنامج تدريبي".

## نبذة عن نصائح حماية المستهلك للشباب الصغار

يواجه الشباب الصغار تحديات المستهلك بشكل يومي. أصدرت إدارة شئون المستهلك (DCA) مجموعة من المنشورات  
الخاصة بنصائح لتعليم الشباب الصغار عن حقوقهم وعن مدى تأثير القرارات التي يتخذونها في هذه المرحلة على مستقبلهم.

**NYC**

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Carmen Fariña  
Chancellor

## উপভোক্তা সুরক্ষা

সদ্য প্রাপ্তবয়স্ক হয়ে ওঠা মানুষদের জন্য ছোটখাট পরামর্শ

ছাত্র ঋণের বিষয়ে  
দ্রুত ছোটখাট

## পরামর্শ

ছাত্র ঋণ পেতে আপনি কোনো কাগজে সই করার আগে, এখানে কিছু ছোটখাট পরামর্শ দেওয়া হল যা আপনার মাথায় রাখা উচিত।

- ফেডার্যাল ছাত্র সহায়তার বিনামূল্যের দরখাস্ত (Free Application for Federal Student Aid (FAFSA)) সম্পূর্ণ করুন। একটি FAFSA সম্পূর্ণ করলে তা আপনি কোন ফেডার্যাল সহায়তা প্রোগ্রামের জন্য বিবেচিত হবেন তা নির্ধারণ করতে সহায়তা করে। কিছু প্রোগ্রাম, যেমন ধরুন অনুমোদন, কলেজে পড়াশোনার খরচ জোগায় যা আপনাকে মেটানোর প্রয়োজন হয় না। ফেডার্যাল ভাবে গ্যারান্টি দেওয়া ঋণ হল সুদের হারে পাওয়া ঋণ যা আপনাকে অবশ্যই মিটিয়ে দিতে হবে। ব্যক্তিগত ঋণদাতাদের কাছ থেকে ঋণ নেওয়ার আগে সবসময়ে ফেডার্যাল সহায়তা প্রোগ্রামের কথা বিবেচনা করুন।
- সবদিক থেকে খরবাখবর নিন এবং ঋণের বৈশিষ্ট্যগুলির তুলনামূলক বিচার করুন। ব্যক্তিগত ঋণদাতাদের কাছ থেকেই আপনাকে ঋণ নিতে হলে, চুক্তিগুলির তুলনা করে দেখুন যে কোনটি আপনার চাহিদা সবথেকে ভালো ভাবে পূরণ করতে পারছে।
- ঋণের পরিমাণ যে আপনার কাছে কোনো অসুবিধা হয়ে উঠবে না তা দেখে নিন। অনেক ক্ষেত্রে, আপনাকে আপনার শিক্ষার জন্য যত অর্থ দিতে হবে তার থেকে অনেক বেশি অর্থ ঋণদাতারা আপনাকে

নেওয়ার প্রস্তাব জানায়। আপনার কত পরিমাণ ঋণ প্রয়োজন এবং স্নাতক হওয়ার পরে আপনি কত অর্থ মিটিয়ে দিতে পারবেন তা বুঝে নিতে একটি বাজেট তৈরি করুন। খুব বেশি ঋণ করলে দীর্ঘমেয়াদী ভিত্তিতে তত বেশি সুদ পরিশোধ করতে হবে।

- অন্য কোনো রাস্তা খোলা না থাকলে ব্যক্তিগত ঋণ করতে একজন সহ-স্বাক্ষরকারী রাখুন। আপনি আপনার ফেডার্যাল ঋণের বিকল্প ভালো ভাবে ঘুরে দেখেও নিজের জন্য কোনো সুবিধাজনক ঋণ পাওয়ার মাপকাঠিতে উত্তীর্ণ না হলে, আপনি কোনো সহ-স্বাক্ষরকারীর কথা ভাবতে পারেন, যেমন অভিভাবক বা নিকট আত্মীয়, যার ব্যক্তিগত ঋণ পাওয়ার দিক থেকে ভালো ক্রেডিট ইতিহাস রয়েছে, তবে তারা যে ঋণ মেটানোর বিষয়ে নিজেদের দায়িত্ব পালন করবেন সেই বিষয়টি বিবেচনা করুন।

## গুরুত্বপূর্ণ

আপনি ঋণ মেটাতে না পারলে তা মেটানোর দায়িত্ব আপনার সহ-স্বাক্ষরকারীকে নিতে হবে। আপনাদের উভয়েরই ক্রেডিট ইতিহাস প্রভাবিত হবে।

- আপনার পরিচিত নয় এমন সংস্থার কাছ থেকে “ফ্রি মানি” নেওয়ার বিষয়টি এড়িয়ে চলুন। অনেক জালিয়াতেরা ক্রেডিট কম রয়েছে বা কোনো ক্রেডিট নেই এমন ছাত্র এবং অভিভাবকদের কোনো ক্রেডিট যাচাই ছাড়াই ঋণের অর্থ পাইয়ে দেওয়ার প্রস্তাব জানায়।

## সতর্ক থাকবেন...

### কলেজ স্কলারশিপ এবং আর্থিক সহায়তা বিষয়ক জালিয়াতি

ftc.gov এ গিয়ে ফেডার্যাল ট্রেড কমিশন (Federal Trade Commission (FTC)) থেকে সাধারণ ভাবে ঘটা জালিয়াতি থেকে কীভাবে নিজেকে দূরে রাখতে পারবেন সেই বিষয়ে ছোটখাট পরামর্শ পান।

## বিনামূল্যে সহায়তা

NYC আর্থিক সহায়তা কেন্দ্রে (NYC Financial Empowerment Center) বিনামূল্যে বিশেষজ্ঞের কাছ থেকে আর্থিক বিষয়ক পরামর্শ নিন। পরামর্শদাতা আপনাকে আপনার ঋণের পরিমাণ কম করতে, আপনার ঋণের পরিমাণ কমাতে, আপনার ঋণদাতার সঙ্গে দরদাম করতে, আপনার ক্রেডিট রিপোর্ট বুঝতে, আপনার ক্রেডিট স্কোর বাড়াতে এবং আরো অনেক বিষয়ে সহায়তা করবেন। আপনি যেখানে থাকেন তার কাছাকাছি কোথাও সাফাংকারের ব্যবস্থা করতে 311 এ কল করুন বা আরো জানতে [nyc.gov/consumers](http://nyc.gov/consumers) দেখুন।

আপনার ক্রেডিট রিপোর্টের একটি অনুলিপি বিনামূল্যে নিন এবং তা সম্বন্ধে পর্যালোচনা করুন। [annualcreditreport.com](http://annualcreditreport.com) এ যান বা নিঃশুল্কে 1-877-322-8228 এ কল করুন।

## অন্যান্য রিসোর্সগুলি

উপভোক্তার আর্থিক সুরক্ষা সংস্থার (Consumer Financial Protection Bureau (CFPB)) এমন সমস্ত সরঞ্জাম এবং রিসোর্স আছে যার সাহায্য নিয়ে আপনি কলেজের খরচ মেটানোর বিষয়ে নিজে বুঝে আর্থিক সিদ্ধান্ত নিতে পারবেন। [consumerfinance.gov](http://consumerfinance.gov) দেখুন।

ফেডার্যাল ছাত্র সহায়তা, যা হল ইউ.এস শিক্ষা দপ্তরের একটি শাখা এবং দেশের ছাত্রদের আর্থিক সহায়তা দেওয়ার দিক থেকে সবথেকে বড় মাপের। FAFSA বিষয়ে জানতে [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) দেখুন।

DCA এর ছোটখাট পরামর্শ "কোনো স্কুল বা প্রশিক্ষণের প্রোগ্রামে নাম লেখানোর আগে আপনার জন্য দ্রুত কিছু ছোটখাট পরামর্শ" পড়ে নিন।

সদ্য প্রাপ্তবয়স্ক হওয়া মানুষদের জন্য উপভোক্তা সুরক্ষার বিষয়ে ছোটখাট পরামর্শের বিষয়ে সদ্য প্রাপ্তবয়স্ক হওয়া মানুষজন প্রতিদিনই উপভোক্তা বিষয়ক চ্যালেঞ্জের সম্মুখীন হন। উপভোক্তা বিষয়ক দপ্তর (DCA) বেশ কিছু তথ্যপত্র বানিয়েছে যা থেকে সদ্য প্রাপ্তবয়স্ক হওয়া মানুষেরা তাদের অধিকারের বিষয়ে শিক্ষিত হতে পারবেন এবং আজকে খরচ করার বিষয়ে সে সিদ্ধান্ত নিচ্ছেন তা কীভাবে তাদের আগামীদিনকে প্রভাবিত করবে সেই বিষয়ে শিক্ষিত হতে পারবেন।



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

08/2015

소비자 보호  
젊은 성인층을 위한 팁

학자금 대출에  
대한 간단 팁

학자금 대출 서류에 서명하기 전에 명심해야 할  
간단 팁입니다.

- 연방 학자금 보조 무료 신청서(FAFSA)를 작성하십시오. FAFSA를 작성하면 어떤 연방 보조 제도를 이용할 자격이 있는지 확인할 수 있습니다. 보조금과 같은 일부 제도는 학생이 상환할 필요가 없는 돈을 대학에 제공합니다. 연방 보증 대출은 학생이 상환해야 하는 저금리 대출입니다. 항상 사설 대출을 알아보기 전에 연방 보조 제도를 먼저 고려하십시오.
- 대출의 특징을 비교하십시오. 사설 대출 업체에서 빌려야 하는 경우 약정을 비교하여 어떤 대출이 자신의 필요에 가장 적합한지 확인하십시오.
- 대출 금액을 점검하여 자신에게 적합한지 확인하십시오. 많은 경우, 대출 업체는 교육비로 납부해야 하는 금액보다 훨씬 더 많은 금액의 대출을 제공합니다. 예산을 작성하여 필요한 대출 금액과 졸업 후 상환할 수 있는 금액을 결정하십시오. 너무 많이 빌리면 장기적으로 더 많은 이자를 지급해야 합니다.

- 사설 대출에 대해 연대 보증인을 세우는 것은 최후의 수단이 되어야 합니다. 연방 대출 옵션을 완전히 살펴보고 혼자 힘으로 감당할 수 있는 대출에 대해 자격을 갖추지 못한다면, 사설 대출을 받기 위해 우수한 신용 기록을 가지고 있는 부모나 가까운 친척과 같은 연대 보증인을 찾을 수 있지만, 연대 보증인도 대출에 책임이 있다는 점에 주의해야 합니다.

중요

연대 보증인은 채무자가 대출 금액을 상환하지 못할 경우 부채를 상환할 책임이 있습니다. 두 사람 모두 신용 기록에 영향을 받습니다.

- 모르는 조직에서 "거저 주는 돈"을 받지 마십시오. 많은 사기꾼들은 신용 확인 없는 대출 제공으로 신용이 부족하거나 없는 학생과 부모를 약탈합니다.

## 주의 사항

대학 장학금 및 금융 보조 사기  
ftc.gov의 연방 거래 위원회(FTC)에서 일반적인 사기를 피하는 방법에 대한 팁을 알아보십시오.

## 무료 지원

NYC 금융 지원 센터에서 전문적인 무료 금융 상담을 받으십시오. 상담사가 채무 감소, 채권자와의 협상, 신용 평가서 이해, 신용 등급 향상 등을 지원할 수 있습니다. 311에 전화하여 가까운 곳에서 약속을 정하거나 [nyc.gov/consumers](http://nyc.gov/consumers)를 방문하여 자세한 내용을 알아보십시오.

신용 평가서의 무료 사본을 받아서 세심하게 검토하십시오.  
[annualcreditreport.com](http://annualcreditreport.com)을 방문하거나 무료 전화 1-877-322-8228을 이용하십시오.

## 기타 자원

소비자 금융 보호국(CFPB)은 충분한 정보를 기반으로 대학 학비 납부에 대한 금융 결정을 내릴 수 있도록 지원하는 도구와 자원을 갖추고 있습니다. [consumerfinance.gov](http://consumerfinance.gov)를 방문하십시오.

미국 교육부 산하 연방 학자금 보조는 전국에서 가장 큰 규모의 학자금 금융 보조 제공자입니다. [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa)를 방문하여 FAFSA에 대한 자세한 내용을 알아보십시오.

DCA의 팁 안내서인 “학교나 연수 프로그램에 등록하기 전에 알아야 할 빠른 팁”을 읽어 보십시오.

젊은 성인층을 위한 소비자 보호 팁 정보  
젊은 성인층은 매일 소비자 문제에 직면하고 있습니다. 소비자 보호국(DCA)은 소비자 권리와 현재의 소비 결정이 미래에 미치는 영향에 대해 청소년을 교육하기 위해 일련의 팁 안내서를 작성했습니다.



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

09/2015

# ПРАВОВЫЕ РЕКОМЕНДАЦИИ ДЛЯ МОЛОДЫХ ЛЮДЕЙ

# КРАТКИЕ СОВЕТЫ ПО ОБРАЗОВАТЕЛЬНЫМ КРЕДИТАМ

Прежде чем подписывать какие-либо документы по образовательным кредитам, ознакомьтесь с этими краткими советами и примите их к сведению.

- **Оформите бесплатную заявку на федеральную помощь студентам (Free Application for Federal Student Aid, FAFSA).** Оформление FAFSA позволит определить, в каких государственных программах вы имеете право участвовать. Некоторые программы, например программа грантов, направляют в учебное заведение денежные средства, которые вам не требуется возвращать. Займы под государственные гарантии, которые вы обязаны вернуть, предоставляются под низкий процент.  
*В первую очередь всегда рассматривайте государственные программы поддержки и лишь затем — частных кредиторов.*
- **Изучите рынок и сравните предлагаемые условия кредитования.** Если вы вынуждены занять средства у частного кредитора, сравните условия кредитных договоров и выберите тот, который больше вам подходит.
- **Проверьте сумму кредита и убедитесь, что она вас устраивает.** В большинстве случаев кредиторы предложат вам сумму, которая гораздо больше, чем необходимо для оплаты обучения. Рассчитайте свой бюджет, чтобы определить, в каком размере брать кредит, и сколько вы сможете вернуть после

окончания учебного заведения. Чем больше сумма кредита, тем больше вам придется выплатить по процентам в долгосрочной перспективе.

- **Привлечение поручителя при получении займа у частного кредитора является крайним вариантом.** Если вы полностью исчерпали все возможности и не нашли вариантов получить право на кредит под низкий процент самостоятельно, вы можете привлечь поручителя с хорошей кредитной историей, например родителя или близкого родственника, чтобы получить частный кредит, но имейте в виду, что поручитель также отвечает за погашение задолженности.

## ОБРАТИТЕ ВНИМАНИЕ

Ваш поручитель обязан погасить ваш долг, если вы окажетесь не в состоянии сделать это сами. Это будет иметь последствия и для вашей кредитной истории и для кредитной истории вашего поручителя.

- **Не берите «бесплатные деньги» в незнакомых организациях.** Многие мошенники обманом вымогают деньги у студентов и их родителей, не имеющих никаких или почти никаких шансов получить кредит, предлагая им в займы деньги без проверки кредитоспособности.

## ОСТОРОЖНО...

**Мошеннические схемы со студенческими стипендиями и финансовой помощью**  
Ознакомьтесь с советами Федеральной торговой комиссии (Federal Trade Commission, FTC) о том, как не стать жертвой распространенных мошеннических схем, на веб-сайте [ftc.gov](http://ftc.gov).

## БЕСПЛАТНАЯ ПОМОЩЬ

Консультацию по финансовым вопросам можно бесплатно получить в **Городском центре финансовой поддержки Нью-Йорка (NYC Financial Empowerment Center)**. Консультанты могут вам помочь сократить долг, провести переговоры с вашими кредиторами, разобраться с отчетом о кредитоспособности, повысить ваш кредитный рейтинг и оказать другие услуги. Позвоните по номеру 311, чтобы записаться на прием в ближайшем к вам отделении, или просмотрите дополнительную информацию на веб-сайте [nyc.gov/consumers](http://nyc.gov/consumers).

Получите бесплатно копию отчета о вашей кредитоспособности и внимательно ее изучите. Посетите веб-сайт [annualcreditreport.com](http://annualcreditreport.com) или позвоните по номеру 1-877-322-8228 (звонок бесплатный).

## ДРУГИЕ РЕСУРСЫ

**Бюро по финансовой защите потребителей (Consumer Financial Protection Bureau, CFPB)** имеет в своем распоряжении инструментарий и ресурсы, чтобы помочь вам в принятии информированных решений по финансовым вопросам, связанным с оплатой обучения. Посетите веб-сайт [consumerfinance.gov](http://consumerfinance.gov).

**Федеральная служба помощи студентам (Federal Student Aid)**, входящая в структуру Министерства образования США, является самой крупной в стране организацией по финансовой поддержке студентов. Информацию о FAFSA можно найти на веб-сайте [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) FAFSA.

Ознакомьтесь с листовкой DCA «КРАТКИЕ СОВЕТЫ АБИТУРИЕНТАМ УЧЕБНЫХ ЗАВЕДЕНИЙ И ПРОГРАММ ПОДГОТОВКИ».

### О правовых рекомендациях для молодых людей

Молодые люди ежедневно сталкиваются с проблемами в области прав потребителей. Управление по делам потребителей (Department of Consumer Affairs, DCA) подготовило серию листовок с краткими советами, цель которых разъяснить молодым людям их права и последствия сегодняшних решений о расходах.



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

# PWOTEKSYON KONSOMATÈ KONSÈY POU JENN ADILT

# KONSÈY RAPID AK PRÈ LAJAN POU PEYE ETID

Anvan ou siyen kenenpòt papye pou mande yon prè lajan pou etid, men kèk konsèy ou pa ta dwe bliye.

- **Fin ranpli Demann Aplikasyon Gratis pou Asistans Federal ak Prè pou Etid (FAFSA).** Lè ou ranpli yon FAFSA, sa va ede ou decide pou kilès nan pwogram asistans federal yo ou kalifye. Sèten pwogram, tankou sibvansyon, bay lajan pou etid kolèj ou pa bezwen repeye. Prè lajan gouvènman federal la garanti se prè ki gen yon to enterè ki fèb ou dwe repeye. *Toujou konsidere pwogram asistans federal anvan pretè prive yo.*
- **Gade toutotou ou epi konpare karakteristik prè yo.** Si ou bezwen prete nan men pretè prive, konpare kontra yo pou wè sa a ki pibon an.
- **Tcheke montan prè lajan an pou wè si li bon pou ou.** Anpil fwa, pretè yo pral ofri ou yon prè lajan ki twòp pa rapò ak sa ou bezwen pou peye pou etid ou yo. Etabli bidjè ou pou decide ki montan prè ou bezwen ak konbyen lajan ou kapab repeye apre ou fin pran diplom ou. Si ou prete twòp lajan, sa vle di ou ap dwe peye plis enterè alontèm.

- **Chèche yon ko-siyatè pou yon prè prive se yon rekou ou ta dwe itilize an dènye, apre ou fin eseye tout bagay.** Si ou te analize opsyon prè federal ou byen epi ou pa kapab kalifye pou yon prè ekonomik pou kont ou, ou gendwa konsidere chèche jwenn yon ko-siyatè, tankou yon moun nan fanmi ou oswa yon paran, ki gen yon bon istwa kredi pou yon prè prive, men sonje y ap responsab repeye prè an menmjan ak ou.

## ENPÒTAN

Ko-siyatè ou responsab pou peye dèt la si ou pa reyisi repeye prè a. Istwa kredi nou toulede pral enpakte.

- **Evite pran "lajan gratis" nan men òganizasyon ou pa konnen.** Anpil vòlè sible elèv ak paran ki pa gen anpil kredi oswa ki pa gen okenn kredi epi yo prezante yo òf lajan prè san yo pa fè verifikasyon kredi.

## FÈ ATANSYON...

### **Eskwokri Bousdetid ak Èd Finansyè**

Jwenn konsèy nan men Komisyon Federal sou Komès (FTC) sou fason pou evite eskwokri ki rive pi souvan yo nan [ftc.gov](http://ftc.gov).

## ASISTANS GRATIS

**Chèche jwenn konsèy pwofesyonèl finansye gratis nan Sant Otonomizasyon Finansye Vil Nouyòk (NYC Financial Empowerment Center).** Konsèy yo gendwa ede ou redwi dèt ou, negosye ak kreyansye ou yo, konprann rapò sou kredi ou, amelyore kot kredi ou, ak plis bagay toujou. Rele 311 pou pwograme yon randevou toupre kote ou rete a oswa al gade nan [nyc.gov/consumers](http://nyc.gov/consumers) pou jwenn plis enfòmasyon.

**Chèche jwenn yon kopi gratis de rapò sou kredi ou epi analize li byen.**

Al gade nan [annualcreditreport.com](http://annualcreditreport.com) oswa rele gratis nan 1-877-322-8228.

## LÒT RESOUS

**Biwo Pwoteksyon Finansye Konsomatè (Consumer Financial Protection Bureau – CFPB)** gen zouti ak resous pou ede ou pran bonjan desizyon sou fason pou peye pou inivèsite/kolèj. Al gade nan [consumerfinance.gov](http://consumerfinance.gov).

**Asistans Federal pou Etidyan (Federal Student Aid),** yon sèvis nan Depatman Edikasyon Etazini, se pi gwo founisè asistans finansyè nan peyi a. Ale nan [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) pou jwenn enfòmasyon konsènan FAFSA.

Li Fèy DCA a ki gen konsèy sou li ki rele **KONSÈY RAPID ANVAN OU ENSKRI NAN YON LEKÒL OSWA NAN YON PWOGRAM FÒMASYON** (“QUICK TIPS BEFORE YOU ENROLL IN A SCHOOL OR TRAINING PROGRAM”).

### **Osijè Konsèy Rapid sou Pwoteksyon Konsomatè pou Jenn Adilt**

Jenn adilt konfwonte ak difikilte toulejou antanke konsomatè. Depatman Zafè Konsomatè (DCA) te kreye yon seri fèy ak konsèy ou edike tout jenn moun osijè dwa yo genyen ak fason desizyon yo pran sou fason pou depanse lajan yo gendwa enpakte lavni yo.



Bill de Blasio  
Mayor

**Consumer  
Affairs**

Julie Menin  
Commissioner

**Department of  
Education**

Carmen Fariña  
Chancellor

08/2015

消費者保護  
給年輕成年人的建議

# 助學貸款小提示

在您簽署任何助學貸款文件前，請切記以下小提示。

- **請填寫聯邦助學金免費申請表 (FAFSA)。**填寫聯邦助學金免費申請表有助於確定您符合何種聯邦助學計劃的資格。某些計劃不需要您償還，例如向大學提供資金的補助金。聯邦擔保貸款是您必須償還的低息貸款。請始終優先考慮聯邦助學計劃，再考慮私人貸款。
- **比較不同貸款的特性。**如果您需要向私人貸款者借貸，請對各協議進行比較，選出最符合您需要的一份。
- **查看貸款額是否適合您。**很多時候，貸款者會為您提供比您需要支付的教育費用高出許多的貸款。制定預算，確定您需要多少貸款以及您畢業後能償還多少錢。借得越多意味著需要長期支付更多利息。

- **為私人貸款找一位擔保人應是最後的辦法。**如果您已充分調查您的聯邦貸款選項，且沒有資格獨自負擔一項貸款，您可以考慮找一位擔保人，例如您的父母或親戚，擔保人需具備良好的個人貸款信用記錄，請知悉，他們同樣對該項貸款負責。

#### 重要資訊

如果您無力償還貸款，您的擔保人有責任償還該債務。您和擔保人的信用記錄均會受到影響。

- **請勿接受您不瞭解的機構提供的「免費資助」。**許多騙子利用無需信用審查即可提供貸款的手段，對信用度低或無信用度的學生及家長實施詐騙。

## 請小心...

### 大學獎學金及財政援助詐騙

請造訪聯邦貿易委員會 (FTC) 網站 [ftc.gov](http://ftc.gov) 獲取有關如何避免常見詐騙的提示。

## 免費幫助

從紐約市財務輔導中心獲取免費專業財務諮詢。顧問可以幫助減少您的債務，與您的債主談判，瞭解您的信用報告，提升您的信用評分等。更多資訊，請致電 311 預約就近會面，或造訪 [nyc.gov/consumers](http://nyc.gov/consumers)。

免費獲取信用報告並認真審查。

請造訪 [annualcreditreport.com](http://annualcreditreport.com) 或致電免費熱線 1-877-322-8228。

## 其他資源

消費者金融保護局 (CFPB) 可提供多種工具及資源，幫助您作出支付大學費用的明智財務決策。請造訪 [consumerfinance.gov](http://consumerfinance.gov)。

聯邦助學金是美國教育部下設機構，是美國最大的學生財務援助提供機構。請造訪 [studentaid.ed.gov/sa](http://studentaid.ed.gov/sa) 獲取更多有關 FAFSA 的資訊。

請參閱消費者事務部的提示表格「申請學校或培訓課程前的小提示」。

### 給年輕成年人的消費者保護提示

年輕成年人每日都會面對消費者難題。消費者事務部 (DCA) 創建了一系列提示表格，向年輕成年人宣傳他們的相關權利，及他們今天作出的消費決策將如何影響他們的未來。



Bill de Blasio  
Mayor

Consumer  
Affairs

Julie Menin  
Commissioner

Department of  
Education

Carmen Fariña  
Chancellor

08/2015

# From Cradle to Cane: The Cost of Being a Female Consumer

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A Study of Gender Pricing in New York City



Bill de Blasio  
Mayor

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Commissioner

# **From Cradle to Cane: The Cost of Being a Female Consumer**

A Study of Gender Pricing in New York City

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# Executive Summary

The New York City Department of Consumer Affairs (DCA) is responsible for maintaining a fair and vibrant marketplace. To this end, DCA conducted a first-ever study of the gender pricing of goods in New York City across multiple industries. The industries studied for this report include: toys and accessories, children's clothing, adult clothing, personal care products, and home health care products for seniors. This study reflects an average consumer lifecycle, from baby to senior products, providing a glimpse into the experiences of consumers of all ages.

The Agency compared nearly 800 products with clear male and female versions from more than 90 brands sold at two dozen New York City retailers, both online and in stores.

## Methodology

The goal of the study was to estimate the price differences male and female shoppers face when buying the same types of items. DCA derived an average price for 35 different product types based on an analysis of 794 individual items and then compared the prices of the analogous men's and women's products. To minimize differences between men's and women's items, the Agency selected products that had similar male and female versions and were closest in branding, ingredients, appearance, textile, construction, and/or marketing.

For this study, DCA analyzed:

- Industries: 5
- Stores: 24
- Brands: 91
- Product Categories: 35
- Products: 794

## Findings

On average, across all five industries, DCA found that women's products cost 7 percent more than similar products for men. Specifically:

- 7 percent more for toys and accessories
- 4 percent more for children's clothing
- 8 percent more for adult clothing
- 13 percent more for personal care products
- 8 percent more for senior/home health care products

In all but five of the 35 product categories analyzed, products for female consumers were priced higher than those for male consumers. Across the sample, DCA found that women's products cost more 42 percent of the time while men's products cost more 18 percent of the time.

**Table 1: Pricing Disparity Frequency Chart, All Industries**

<b>Total</b>	<b>Number of Times</b>	<b>Incidence</b>
Women pay more	168	42%
Equal	157	40%
Men pay more	72	18%
<b>Total</b>	<b>397</b>	<b>100%</b>

In every industry, products for female consumers were more likely to cost more. Specifically:

- Girls’ toys cost more 55 percent of the time, while boys’ toys cost more 8 percent of the time.
- Girls’ clothing cost more 26 percent of the time, while boys’ clothing cost more 7 percent of the time.
- Women’s clothing cost more 40 percent of the time, while men’s clothing cost more 32 percent of the time.
- Women’s personal care products cost more 56 percent of the time, while men’s products cost more 13 percent of the time.
- Senior home health care products cost more for women 45 percent of the time and cost more for men 13 percent of the time.

## Impact

Over the course of a woman’s life, the financial impact of these gender-based pricing disparities is significant. In 1994, the State of California studied the issue of gender-based pricing of services and estimated that women effectively paid an annual “gender tax” of approximately \$1,351 for the same services as men.<sup>1</sup> While DCA’s study does not estimate an annual financial impact of gender pricing for goods, the findings of this study suggest women are paying thousands of dollars more over the course of their lives to purchase similar products as men.

Though there may be legitimate drivers behind some portion of the price discrepancies unearthed in this study, these higher prices are mostly unavoidable for women. Individual consumers do not have control over the textiles or ingredients used in the products marketed to them and must make purchasing choices based only on what is available in the marketplace. As such, choices made by manufacturers and retailers result in a greater financial burden for female consumers than for male consumers.

DCA encourages consumers to join DCA’s social media campaign to address this issue by tweeting examples of gender pricing and fair pricing with #genderpricing.

<sup>1</sup> CA State Senate 1995, Gender Tax Repeal Act of 1995, AB 1100. Aug 31, 1995

## Detailed Industry Findings

### Toys and Accessories

Across the six product categories of toys and accessories, products for girls were consistently priced higher than those for boys. On average, the largest price discrepancy was in helmets and knee/elbow pads, with girls' versions priced 13 percent higher. The smallest discrepancy was between girls' and boys' backpacks; girls' items were priced at less than a 1 percent premium. See Table 2 for a detailed breakdown.

Table 2: Price Breakdown, Toys and Accessories

Product	Number of Products*	Girls' Average	Boys' Average	Price Difference	Percent Difference
Bikes and Scooters	22	\$86.72	\$81.90	\$4.82	6%
General Toys	20	\$29.49	\$26.49	\$3.00	11%
Backpacks	20	\$25.99	\$25.79	\$0.20	0.8%
Preschool Toys	14	\$21.65	\$19.85	\$1.80	9%
Helmets and Pads	20	\$25.79	\$22.89	\$2.90	13%
Arts and Crafts	10	\$32.79	\$30.59	\$2.20	7%
<b>Total</b>	<b>106</b>	<b>\$222.43</b>	<b>\$207.51</b>	<b>\$14.92</b>	<b>7%</b>

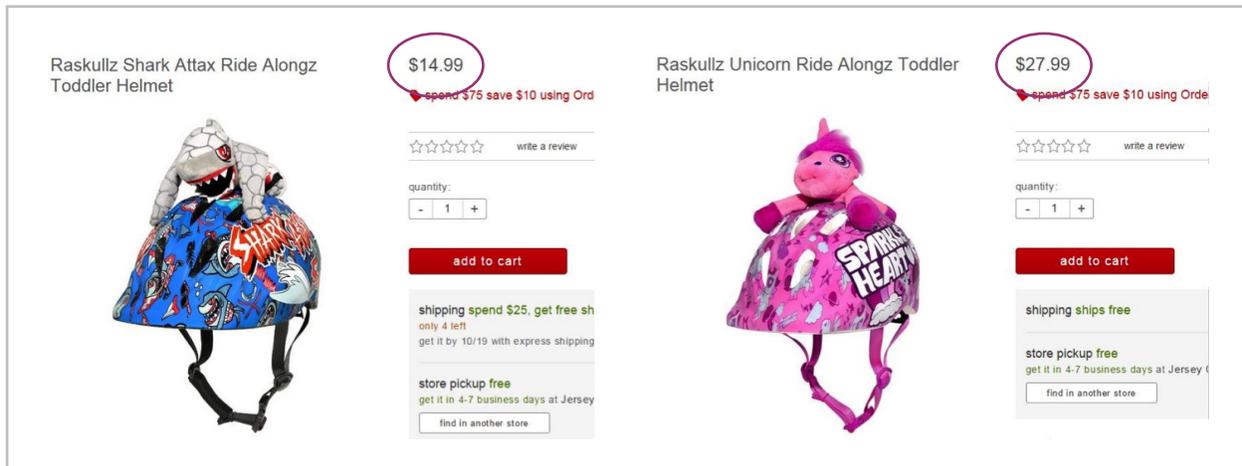
\*Each gender has an equal split of the total number of products in this column.

Figure 1: Example, Bikes and Scooters<sup>2</sup>

The image shows two Radio Flyer scooters side-by-side. On the left is the 'Radio Flyer My 1st Scooter Sport - Red' priced at \$24.99. It has a 5-star rating and a red 'add' button. On the right is the 'Radio Flyer Girls My 1st Scooter Sparkle - Pink' priced at \$49.99. It also has a 5-star rating and a grey 'add' button. Both scooters have quantity selectors set to 1 and 'shipping' and 'store pickup' options.

<sup>2</sup> Retrieved from [http://www.target.com/p/radio-flyer-girls-my-1st-scooter-sparkle-pink/-/A-14168217#prodSlot=medium\\_1\\_28](http://www.target.com/p/radio-flyer-girls-my-1st-scooter-sparkle-pink/-/A-14168217#prodSlot=medium_1_28) and [http://www.target.com/p/radio-flyer-my-1st-scooter-sport-red/-/A-14168218#prodSlot=medium\\_1\\_59](http://www.target.com/p/radio-flyer-my-1st-scooter-sport-red/-/A-14168218#prodSlot=medium_1_59) on 10/05/2015.

Figure 2: Example, Helmets and Pads<sup>3</sup>



## Children's Clothing

Of the five industries studied, children's clothing was priced the most similarly. On average, girls' clothing cost 4 percent more, the lowest percent difference of any category. Girls' items cost more in seven of nine product categories. Though girls' shirts cost 13 percent more on average, products like onesies, baby shirts, and baby shoes were priced less than 5 percent higher than analogous products for boys. See Table 3 for a complete breakdown.

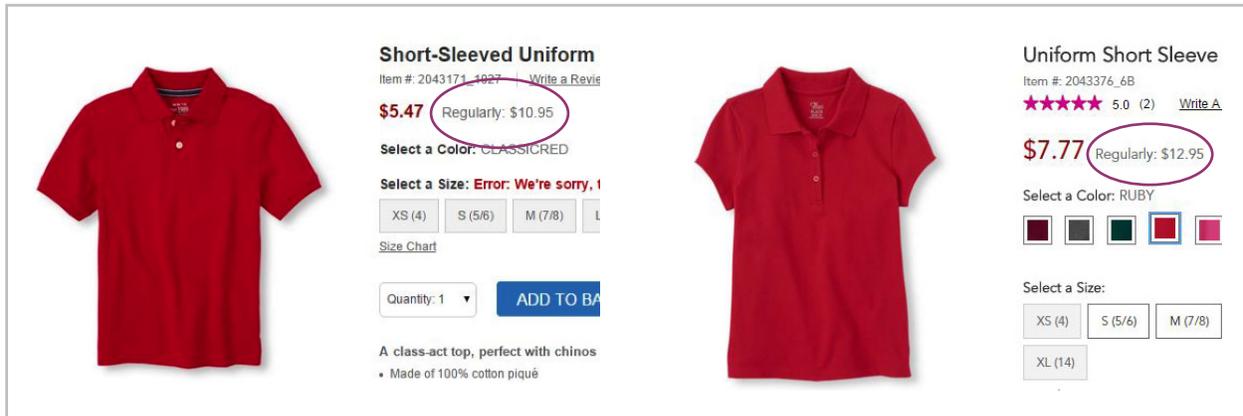
Table 3: Price Breakdown, Children's Clothing

Products	Number of Products*	Girls' Average	Boys' Average	Price Difference	Percent Difference
Children's Shirts	20	\$15.82	\$13.95	\$1.87	13%
Children's Jeans	20	\$24.63	\$22.83	\$1.80	8%
Baby Pants	20	\$18.33	\$16.77	\$1.56	9%
Onesies	20	\$20.91	\$20.07	\$0.84	4%
Baby Sweaters	20	\$24.87	\$23.39	\$1.48	6%
Baby Shirts	20	\$12.58	\$12.38	\$0.20	2%
Baby Shoes	20	\$20.69	\$20.07	\$0.62	3%
Children's Underwear	20	\$17.67	\$18.17	(\$0.50)	3%
Toddler Shoes	8	\$28.85	\$29.60	(\$0.75)	3%
<b>Total</b>	<b>168</b>	<b>\$184.35</b>	<b>\$177.23</b>	<b>\$7.12</b>	<b>4%</b>

\*Each gender has an equal split of the total number of products in this column.

<sup>3</sup> Retrieved from [http://www.target.com/p/raskullz-unicorn-ride-alongz-toddler-helmet/-/A-16713916#prodSlot=medium\\_1\\_18](http://www.target.com/p/raskullz-unicorn-ride-alongz-toddler-helmet/-/A-16713916#prodSlot=medium_1_18) and [http://www.target.com/p/raskullz-shark-attax-ride-alongz-toddler-helmet/-/A-16713915#prodSlot=medium\\_1\\_1](http://www.target.com/p/raskullz-shark-attax-ride-alongz-toddler-helmet/-/A-16713915#prodSlot=medium_1_1) on 10/16/2015.

Figure 3: Example, Children's Shirts<sup>4</sup>



## Adult Clothing

Women's clothing cost more than men's in six of seven categories, with the exception of underwear, which cost an average of 29 percent more for men. The clothing product category that had the largest price difference by percent was women's shirts, which cost 15 percent more on average than men's shirts. See Table 4 for a detailed breakdown.

Table 4: Price Breakdown, Adult Clothing

Products	Number of Products*	Women's Average	Men's Average	Price Difference	Percent Difference
Dress Pants	40	\$75.66	\$71.71	\$3.95	6%
Dress Shirts	40	\$58.11	\$51.46	\$6.65	13%
Sweaters	42	\$63.19	\$59.45	\$3.74	6%
Jeans	50	\$62.75	\$57.09	\$5.66	10%
Shirts	40	\$29.23	\$25.51	\$3.72	15%
Socks	40	\$9.98	\$9.73	\$0.25	3%
Underwear	40	\$8.46	\$10.90	(\$2.44)	29%
<b>Total</b>	<b>292</b>	<b>\$307.38</b>	<b>\$285.85</b>	<b>\$21.53</b>	<b>8%</b>

\*Each gender has an equal split of the total number of products in this column.

<sup>4</sup> Retrieved from <http://www.childrensplace.com/shop/us/p/girls-clothing/girls-tops-girls-shirts/girls-tops-shirts-short-sleeve-tops/Uniform-Short-Sleeve-Classic-Polo-2043376-6B> and <http://www.childrensplace.com/shop/us/p/boys-clothing/boys-tops-and-boys-shirts/boys-tops-and-boys-shirts-short-sleeve-tops/Short-Sleeved-Uniform-Polo-2043171-1027> on 11/19/2015.

Figure 4: Example, Jeans<sup>5</sup>

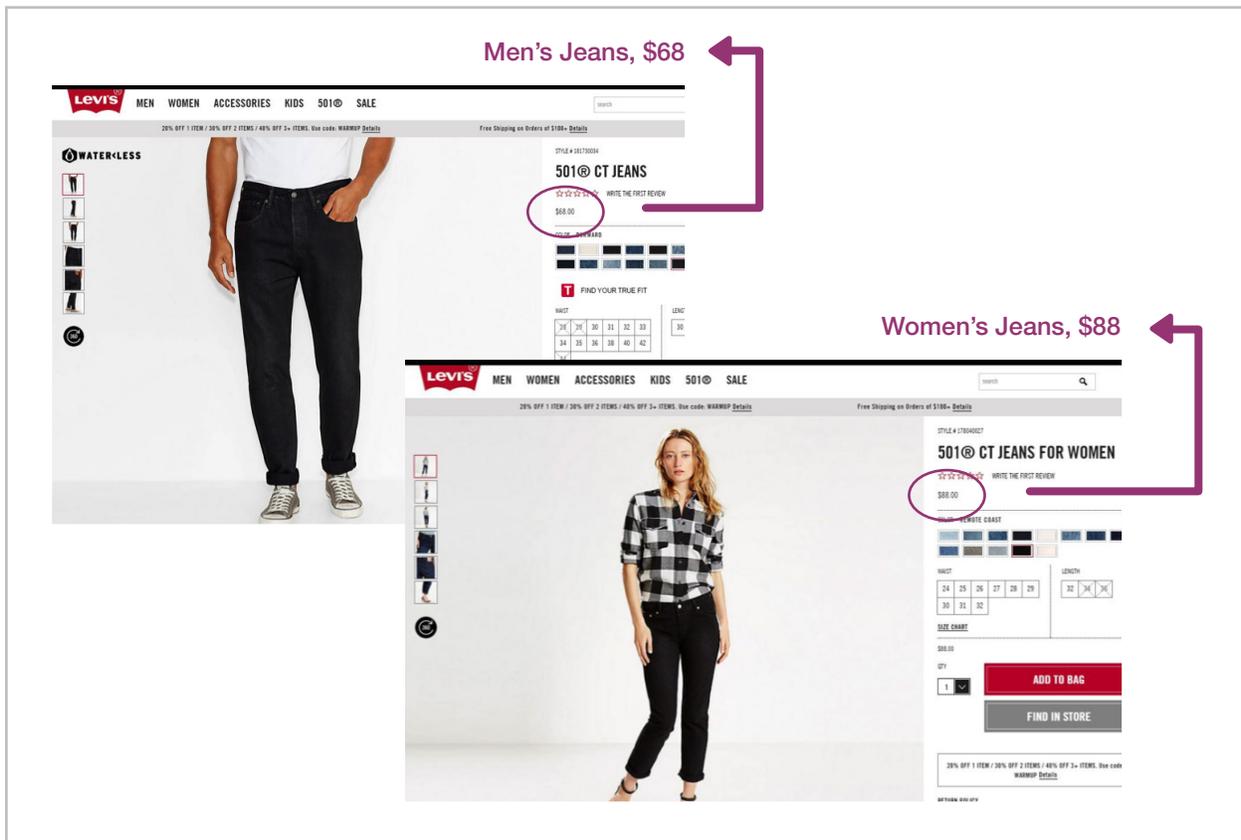
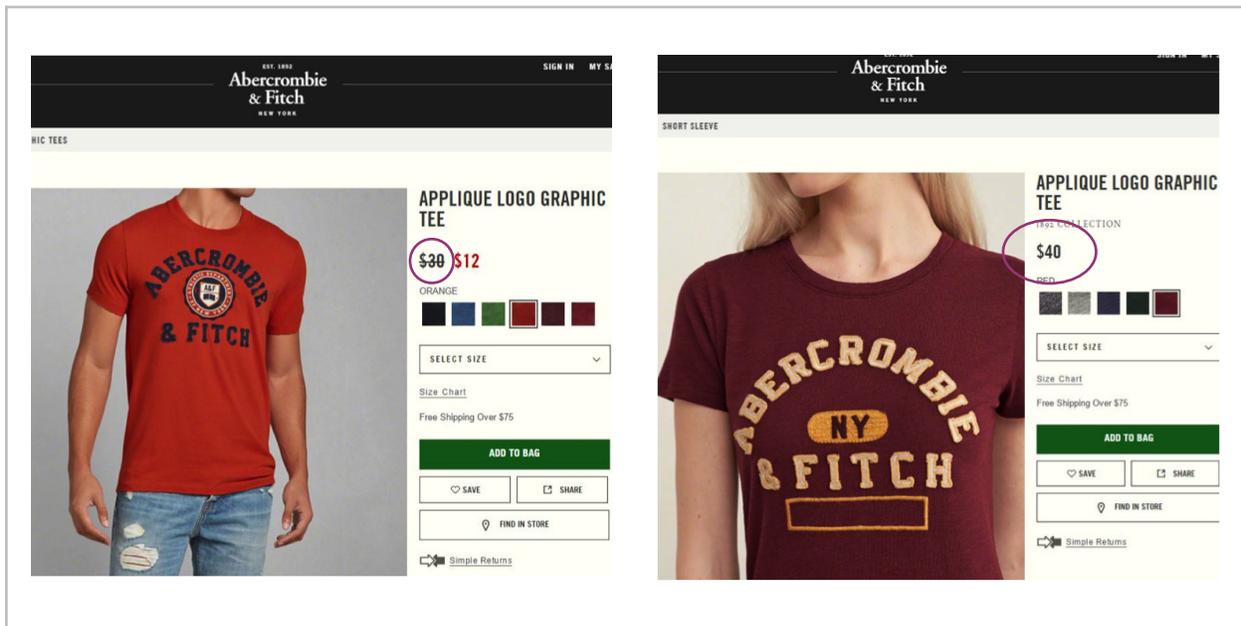


Figure 5: Example, Shirts<sup>6</sup>



<sup>5</sup> Retrieved from [http://www.levi.com/US/en\\_US/womens-jeans/p/178040027?abTest=true](http://www.levi.com/US/en_US/womens-jeans/p/178040027?abTest=true) and [http://www.levi.com/US/en\\_US/mens-jeans/p/181730014?abTest=true](http://www.levi.com/US/en_US/mens-jeans/p/181730014?abTest=true) on 10/15/2015.

<sup>6</sup> Retrieved from <http://www.abercrombie.com/shop/us/womens-short-sleeve-graphic-tees/applique-logo-graphic-tee-5250574?ofp=true> and <http://www.abercrombie.com/shop/us/mens-heritage-graphic-tees/distressed-applique-logo-graphic-tee-5043573?ofp=true> on 10/15/2015.

## Personal Care Products

Of all the industries analyzed, personal care had the highest premium for women, with products costing, on average, 13 percent more than personal care products for men. Because personal care products are purchased at a higher frequency than the other consumer goods included in this study, this 13 percent difference translates into a significant financial burden for women over the course of a lifetime.<sup>7 8</sup>The largest price discrepancy was in hair care; products cost women 48 percent more. Razor cartridges were the second largest price discrepancy, at 11 percent more for women on average. See Table 5 for a complete breakdown.

**Table 5: Price Breakdown, Personal Care Products**

Products	Number of Products*	Women's Average	Men's Average	Price Difference	Percent Difference
Shampoo and Conditioner (Hair Care)	16	\$8.39	\$5.68	\$2.71	48%
Razor Cartridges	18	\$17.30	\$15.61	\$1.69	11%
Razors	20	\$8.90	\$7.99	\$0.91	11%
Lotion	10	\$8.25	\$7.43	\$0.82	11%
Deodorant	20	\$4.91	\$4.75	\$0.16	3%
Body Wash	18	\$5.70	\$5.40	\$0.30	6%
Shaving Cream	20	\$3.73	\$3.89	(\$0.16)	4%
<b>Total</b>	<b>122</b>	<b>\$57.18</b>	<b>\$50.75</b>	<b>\$6.43</b>	<b>13%</b>

\*Each gender has an equal split of the total number of products in this column.

<sup>7</sup> <http://www.statista.com/markets/415/consumer-goods-fmcg/>

<sup>8</sup> <http://www.statista.com/statistics/260963/leading-fmcg-companies-worldwide-based-on-sales/>

Figure 6: Example, Razor Cartridges<sup>9</sup>



**Schick Hydro Silk for Women Cartridges**

4.0 ea

★★★★☆ 4.0 (148)

**\$18.49** \$4.62 / ea

Overview.

- Water activated moisturizing serum
- 5 curve sensing blades for closeness
- Hydrates longer\* than any other razor more

[Take a product tour](#)

**Ship to you**

FREE shipping on orders of \$35 or more. Details

Arrives in 1-3 business days\*



**Schick Hydro 5 Cartridge Razor Refills**

4.0 ea

★★★★☆ 4.7 (44)

**\$14.99** \$3.75 / ea

Overview.

- Hydrating gel reservoir
- 5 ultra glide blades
- With skin guards that smooth skin more

[Take a product tour](#)

**Ship one time**

FREE shipping on orders of \$35 or more. Details

Figure 7: Example, Shampoo and Conditioner<sup>10</sup>



**Alberto VO5 2 in 1 Moisturizing Shampoo + Conditioner**

12.5 fl oz

★★★★☆

**\$1.99** \$0.16 / oz.

Overview.

- Long lasting fragrance
- 5 Essential vitamins
- For healthy, beautiful hair more

**Ship to you**

FREE shipping on orders of \$35 or more. Details

Arrives in 1-3 business days\*



**Alberto VO5 Mens 3-IN-1 Shampoo, Conditioner Body Wash Ocean Surge**

12.5 fl oz

★★★★☆ 5.0 (3)

**\$1.29** \$0.10 / oz.

Overview.

- Clean from head-to-toe
- With 5 essential vitamins
- Helps hydrate & moisturize more

**Ship to you**

FREE shipping on orders of \$35 or more. Details

<sup>9</sup> Retrieved from <http://www.walgreens.com/store/c/schick-hydro-silk-for-women-cartridges/ID=prod6104933-product> and <http://www.walgreens.com/store/c/schick-hydro-5-cartridge-razor-refills/ID=prod6016280-product> on 11/18/2015.

<sup>10</sup> Retrieved from <http://www.walgreens.com/store/c/alberto-vo5-2-in-1-moisturizing-shampoo-%2b-conditioner/ID=prod6239649-product> and <http://www.walgreens.com/store/c/alberto-vo5-mens-3-in-1-shampoo-conditioner--body-wash-ocean-surge/ID=prod6241892-product> on 10/02/2015.

## Senior/Home Health Care Products

On average, women's home health care products cost 8 percent more than men's. For example, women's braces cost, on average, 15 percent more than men's. Men's digestive health products, which were 5 percent more on average, were the only category that cost men more than women. See Table 6 for a complete breakdown.

**Table 6: Price Breakdown, Senior/Home Health Care Products**

Products	Number of Products*	Women's Average	Men's Average	Price Difference	Percent Difference
Supports and Braces	22	\$37.17	\$32.43	\$4.74	15%
Canes	6	\$21.99	\$19.66	\$2.33	12%
Compression Socks	24	\$27.86	\$26.77	\$1.09	4%
Adult Diapers	22	\$32.71	\$32.06	\$0.65	2%
Personal Urinals	12	\$11.32	\$9.32	\$2.00	21%
Digestive Health	20	\$9.41	\$9.84	(\$0.43)	5%
<b>Total</b>	<b>106</b>	<b>\$140.46</b>	<b>\$130.08</b>	<b>\$10.38</b>	<b>8%</b>

\*Each gender has an equal split of the total number of products in this column.

**Figure 8: Example, Supports and Braces<sup>11</sup>**



**ITa-MED Rib Support for Women White**

1.0 ea

**\$26.99**

✓ FSA

**Overview:**

- Elastic Rib Support for Women (RSW-224) helps stabilize rib & sternum fractures by limiting expansion through compression
- Provides support & compression to the muscles & soft tissues of the rib cage weakened by strain, trauma, overuse, inactivity or surgery
- Limits the expansion for chest to promote healing



**ITa-MED Rib Support for Men White**

1.0 ea

**\$22.99**

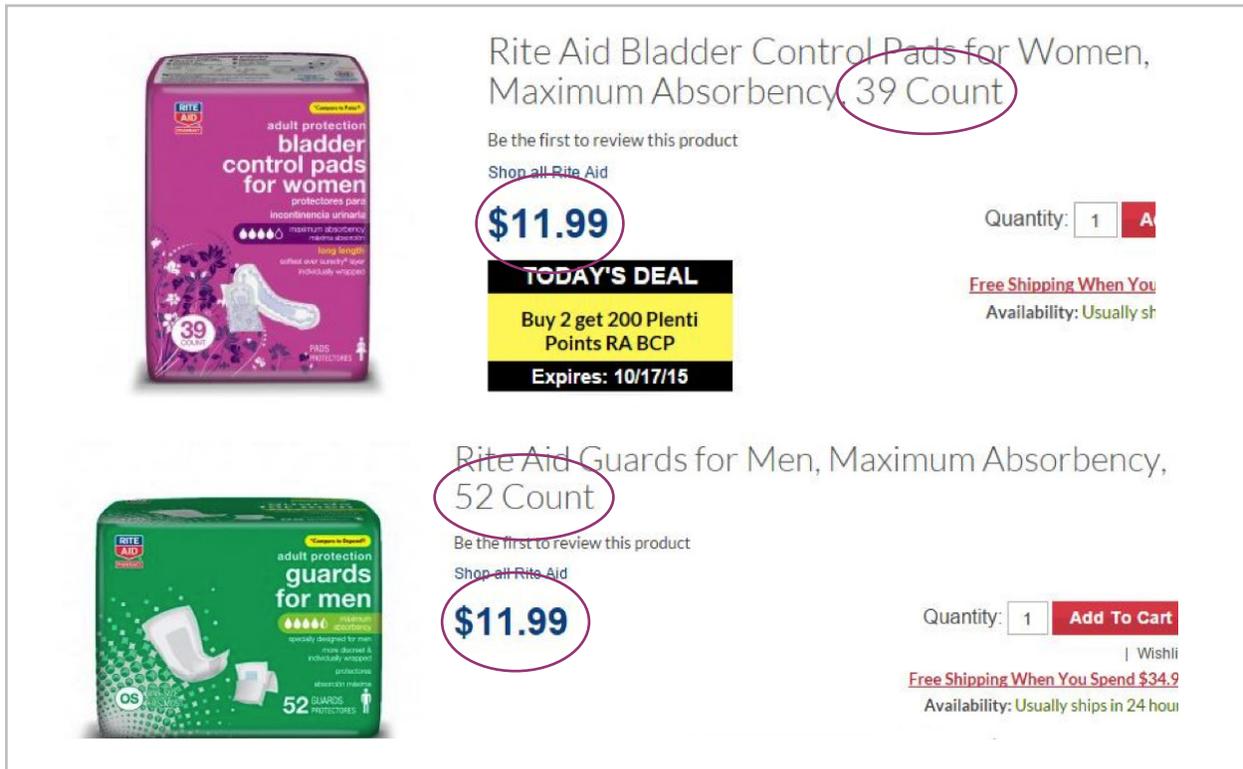
✓ FSA

**Overview:**

- Elastic Rib Support for Men (RSM-223) helps stabilize rib & sternum fractures by limiting expansion through compression
- Provides support & compression to the muscles & soft tissues of the rib cage weakened by strain, trauma, overuse, inactivity or surgery
- Limits the expansion for chest to promote healing

<sup>11</sup> Retrieved from <http://www.walgreens.com/store/c/ita-med-rib-support-for-women-white/ID=prod6127922-product> and <http://www.walgreens.com/store/c/ita-med-rib-support-for-men-white/ID=prod6127914-product> on 10/05/2015.

Figure 9: Example, Adult Diapers<sup>12</sup>



The image shows two product listings from Rite Aid. The top listing is for 'Rite Aid Bladder Control Pads for Women, Maximum Absorbency, 39 Count'. The product image is a pink and white box. The price is \$11.99, circled in red. A 'TODAY'S DEAL' banner indicates 'Buy 2 get 200 Plenti Points RA BCP' and 'Expires: 10/17/15'. The quantity is set to 1, and there is an 'Add To Cart' button. Shipping is free when you spend \$34.9. The bottom listing is for 'Rite Aid Guards for Men, Maximum Absorbency, 52 Count'. The product image is a green and white box. The price is \$11.99, circled in red. The quantity is set to 1, and there is an 'Add To Cart' button. Shipping is free when you spend \$34.9.

Rite Aid Bladder Control Pads for Women, Maximum Absorbency, 39 Count

Be the first to review this product

Shop all Rite Aid

**\$11.99**

**TODAY'S DEAL**

Buy 2 get 200 Plenti Points RA BCP

Expires: 10/17/15

Quantity: 1 **Add To Cart**

Free Shipping When You Spend \$34.9

Availability: Usually ships in 24 hours

Rite Aid Guards for Men, Maximum Absorbency, 52 Count

Be the first to review this product

Shop all Rite Aid

**\$11.99**

Quantity: 1 **Add To Cart**

| Wish List

Free Shipping When You Spend \$34.9

Availability: Usually ships in 24 hours

<sup>12</sup> Retrieved from <https://shop.riteaid.com/rite-aid-bladder-control-pads-for-women-maximum-extra-coverage-39-ct-8016097> and <https://shop.riteaid.com/rite-aid-pharmacy-guards-for-men-maximum-absorbency-one-size-fits-most-52-guards-0324384> on 11/18/2015.

# I. Introduction

## Report Objectives

This study establishes the first-ever look at gender pricing of goods in the New York City marketplace across multiple industries. DCA investigated gender-based pricing disparities in toys and accessories, children’s clothing, adult clothing, personal care products, and senior/home health care products.

The goal of the study was to determine the frequency and extent to which female consumers face higher prices than male consumers when buying similar products. Using the study’s findings, DCA aims to inform consumers, as well as raise awareness about the issue of gender pricing.

Inherent in the study design is an understanding that male and female versions of products often differ from one another in branding, construction, and ingredients. However, individual consumers do not have control over the textiles or ingredients used in the products marketed to them and must make purchasing choices based only on what is available in the marketplace. As such, DCA selected products that had similar male and female versions and were closest in branding, ingredients, appearance, textile, construction, and/or marketing. In this way, the findings of the study represent a female consumer’s experience in the marketplace, which includes unavoidable higher prices for women’s products.

## Historical Context

In 1992, DCA conducted an investigation of “price bias against women in the marketplace,” and issued a report with the findings titled *Gypped by Gender*. The study concluded that women paid more than men at used car dealers, dry cleaners, launderers, and hair salons. A major obstacle in helping consumers avoid pricing bias, the study reported, was a lack of information about the prices paid by other consumers. Twenty-three years later, and with more information readily available than ever before, it may be that this is still the case—price conscious female shoppers may not know that, for discounts, they need look no further than the men’s department.

The 1992 study found that when women bought used cars, they were twice as likely to have been quoted a higher price than men. Based on a survey of 80 hair salons across the five boroughs, the study found that, on average, women paid 25 percent more for the same haircuts. Similarly, on average, women paid 27 percent more for the identical service of laundering a basic white cotton shirt.<sup>13</sup>

DCA’s research on gender pricing started a national conversation, and soon states were following New York City’s example by conducting their own research. A California study in 1994 estimated that women effectively paid an annual “gender tax” of \$1,351 each.<sup>14</sup> Other states, such as Florida, Connecticut, and South Dakota, began to research the topic and began publishing official reports of their own.<sup>15</sup> <sup>16</sup> In 1995, California became the first state to enact a bill to protect consumers from price discrimination for services; soon Massachusetts, Washington D.C., and some Virginia counties followed.<sup>17</sup> In 1998, relying on DCA’s research, the New

<sup>13</sup> New York City Department of Consumer Affairs. *Gypped by Gender: A Study of Price Bias against Women in the Marketplace*, 1992. Print.

<sup>14</sup> [http://articles.latimes.com/1995-10-14/news/mn-56735\\_1\\_gender-based-pricing](http://articles.latimes.com/1995-10-14/news/mn-56735_1_gender-based-pricing)

<sup>15</sup> [http://leginfo.ca.gov/pub/95-96/bill/asm/ab\\_1051-1100/ab\\_1100\\_cfa\\_950831\\_152302\\_sen\\_floor.html](http://leginfo.ca.gov/pub/95-96/bill/asm/ab_1051-1100/ab_1100_cfa_950831_152302_sen_floor.html)

<sup>16</sup> <http://legis.sd.gov/docs/referencematerials/IssueMemos/im96-22.pdf>

<sup>17</sup> <http://www.csmonitor.com/1998/0109/010998.us.us.5.html>

York City Council passed a law prohibiting gender-based pricing of services.<sup>18 19</sup> There are no similar laws regarding gender pricing of goods.

The law added a rule to the Consumer Affairs section of the New York City Administrative Code, enabling the Agency to issue violations to dry cleaners, hair salons, and any “retail service establishment” that illegally price services differently based on gender.<sup>20 21</sup> Posted prices must reflect actual differences in required labor. For example, instead of using the terms shirts and blouses, which are inherently gender-based, price lists must describe the differences between the garments: shirts with ruffles, shirts with pleats, etc., as items that require additional labor to clean.

Unfortunately, even with the dialogue and legislation, it is an issue that still persists today. In 2014 and 2015, DCA issued 118 and 129 violations, respectively, to businesses for violation of New York City’s gender pricing law. A 2011 study from the University of Central Florida found the same results as DCA’s 1992 report. The study examined the price of personal care products, in addition to services, and found that women paid more than men for certain goods and services, such as deodorant, haircuts, and dry cleaning. The authors additionally concluded that while the individual price differences may seem small, the cumulative cost is not.<sup>22</sup>

<sup>18</sup> <http://www.nyc.gov/html/om/html/98a/pr019-98.html>

<sup>19</sup> <http://www.nytimes.com/1998/01/10/nyregion/for-the-sexes-equality-under-the-law-and-under-the-hair-clippers.html>

<sup>20</sup> <http://www1.nyc.gov/assets/dca/downloads/pdf/about/PricingLaws.pdf>

<sup>21</sup> Any consumer can report an instance of gender-based pricing of services by calling 311.

<sup>22</sup> Duesterhaus, Megan et al. “The Cost Of Doing Femininity: Gendered Disparities In Pricing Of Personal Care Products And Services”. *Gender Issues* 28.4 (2011): 175-191. Web.

## II. Study Methodology

### Cradle-to-Cane Focus

This study mirrors an average consumer lifecycle, from baby products to products for seniors, providing a glimpse into the experiences of consumers of all ages. Each product category was selected to reflect a stage of the consumer lifecycle. The product categories are based on staple consumer goods, from apparel to personal care products.

### Retailer Selection

Overall, DCA analyzed more than 90 brands encompassing nearly 800 individual products.

DCA selected children's clothing stores that are national chains with multiple New York City locations. Children's toy stores included in the study are top national chain retailers with New York City locations.<sup>23</sup> There are five children's clothing stores in this study, and three stores from which toys and accessories were analyzed.

Similarly, DCA used industry analytics to identify top-grossing, national chain retailers in the high-end, low-end, and median price ranges with New York City store locations.<sup>24 25</sup> Clothing stores were limited to those that carry their own name brands. Two exceptions to this were the inclusion of Kmart and Target, though only their stores' own brands of clothing were analyzed. In total, 15 clothing stores were evaluated.

DCA selected personal care product retailers based on the market and geographic dominance of the three major chain drugstores in New York City: Walgreens/Duane Reade, CVS, and Rite Aid.

Senior/home health care product retailers included the same three major New York City drugstores as in the personal care products category, as well as the two major big-box stores included throughout this report, Kmart and Target. DCA evaluated products from five stores.

### Product Selection

Analogous men's and women's products were selected. DCA chose items that were closest in branding, ingredients, appearance, textile, construction, and/or marketing to minimize differences stemming from gendered marketing and design.

### Toys and Accessories

Toys and accessories were found to have inherent differences based on their gender marketing. A recent study determined that toys and children's products have become more differentiated based on gender than they were 50 years ago "when gender discrimination and sexism were the norm."<sup>26 27</sup>

<sup>23</sup> <http://www.forbes.com/sites/prospornow/2011/12/20/battle-grounds-among-toy-retailers-breaking-down-the-consumer-demographics/>

<sup>24</sup> <http://www.businessinsider.com/the-10-biggest-apparel-companies-in-the-us-2015-7>

<sup>25</sup> [https://www.chainstoreguide.com/static\\_content/pdf/Apparel\\_Top\\_100.pdf](https://www.chainstoreguide.com/static_content/pdf/Apparel_Top_100.pdf)

<sup>26</sup> <http://www.theatlantic.com/business/archive/2014/12/toys-and-accessories-are-more-divided-by-gender-now-than-they-were-50-years-ago/383556/>

<sup>27</sup> [http://www.nytimes.com/2015/10/31/upshot/boys-and-girls-constrained-by-toys-and-accessories-and-costumes.html?ref=upshot&\\_r=0](http://www.nytimes.com/2015/10/31/upshot/boys-and-girls-constrained-by-toys-and-accessories-and-costumes.html?ref=upshot&_r=0)

In order to minimize these differences, DCA selected gender-neutral toy categories, which had equivalent numbers of products offered to boys and girls: bikes and scooters, general toys, backpacks, helmets and pads, preschool toys, and arts and crafts. Within the category “general toys,” DCA compared products from the “girls” and “boys” sections of the same brand. The products DCA chose for comparison had the most similar number of individual parts, packaging, or description within the same brand.

## **Adult and Children’s Clothing**

DCA selected categories of clothing that are staples in an average consumer’s wardrobe: a mixture of casual clothing, work clothing, and necessary garments, such as socks and underwear. DCA analyzed seven categories of clothing: dress pants, dress shirts, jeans, casual shirts, sweaters, socks, and underwear. Individual articles of clothing were limited to those for which there were clear male and female versions of the same item on retailers’ websites. In order to minimize differences in construction and fabric used, which could impact cost, DCA made every effort to find nearly identical articles of clothing. Otherwise, DCA compared similarly named products offered in analogous women’s and men’s sections (e.g., a women’s “1969 Perfect Boot Jeans” and a men’s “1969 Boot Fit Jeans,” both found in the “jeans” section).

The Agency selected children’s clothing items in a similar fashion to adult clothing items, and drew from what was available and comparable on retailers’ websites. Included in this report are baby pants, baby shirts, baby shoes, baby sweaters, children’s jeans, children’s shirts, children’s underwear, baby onesies, and toddler shoes.

## **Personal Care Products**

DCA chose personal care items that are staple hygiene products used by both genders: body wash, deodorant, shampoo and conditioner (summarized as “hair care”), lotion, razors, razor cartridges, and shaving cream. Personal care brands were chosen based on an industry analysis of the top-grossing brands that were also available in the three major New York City drugstores.<sup>28</sup> DCA also included private-label or “generic” brands from these drugstores. All efforts were made to find equivalent products, by looking at factors such as the number of blades in a men’s or a women’s razor, or the description or name of a body wash. In some cases, men’s products were clearly marked as intended for men, while products included in this study as women’s products could be considered “unisex,” because the label did not specifically indicate a gender.

Products’ gender marketing is notable in the context of how products are displayed and separated in the drugstore aisle. See Figure 10. The products targeted to men are in dark-colored, boxy bottles that are explicitly marked “for men.” The products targeted to women, while they may not explicitly include the word “women” on the packaging, have marketing that seems geared to female consumers: they are packaged in light-colored, curvy bottles. The text on these bottles often includes the word “beauty” or claims of improving appearances, while the text on bottles marketed toward men often emphasize efficiency and the strength of the product. Regardless of whether certain products are officially targeted to women, the price of men’s personal care products is clearly gender-based.

<sup>28</sup> <http://www.statista.com/statistics/273236/brand-value-of-the-leading-personal-care-brands-worldwide/>

Figure 10: Example, Product Display<sup>29</sup>



## Senior/Home Health Care Products

To select senior/home health care products, DCA identified the categories on drugstores' websites with clear male/female versions: adult incontinence products; canes; compression socks; digestive health products, consisting of laxatives and probiotic supplements; personal urinals; and supports and braces.

There were a limited number of these products, as many have unisex labeling. However, when there were male and female versions of products, it was very clearly marked, and these products were often as identical as two products could be in terms of ingredients, function, or construction.

## Price Comparisons

In order to analyze the pricing of products, the Agency examined individual products side by side, and then incorporated the prices into an average price for the larger category. For example, DCA selected comparable pairs of women's and men's jeans and recorded their prices. DCA then found the individual sums of all men's and all women's jeans and divided the sums by the number of individual items to derive the average cost for a pair of jeans.

- $\text{Sum of cost of 25 pairs of women's jeans} \div 25 = \text{average cost for a pair of women's jeans}$

For some products sold in packages of multiple items, such as socks and underwear, DCA recorded the unit price in order to more accurately compare products' prices and value. For personal care products, the amount of product in items was often unequal, while the price may have been identical. DCA recorded the per-unit price, and made every effort to find similarly sized products, so as not to compare unit pricing of large-size products and small-size products. As such, price comparisons were made on a unit basis.

<sup>29</sup> Photograph taken in Walgreens/Duane Reade on 10/22/2015.

The prices recorded for the study data were always the full price, regardless of any sale or discount the retailer offered.<sup>30</sup>

## Price Analyses

DCA analyzed price differentials using several different methods. In all categories, DCA derived the average price for an item, then found the percent difference between the average total men's cost and women's cost.

In order to control for the possibility of an outlier skewing the data in any direction, the Agency also found the median prices for each product type in all categories. DCA found that the prices mirrored the findings of the average price analyses, but DCA relied on the average prices, as they most accurately captured the pricing patterns in the data.

In the adult clothing, children's clothing, and toys and accessories industries, DCA further analyzed costs by finding an average price of the high-end and low-end price ranges. To obtain the high-end price range, DCA averaged the prices for all products above the median price. The low-end price range was the average of prices for all products below the median price. This revealed trends of price discrepancy by gender based on how much a product cost.

In order to determine the frequency at which women's products cost more than men's products, DCA found the price difference for each individual product comparison. DCA then analyzed the incidence of a higher price for women's products, a higher price for men's products, and equal prices.

## Limitations

Men's and women's products are rarely identical, making exact comparisons difficult. To minimize differences between men's and women's items, the Agency chose products based on those that were closest in construction, ingredients, textile, appearance, description, and/or marketing. The products in this study are those that are currently available in the marketplace and, as such, accurately reflect what is available for consumers of both genders.

<sup>30</sup> Prices may have changed online since the initial recording, but DCA recorded the date of the price capture. Similarly, the product offerings have changed since the beginning of the study, which DCA began in July 2015 and concluded in October 2015. Retailers added warmer clothing articles to their websites, and other seasonal adjustments may have been made.

# III. Main Findings

## Toys and Accessories

### Overview

DCA included six product categories—bikes and scooters, general toys, backpacks, preschool toys, helmets and pads, and arts and crafts. In total, 106 individual products were included in the analysis.

### Price Analysis

On average, children’s toys and accessories cost girls 7 percent more than boys. In total, one of each average item cost girls \$222.43, and cost boys \$207.51, a difference of \$14.92. On average, the largest price discrepancy was in helmets and pads, costing girls nearly 13 percent more, with an average difference of \$2.90 per product. The most equally priced category was backpacks, costing girls 0.8 percent more on average, or \$0.20. As described in the study methodology section, it was difficult to compare some types of products within categories such as general toys and accessories, because girls’ and boys’ toys are inherently created differently, with different types of functions intended. However, when it was possible, DCA compared from the same brand in equivalent product lines, or toys and accessories with equivalent numbers of parts and similar functions.

**Table 7: Average Price, Toys and Accessories**

Product	Number of Products*	Girls' Average	Boys' Average	Price Difference	Percent Difference
Bikes and Scooters	22	\$86.72	\$81.90	\$4.82	6%
General Toys	20	\$29.49	\$26.49	\$3.00	11%
Backpacks	20	\$25.99	\$25.79	\$0.20	0.8%
Preschool Toys	14	\$21.65	\$19.85	\$1.80	9%
Helmets and Pads	20	\$25.79	\$22.89	\$2.90	13%
Arts and Crafts	10	\$32.79	\$30.59	\$2.20	7%
<b>Total</b>	<b>106</b>	<b>\$222.43</b>	<b>\$207.51</b>	<b>\$14.92</b>	<b>7%</b>

\*Each gender has an equal split of the total number of products in this column.

DCA analyzed the high and low price ranges for toys in addition to the average. Unlike adult clothing and children's clothing, however, these ranges are not necessarily representative of the same products at multiple price points, such as a shirt from multiple stores. Rather, these price ranges are reflective of different kinds of products within some categories. The general toys category ranges in product type from dolls to remote control cars, and so different price points are reflective of the variety of toys, rather than a single type of toy.

Toys in the higher price range in this study cost girls nearly 7 percent more on average. The total cost of one of each average higher-priced item from all toy categories was \$342.51 for girls and \$320.97 for boys, a difference of \$21.54. In the lower price range, one of each lower-priced item cost girls more—a total of \$121.04 for girls, and a total of \$107.34 for boys, a difference of \$13.70, or nearly 13 percent.

**Table 8: High Price Range, Toys and Accessories**

<b>Products</b>	<b>Number of Products</b>	<b>Girls' High Range</b>	<b>Boys' High Range</b>	<b>Price Difference</b>	<b>Percent Difference</b>
Bikes and Scooters	22	\$141.99	\$137.99	\$4.00	3%
General Toys	20	\$42.59	\$38.99	\$3.60	9%
Backpacks	20	\$33.79	\$34.19	(\$0.40)	1%
Preschool Toys	14	\$29.99	\$25.32	\$4.67	18%
Helmets and Pads	20	\$32.66	\$26.99	\$5.67	21%
Arts and Crafts	10	\$61.49	\$57.49	\$4.00	7%
<b>Total</b>	<b>106</b>	<b>\$342.51</b>	<b>\$320.97</b>	<b>\$21.54</b>	<b>7%</b>

**Table 9: Low Price Range, Toys and Accessories**

<b>Products</b>	<b>Number of Products</b>	<b>Girls' Low Range</b>	<b>Boys' Low Range</b>	<b>Price Difference</b>	<b>Percent Difference</b>
Bikes and Scooters	22	\$38.79	\$33.19	\$5.60	17%
General Toys	20	\$16.39	\$13.99	\$2.40	17%
Backpacks	20	\$18.19	\$17.39	\$0.80	5%
Preschool Toys	14	\$17.19	\$14.99	\$2.20	15%
Helmets and Pads	20	\$19.99	\$18.79	\$1.20	6%
Arts and Crafts	10	\$10.49	\$8.99	\$1.50	17%
<b>Total</b>	<b>106</b>	<b>\$121.04</b>	<b>\$107.34</b>	<b>\$13.70</b>	<b>13%</b>

Girls' toys cost more 55 percent of the time, the second-highest disparity rate of the five industries studied. Boys' toys cost more 8 percent of the time, and the price was equal 38 percent of the time.

**Table 10: Frequency Chart, Toys and Accessories**

Toys and Accessories	Number of Times	Incidence
Women pay more	29	55%
Equal	20	38%
Men pay more	4	8%
<b>Total</b>	<b>53</b>	<b>100%</b>

Note: Numbers reflect rounding.

**Figure 11: Example, Bikes and Scooters**

Radio Flyer My 1st Scooter Sport - Red



**\$24.99**

★★★★★

quantity:

**add**

shipping s

store picku  
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find in ar

Radio Flyer Girls My 1st Scooter Sparkle - Pink



**\$49.99**

★★★★★

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Figure 12: Example, Helmets and Pads

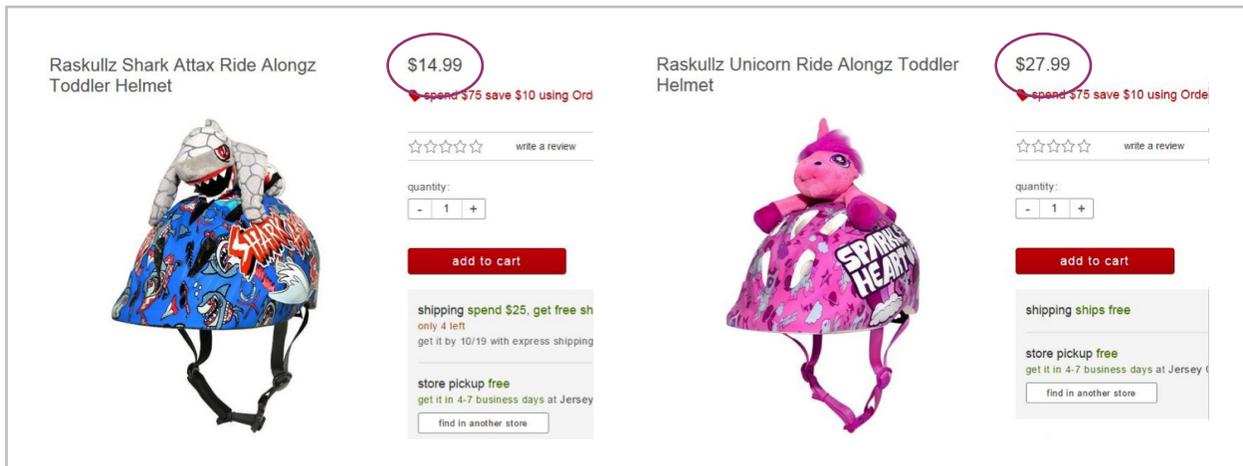


Figure 13: Example, Product Display<sup>31</sup>



## Children's Clothing

### Overview

The Agency analyzed nine types of children's clothing: children's shirts, children's jeans, baby pants, onesies, baby sweaters, baby shirts, baby shoes, children's underwear, and toddler shoes. In total, 168 individual articles of apparel were included in the analysis, with 20 items for each type, except toddler shoes, for which DCA analyzed eight pairs.

<sup>31</sup> Photograph taken in Babies "R" Us on 07/02/2015.

## Price Analysis

Of all five industries included in this study, the children’s clothing industry had the least discrepancies in pricing between genders. On average, girls’ clothing cost 4 percent more than boys’. In total, girls were charged \$184.35 for one of each average item, and boys \$177.23, an average difference of \$7.12. On average, children’s shirts had the largest price discrepancy, with girls being charged 13 percent more, and an average difference of \$1.87 per shirt. The remaining categories had average differences in the single-digit percentages, with the average price difference under two dollars.

**Table 11: Average Price, Children’s Clothing**

Products	Number of Products*	Girls’ Average	Boys’ Average	Price Difference	Percent Difference
Children’s Shirts	20	\$15.82	\$13.95	\$1.87	13%
Children’s Jeans	20	\$24.63	\$22.83	\$1.80	8%
Baby Pants	20	\$18.33	\$16.77	\$1.56	9%
Onesies	20	\$20.91	\$20.07	\$0.84	4%
Baby Sweaters	20	\$24.87	\$23.39	\$1.48	6%
Baby Shirts	20	\$12.58	\$12.38	\$0.20	2%
Baby Shoes	20	\$20.69	\$20.07	\$0.62	3%
Children’s Underwear	20	\$17.67	\$18.17	(\$0.50)	3%
Toddler Shoes	8	\$28.85	\$29.60	(\$0.75)	3%
<b>Total</b>	<b>168</b>	<b>\$184.35</b>	<b>\$177.23</b>	<b>\$7.12</b>	<b>4%</b>

\*Each gender has an equal split of the total number of products in this column.

Pricing of girls’ and boys’ clothing was relatively equal throughout, with entire categories, such as all sweaters, sold at the same price within a retailer. Pricing patterns for the high-end and low-end price ranges mirrored patterns in adult clothing with gendered pricing differences greater for more expensive clothing. The overall discrepancy was larger for girls’ higher-priced children’s clothing, and smaller, but still existent, for lower-priced children’s clothing. On average, girls’ clothing cost 5 percent more for higher-priced clothes. In total, children’s clothing cost girls \$240.61 for one of each average higher-priced item, and cost boys \$229.55, a difference of \$11.06. In the lower-priced range, children’s clothing cost girls 2 percent more than boys. In total, children’s clothing cost girls \$127.52 for one of each average lower-priced item, and cost boys \$124.91, a difference of \$2.61.

**Table 12: High Price Range, Children's Clothing**

<b>Products</b>	<b>Number of Products</b>	<b>Girls' High Range</b>	<b>Boys' High Range</b>	<b>Price Difference</b>	<b>Percent Difference</b>
Children's Shirts	20	\$19.71	\$17.16	\$2.55	15%
Children's Jeans	20	\$32.96	\$29.46	\$3.50	12%
Baby Pants	20	\$25.56	\$22.55	\$3.01	13%
Onesies	20	\$29.35	\$28.35	\$1.00	4%
Baby Sweaters	20	\$30.56	\$30.36	\$0.20	1%
Baby Shirts	20	\$17.56	\$17.16	\$0.40	2%
Baby Shoes	20	\$26.56	\$25.56	\$1.00	4%
Children's Underwear	20	\$23.37	\$23.97	(\$0.60)	3%
Toddler Shoes	8	\$34.98	\$34.98	--	0%
<b>Total</b>	<b>168</b>	<b>\$240.61</b>	<b>\$229.55</b>	<b>\$11.06</b>	<b>5%</b>

**Table 13: Low Price Range, Children's Clothing**

<b>Products</b>	<b>Number of Products</b>	<b>Girls' Low Range</b>	<b>Boys' Low Range</b>	<b>Price Difference</b>	<b>Percent Difference</b>
Children's Shirts	20	\$11.36	\$10.74	\$0.62	6%
Children's Jeans	20	\$16.30	\$16.20	\$0.10	1%
Baby Pants	20	\$11.09	\$10.98	\$0.11	1%
Onesies	20	\$12.47	\$11.79	\$0.68	6%
Baby Sweaters	20	\$19.18	\$16.42	\$2.76	17%
Baby Shirts	20	\$7.60	\$7.60	--	0%
Baby Shoes	20	\$14.82	\$14.58	\$0.24	2%
Children's Underwear	20	\$11.97	\$12.37	(\$0.40)	3%
Toddler Shoes	8	\$22.73	\$24.23	(\$1.50)	7%
<b>Total</b>	<b>168</b>	<b>\$127.52</b>	<b>\$124.91</b>	<b>\$2.61</b>	<b>2%</b>

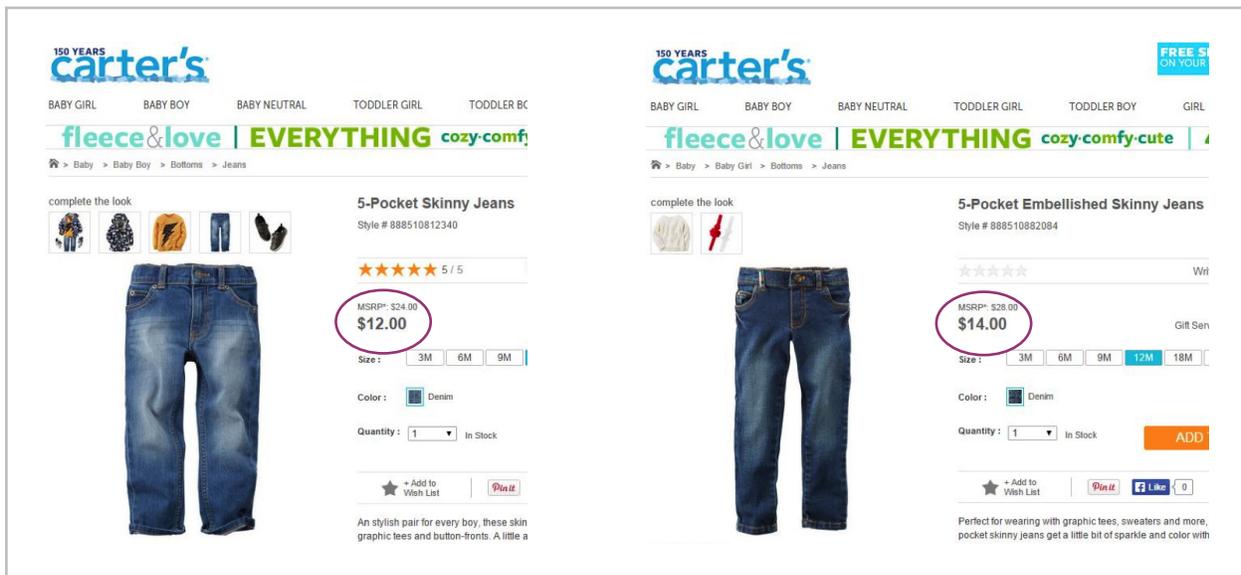
Similar to the finding that the disparities were smallest across children’s clothing, DCA also found that children’s clothing had the lowest rate of disparities. The prices for girls’ and boys’ clothing were equal 67 percent of the time, the highest incidence of equal prices throughout the study. Girls’ clothing cost more 26 percent of the time, and boys’ clothing cost more 7 percent of the time.

**Table 14: Frequency Chart, Children’s Clothing**

Children’s Clothing	Number of Times	Incidence
Women pay more	22	26%
Equal	56	67%
Men pay more	6	7%
<b>Total</b>	<b>84</b>	<b>100%</b>

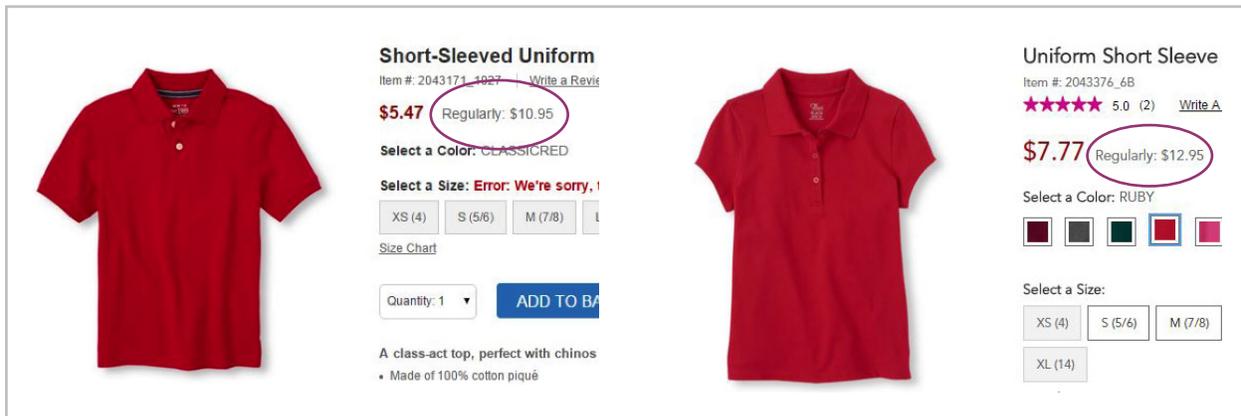
Boys’ and girls’ clothing was relatively similar in appearance and construction. However, DCA found one notable difference in children’s shirts. Nearly every shirt available for girls, from almost every retailer, had additional trimmings, such as bows, glitter, shirring, or 3-D elements. By comparison, available boys’ shirts were generally plain shirts with printed designs and rarely had additional trimmings. Additional trimmings require additional manufacturing costs and could contribute to a higher retail price. Given the fact that nearly all girls’ shirts had these extra design elements, it would be challenging for female consumers to buy equally priced shirts for boys and girls, simply due to what is available for each gender.

**Figure 14: Example, Children’s Jeans<sup>32</sup>**



<sup>32</sup> Retrieved from [http://www.carters.com/carters-kid-girl-bottoms-jeans/V\\_278G059.html?dwvar\\_V\\_278G059\\_size=4&dwvar\\_V\\_278G059\\_color=Color](http://www.carters.com/carters-kid-girl-bottoms-jeans/V_278G059.html?dwvar_V_278G059_size=4&dwvar_V_278G059_color=Color) and [http://www.carters.com/carters-kid-boy-bottoms/VC\\_268G044.html?dwvar\\_VC\\_268G044\\_size=4&dwvar\\_VC\\_268G044\\_color=Blue](http://www.carters.com/carters-kid-boy-bottoms/VC_268G044.html?dwvar_VC_268G044_size=4&dwvar_VC_268G044_color=Blue) on 11/18/2015.

Figure 15: Example, Children's Shirts



## Adult Clothing

### Overview

DCA analyzed seven types of clothing: dress pants, dress shirts, sweaters, jeans, shirts, socks, and underwear. In total, 292 individual articles of clothing were included in the analysis, with at least 40 items for each type of clothing.

### Price Analysis

On average, women's clothing cost nearly 8 percent more than men's. In total, one of each average item cost women \$307.38 and cost men \$285.85, a difference of \$21.53. On average, the largest price discrepancy was in shirts, costing women nearly 15 percent more, with an average difference of \$3.72 per shirt. Dress shirts came a close second, costing women nearly 13 percent more, with an average difference of \$6.65 per shirt. Men's clothing cost more in only one category, underwear, at an average difference of nearly 29 percent or \$2.44.

Table 15: Average Price, Adult Clothing

Products	Number of Products*	Women's Average	Men's Average	Price Difference	Percent Difference
Dress Pants	40	\$75.66	\$71.71	\$3.95	6%
Dress Shirts	40	\$58.11	\$51.46	\$6.65	13%
Sweaters	42	\$63.19	\$59.45	\$3.74	6%
Jeans	50	\$62.75	\$57.09	\$5.66	10%
Shirts	40	\$29.23	\$25.51	\$3.72	15%
Socks	40	\$9.98	\$9.73	\$0.25	3%
Underwear	40	\$8.46	\$10.90	(\$2.44)	29%
<b>Total</b>	<b>292</b>	<b>\$307.38</b>	<b>\$285.85</b>	<b>\$21.53</b>	<b>8%</b>

\*Each gender has an equal split of the total number of products in this column.

The Agency's examination of the high and low price ranges showed a trend of clothing costing women more than men for higher-priced clothing, and costing men slightly more on lower-priced clothing. In the high price range, clothing cost women an average of 13 percent more than men. The total cost of one of each high price range item was \$442.51 for women and \$391.21 for men, a difference of \$51.30. The largest discrepancy was in dress shirts, costing women 26 percent or \$17.55 more on average. Shirts came a close second, costing women 25 percent or \$8.36 more on average. Underwear cost more for men, at 22 percent or \$2.41 more on average. In the low price range, men's clothing cost 3 percent more than women's. The total cost of one of each low price range item was \$175.67 for women and \$180.83 for men, a difference of \$5.16. The discrepancies were all in the low single-digit percent range, and equally split in terms of which gender's clothing cost more. The only exception was underwear, costing men 39 percent or \$2.37 more.

**Table 16: High Price Range, Adult Clothing**

<b>Products</b>	<b>Number of Products</b>	<b>Womens' High Range</b>	<b>Mens' High Range</b>	<b>Price Difference</b>	<b>Percent Difference</b>
Dress Pants	40	\$113.94	\$103.69	\$10.25	10%
Dress Shirts	40	\$85.94	\$68.39	\$17.55	26%
Sweaters	42	\$93.94	\$85.64	\$8.30	10%
Jeans	50	\$83.20	\$74.12	\$9.08	12%
Shirts	40	\$42.30	\$33.94	\$8.36	25%
Socks	40	\$12.31	\$12.14	\$0.17	1%
Underwear	40	\$10.88	\$13.29	\$2.41	22%
<b>Total</b>	<b>292</b>	<b>\$442.51</b>	<b>\$391.21</b>	<b>\$51.30</b>	<b>13%</b>

**Table 17: Low Price Range, Adult Clothing**

<b>Products</b>	<b>Number of Products</b>	<b>Womens' Low Range</b>	<b>Mens' Low Range</b>	<b>Price Difference</b>	<b>Percent Difference</b>
Dress Pants	40	\$37.38	\$39.72	(\$2.34)	6%
Dress Shirts	40	\$32.08	\$34.52	(\$2.44)	8%
Sweaters	42	\$32.86	\$34.41	(\$1.55)	5%
Jeans	50	\$41.55	\$39.28	\$2.27	6%
Shirts	40	\$18.03	\$17.08	\$0.95	6%
Socks	40	\$7.64	\$7.32	\$0.32	4%
Underwear	40	\$6.13	\$8.50	(\$2.37)	39%
<b>Total</b>	<b>292</b>	<b>\$175.67</b>	<b>\$180.83</b>	<b>\$5.16</b>	<b>3%</b>

DCA found that women’s clothing cost more 40 percent of the time. Men’s clothing prices were higher 32 percent of the time, and the prices were equal for both genders 27 percent of the time.

**Table 18: Frequency Chart, Adult Clothing**

<b>Adult Clothing</b>	<b>Number of Times</b>	<b>Incidence</b>
Women pay more	59	40%
Equal	40	27%
Men pay more	47	32%
<b>Total</b>	<b>146</b>	<b>100%</b>

Note: Numbers reflect rounding.

### **Pricing Considerations<sup>33</sup>**

Women’s and men’s clothing are constructed differently, resulting in different manufacturing costs. Textiles are a main driver of differences in production costs, with women’s clothing tending to be made with a more costly blend of fabrics and men’s clothing, more often, being made with one type of fabric. Other pricing factors are the number of styles available: an offering of regular, tall, and petite styles for a single product will result in a higher manufacturing cost. Similarly, how an item is cut—men tend to have straight-cut clothing, whereas women’s cuts are curvier—may result in more fabric waste.<sup>34,35</sup> However, according to experts at the Fashion Institute of Technology (FIT), these costs are not necessarily commensurate with the retail-price differences identified in this study, as the manufacturing cost of an article of clothing is a small fraction of the ultimate retail price.

Retail prices are set by the retailer, not the manufacturer, and every company has its own predetermined markup formula for its clothing. Experts suggest that an average difference of \$5.66 between a pair of women’s and men’s jeans, for example, has nearly no relationship to the production costs. Rather, price differences are due to business considerations, and because women are generally willing to pay higher prices for their clothing than men, they often are charged more.<sup>36</sup>

<sup>33</sup> DCA spoke with experts in the fields of clothing textiles, fashion merchandising, and customs duties to gain insight into retailers’ pricing considerations. See footnotes below.

<sup>34</sup> Telephone interview with Professor Ingrid Johnson, Acting Associate Chairperson for the Home Products Development Department, Fashion Institute of Technology (FIT). October 8, 2015.

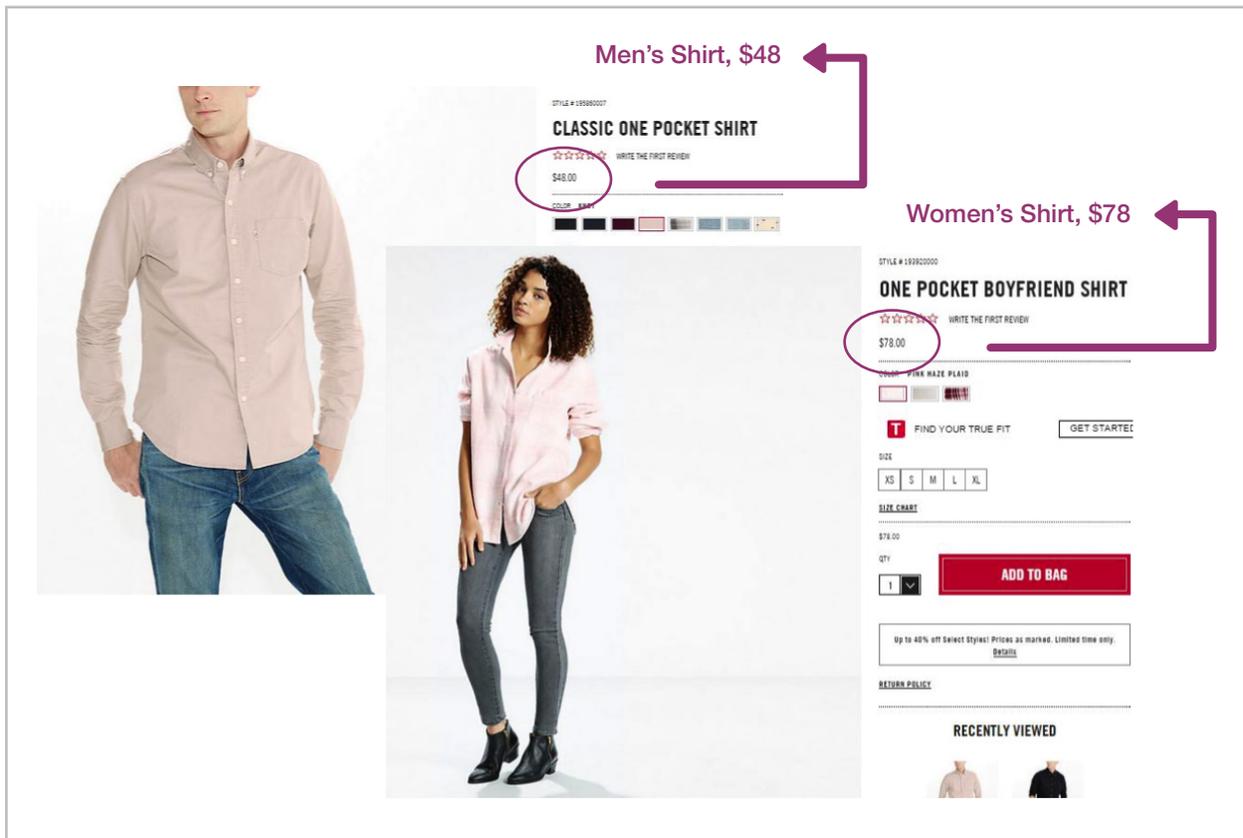
<sup>35</sup> Regarding the trend of men’s underwear costing more across all price ranges, the expert agreed that men were still likely paying less for their underwear than would be expected, given the extensive construction involved, as well as the use of expensive fabrics such as spandex. Even when men pay more, the expert agreed, they are still paying less.

<sup>36</sup> Telephone interview with Professor Robin Litwinsky, Chairperson of the Fashion Business Management Department, Fashion Institute of Technology (FIT). October 15, 2015.

A majority of clothing sold in the United States is imported from manufacturers abroad, which means another price consideration in the supply chain is import taxes. Import taxes (or tariffs) on clothing, leather goods, and shoes are set by Congress, and are explicitly based on gender. These tariffs are reflective of the market for imported goods; the more a good is imported, the higher the tariff. For example, women’s silk shirts have higher taxes than men’s silk shirts, whereas men’s wool suits have higher taxes than women’s wool suits because of the relative demand for each. Overall, women’s goods generate more in import taxes than men’s goods.<sup>37</sup>

These import tax costs are passed on from the manufacturer to the retailer, and eventually to the consumer. However, the tariff structure does not always translate into the expected gender pricing disparity at the retailer. For example, denim jeans are taxed at the same rate for men and women, but DCA found that women’s jeans cost 10 percent more on average than men’s jeans. Similarly, men’s imported cotton shirts are taxed 4 percent higher than women’s cotton shirts, yet the Agency’s investigation revealed that dress shirts, which were usually made from cotton, cost women nearly 13 percent more than men.<sup>38</sup>

Figure 16: Example, Dress Shirts<sup>39</sup>



<sup>37</sup> In total, customs duties generate roughly \$40 billion for the U.S. government annually. In the aggregate, women’s goods generate more in customs duties than men’s goods, and if the import tax rates were assessed equally for both genders for all products, the government would collect \$300 million less in import taxes annually.

<sup>38</sup> Telephone interview with Michael Cone, a New York City trade lawyer, July 1, 2015.

<sup>39</sup> Retrieved from [http://www.levi.com/US/en\\_US/womens-clothing-tops/p/193920000?abTest=true](http://www.levi.com/US/en_US/womens-clothing-tops/p/193920000?abTest=true) and [http://www.levi.com/US/en\\_US/mens-clothing-shirts/p/195860001?abTest=true](http://www.levi.com/US/en_US/mens-clothing-shirts/p/195860001?abTest=true) on 10/02/2015.

Figure 17: Example, Jeans

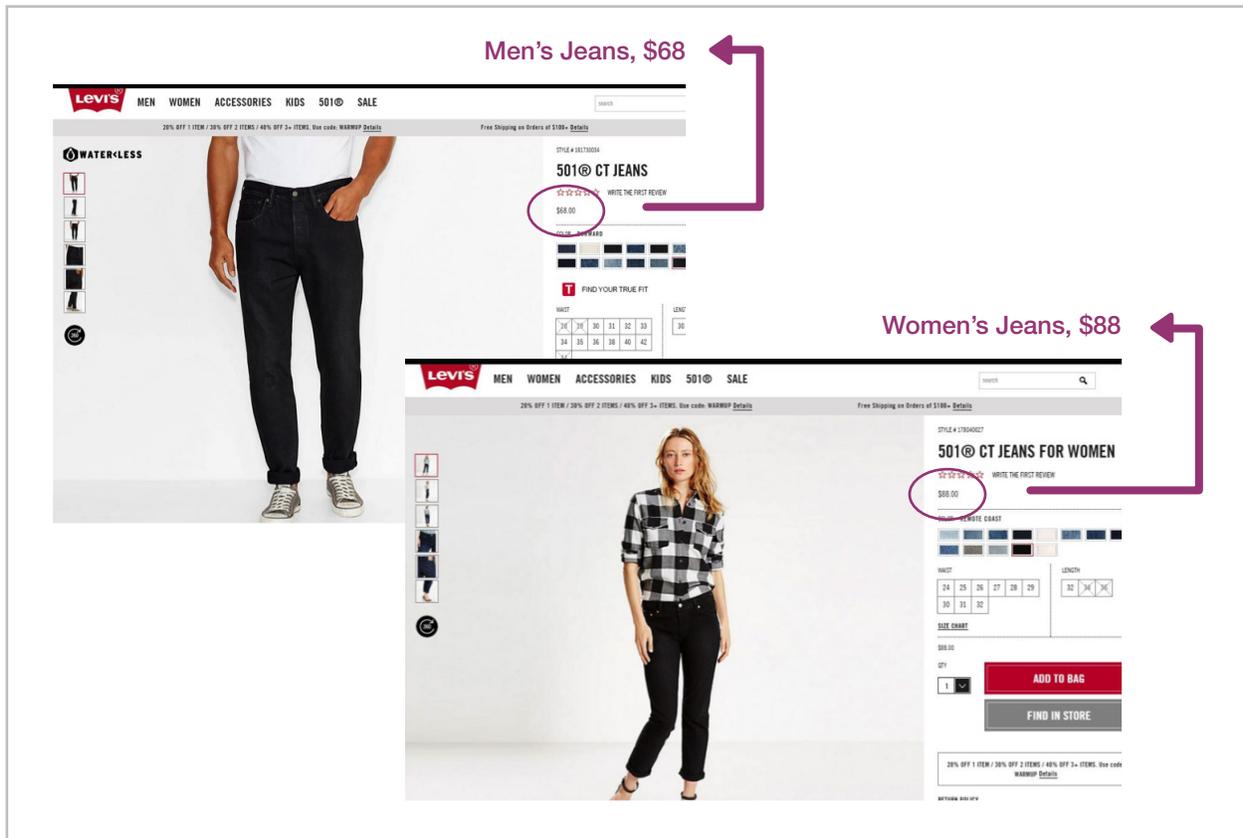
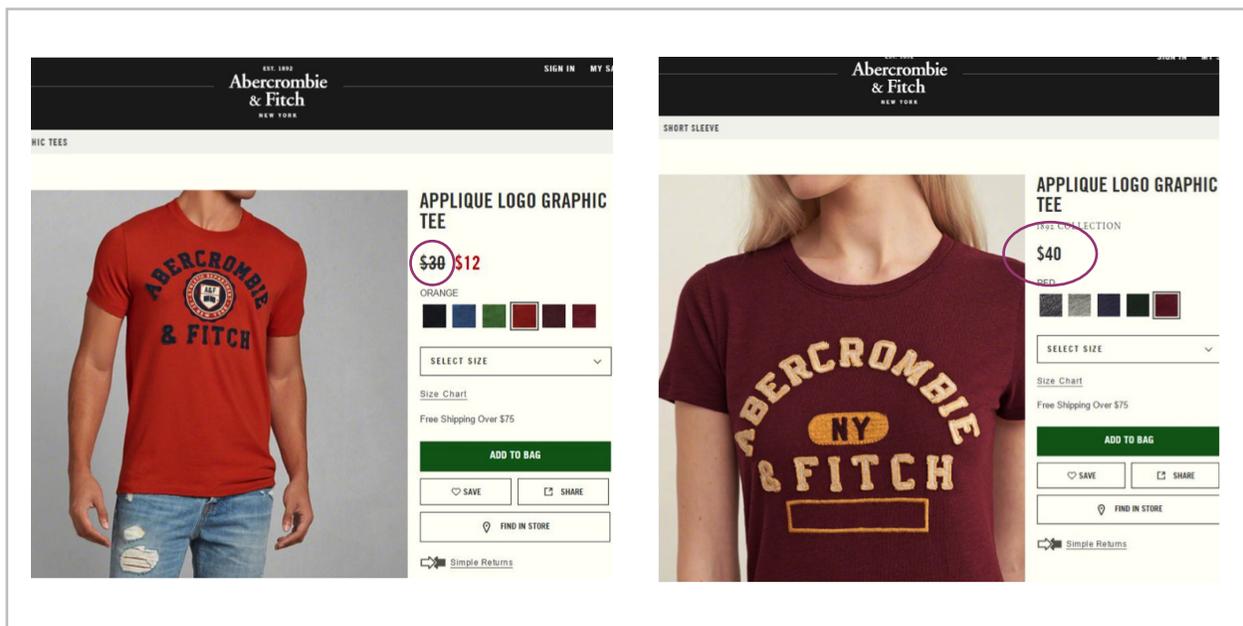


Figure 18: Example, Shirts



# Personal Care Products

## Overview

DCA analyzed seven types of personal care products: shampoo and conditioner (summarized as “hair care”), razor cartridges, razors, lotion, deodorant, body wash, and shaving cream. In total, 122 individual products were included in the analysis, with about 20 items found for almost every category.

## Price Analysis

On average, personal care products cost women 13 percent more than men. In total, one of each average item cost women \$57.18, and cost men \$50.75, a difference of \$6.43. On average, the largest price discrepancy was in hair care; products cost women nearly 48 percent more, with an average difference of \$2.71 per set of shampoo and conditioner. Usually, men’s shampoos and conditioners are sold as a 2-in-1 bottle, and so to achieve the same effect without buying a bottle marked explicitly as “for men,” women would be required to purchase both a bottle of shampoo and a bottle of conditioner. Razor cartridges also cost significantly more for women than men, at nearly 11 percent, or \$1.69. One category, shaving cream, cost more for men, at an average difference of 4 percent, or \$0.16.<sup>40</sup>

**Table 18: Average Price, Personal Care Products**

Products	Number of Products*	Women’s Average	Men’s Average	Price Difference	Percent Difference
Shampoo and Conditioner (Hair Care)	16	\$8.39	\$5.68	\$2.71	48%
Razor Cartridges	18	\$17.30	\$15.61	\$1.69	11%
Razors	20	\$8.90	\$7.99	\$0.91	11%
Lotion	10	\$8.25	\$7.43	\$0.82	11%
Deodorant	20	\$4.91	\$4.75	\$0.16	3%
Body Wash	18	\$5.70	\$5.40	\$0.30	6%
Shaving Cream	20	\$3.73	\$3.89	(\$0.16)	4%
<b>Total</b>	<b>122</b>	<b>\$57.18</b>	<b>\$50.75</b>	<b>\$6.43</b>	<b>13%</b>

\*Each gender has an equal split of the total number of products in this column.

The price differences between products were often due to differing quantities sold to men and women. For example, deodorant was often sold to men in quantities of 2.7-ounce sticks, and women were often sold quantities of 2.6-ounce sticks at the same price. Similarly, men save at the register by requiring fewer products for the same advertised claims. For example, body washes are often sold “for men” with claims of doing double (or triple) duty as a shampoo and/or conditioner.

<sup>40</sup> Because only drugstore brands of personal care products were included in this study, rather than higher-end salon products or cheaper, bulk-size products, all products came within the same price range. There was not enough variety in cost to analyze high-range or low-range prices.

Often, men’s and women’s products will have the same features, but the women’s version will cost more. For example, women’s razors and razor cartridges cost more, and usually have prominent claims of moisturizing strips or features for sensitive skin. However, it is also often the case that men’s razors and cartridges have aloe moisturizing strips or are marketed as intended for sensitive skin.

In addition to having the largest average disparities, personal care products had the highest rate of disparities of all five industries. Women’s personal care products cost more 56 percent of the time. The price was equal 31 percent of the time, and men’s products cost more 13 percent of the time.

**Table 19: Frequency Chart, Personal Care Products**

<b>Personal Care</b>	<b>Number of Times</b>	<b>Incidence</b>
Women pay more	34	56%
Equal	19	31%
Men pay more	8	13%
<b>Total</b>	<b>61</b>	<b>100%</b>

## **Pricing Considerations**

Personal care products are complex mixtures of many synthetic ingredients. While men’s and women’s products often do not have identical ingredients, according to experts, these differences are not a major driver of the cost discrepancies. Ingredients and manufacturing costs are factors that affect the ultimate retail price of a personal care product, but the major cost consideration that consumers pay for is the research and development that go into product creation.<sup>41 42</sup> It appears that female consumers absorb more of these costs than male consumers, rather than the costs being distributed equally.

<sup>41</sup> Telephone interview of Dr. Gary Kelm, Ph.D, an expert in personal care product formulation at Procter & Gamble for over 35 years. October 19, 2015.

<sup>42</sup> According to Dr. Kelm, women may also pay a premium for “conceptual” or “label” ingredients, which are ingredients generally added at levels lower than 1 percent. These ingredients yield no significant benefit to the consumer, but legally enable a brand to advertise the use of that ingredient and the potential benefits it could confer. Examples include natural extracts and botanical ingredients, which are frequently used in women’s products.

Figure 19: Example, Razors<sup>43</sup>

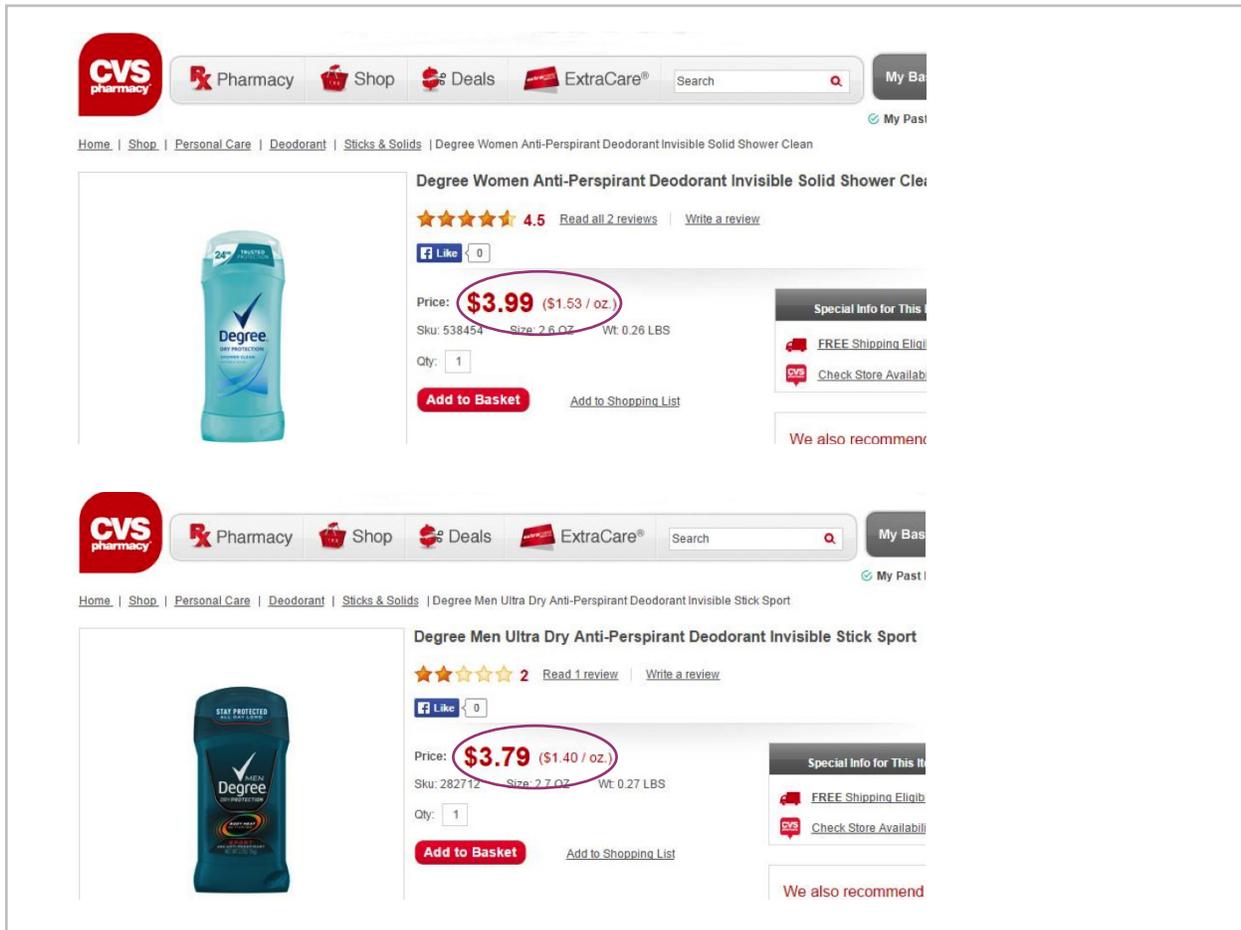
The screenshot displays two product listings on the CVS website. The top listing is for 'CVS 3 Blade Disposable Razors for Sensitive Skin' (men's), featuring a blue and white package. The price is \$4.99, with a note that it is \$1.25 per razor. The bottom listing is for 'CVS 3 Blade Disposable Razors for Sensitive Skin' (women's), featuring a pink and white package. The price is \$6.99, with a note that it is \$1.75 per razor. Both listings include a star rating, a 'Write the first review' link, a 'Like' button, and an 'Add to Basket' button. The website header shows the CVS logo and navigation links for Pharmacy, Shop, Deals, and ExtraCare.

Figure 20: Example, Razor Cartridges

The screenshot displays two product listings for razor cartridges on the CVS website. The top listing is for 'Schick Hydro Silk for Women Cartridges', featuring a purple and white package. The price is \$18.49, with a note that it is \$4.62 per cartridge. The bottom listing is for 'Schick Hydro 5 Cartridge Razor Refills', featuring a blue and white package. The price is \$14.99, with a note that it is \$3.75 per cartridge. Both listings include a star rating, a 'Take a product tour' button, and a shipping option (either 'Ship to you' or 'Ship one time'). The website header shows the CVS logo and navigation links for Pharmacy, Shop, Deals, and ExtraCare.

<sup>43</sup> Retrieved from <http://www.cvs.com/shop/personal-care/shaving/women-s-disposable-razors/cvs-3-blade-disposable-razors-for-sensitive-skin-skuid-955865> and <http://www.cvs.com/shop/personal-care/shaving/men-s-disposable-razors/cvs-3-blade-disposable-razors-for-sensitive-skin-skuid-919507> on 10/16/2015.

Figure 21: Example, Deodorant<sup>44</sup>



## Senior/Home Health Care Products

### Overview

The Agency analyzed six types of home health care products: supports and braces; canes; compression socks; adult incontinence products; personal urinals; and digestive health products, consisting of laxatives and probiotic supplements. In total, 106 individual products were analyzed.

### Price Analysis

On average, women's home health care products cost 8 percent more than men's. In total, one of each average item cost women \$140.46, and cost men \$130.08, a difference of \$10.38.<sup>45</sup>

<sup>44</sup> Retrieved from <http://www.cvs.com/shop/personal-care/deodorant/sticks-solids/degree-women-anti-perspirant-deodorant-invisible-solid-shower-clean-skuid-538454> and <http://www.cvs.com/shop/personal-care/deodorant/sticks-solids/degree-men-ultra-dry-anti-perspirant-deodorant-invisible-stick-sport-skuid-282712> on 10/16/2015.

<sup>45</sup> Similar to personal care products, there was neither a wide enough range of prices nor products for analysis of high-end or low-end prices. An analysis of price ranges is useful to accurately reflect variety in products and pricing when the catch-all category, such as "sweaters" or "shirts," has a wider range than "shampoo" or "compression socks."

On average, the largest price discrepancy was found in personal urinals; women were charged 21 percent more, with an average difference of \$2.00 more per urinal. The average price difference for supports and braces was nearly 15 percent more for women than for men, and the average difference in dollars and cents for these often-identical products was \$4.74. Often, the packaging for a men’s and women’s version of a brace was completely identical, with the only difference being the word “men’s” or “women’s.” Additionally, it appeared that some braces actually used less fabric for the women’s version, but cost more. Men’s products cost more in one category, digestive health supplements, at an average difference of 5 percent, or \$0.43. However, in this category, women often received a gender discount, similar to the gender discount men receive on hair care products. The two options for laxative products DCA found for this study were “women’s,” generally in pink packaging, or unisex, with no explicit gender designation.

**Table 20: Average Price, Senior/Home Health Care Products**

<b>Products</b>	<b>Number of Products*</b>	<b>Women’s Average</b>	<b>Men’s Average</b>	<b>Price Difference</b>	<b>Percent Difference</b>
Supports and Braces	22	\$37.17	\$32.43	\$4.74	15%
Canes	6	\$21.99	\$19.66	\$2.33	12%
Compression Socks	24	\$27.86	\$26.77	\$1.09	4%
Adult Diapers	22	\$32.71	\$32.06	\$0.65	2%
Personal Urinals	12	\$11.32	\$9.32	\$2.00	21%
Digestive Health	20	\$9.41	\$9.84	(\$0.43)	5%
<b>Total</b>	<b>106</b>	<b>\$140.46</b>	<b>\$130.08</b>	<b>\$10.38</b>	<b>8%</b>

\*Each gender has an equal split of the total number of products in this column.

DCA found that women’s senior/home health care products cost more 45 percent of the time. The rate at which the prices were equal was the second-highest in this study, at 42 percent of the time. Men’s products cost more 13 percent of the time.

**Table 21: Frequency Chart, Senior/Home Health Care Products**

<b>Senior Products</b>	<b>Number of Times</b>	<b>Incidence</b>
Women pay more	24	45%
Equal	22	42%
Men pay more	7	13%
<b>Total</b>	<b>53</b>	<b>100%</b>

Figure 22: Example, Supports and Braces



**ITA-MED Rib Support for Women White**

1.0 ea

**\$26.99**

✓ FSA

**Overview:**

- Elastic Rib Support for Women (RSW-224) helps stabilize rib & sternum fractures by limiting expansion through compression
- Provides support & compression to the muscles & soft tissues of the rib cage weakened by strain, trauma, overuse, inactivity or surgery
- Limits the expansion for chest to promote healing



**ITA-MED Rib Support for Men White**

1.0 ea

**\$22.99**

✓ FSA

**Overview:**

- Elastic Rib Support for Men (RSM-223) helps stabilize rib & sternum fractures by limiting expansion through compression
- Provides support & compression to the muscles & soft tissues of the rib cage weakened by strain, trauma, overuse, inactivity or surgery
- Limits the expansion for chest to promote healing

Figure 23: Example, Compression Socks<sup>46</sup>



Balance Rewards  
Weekly Ad & Coupons

Store Locator  
Healthcare Clinic

Prescription Refills

Health Info & Services

Contact Lenses

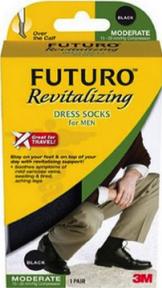
Shop Products

Photo

Search by keyword or item #

Q

Home > Shop > Home Health Care Solutions > Diabetes Management > Compression Stockings & Hosiery



**FUTURO Revitalizing Dress Socks for Men, Model 71038EN Medium Black**

1.0 pr

★★★★★ (2)

**\$18.99**

**Overview:**

Prescription Refills

Health Info & Services

Contact Lenses

Shop Products

Photo

Search by keyword or item #

C

Home > Shop > Home Health Care Solutions > Diabetes Management > Diabetic Foot Care



**FUTURO Revitalizing Trouser Socks for Women, Moderate Medium Black**

1.0 pr

★★★★★ (9 (40))

**\$21.99**

**Overview:**

- Massages tired, achy legs as you move
- Helps relieve symptoms of varicose veins
- Ideal for being on your feet/traveling more

**Ship one time**

FREE shipping on orders of \$35 or more. Details

Arrives in 1-3 business days\*

Restrictions apply. See shipping FAQ

<sup>46</sup> Retrieved from <http://www.walgreens.com/store/c/futuro-revitalizing-trouser-socks-for-women-moderate-medium/ID=prod6042021-product> and <http://www.walgreens.com/store/c/futuro-revitalizing-dress-socks-for-men-model-71038en-medium/ID=prod6182788-product> on 10/16/2015.

38

Figure 24: Example, Adult Diapers



Rite Aid Bladder Control Pads for Women, Maximum Absorbency, 39 Count

Be the first to review this product

Shop all Rite Aid

**\$11.99**

**TODAY'S DEAL**

Buy 2 get 200 Plenti Points RA BCP

Expires: 10/17/15

Quantity:  [Add To Cart](#)

[Free Shipping When You Spend \\$34.9](#)

Availability: Usually ships in 24 hours



Rite Aid Guards for Men, Maximum Absorbency, 52 Count

Be the first to review this product

Shop all Rite Aid

**\$11.99**

Quantity:  [Add To Cart](#)

[Free Shipping When You Spend \\$34.9](#)

Availability: Usually ships in 24 hours

## IV. Conclusion

Across her lifetime, a female consumer faces different degrees of markups. Babies' and children's products had the least pricing discrepancies, adult personal care products the most, and adult clothing and senior products were in the middle, at roughly equivalent pricing discrepancies by percent. This is notable, given the "adult" stage of a consumer's life is longer than any other lifecycle stage. Additionally, the frequency at which adults consume personal care products is higher than any other category of the consumer goods analyzed in this study.<sup>47</sup> <sup>48</sup> In the aggregate, over the course of a female consumer's lifetime, these discrepancies would have a much larger financial impact, given that, on average, personal care products cost 13 percent more for women than men.

DCA found, on average, that women pay approximately 7 percent more than men for similar products. Products' price differences based on gender are largely inescapable for female consumers simply due to the product offerings available in the market.

DCA encourages consumers to join DCA's social media campaign to address this issue by tweeting examples of gender pricing and fair pricing with #genderpricing.

<sup>47</sup> <http://www.statista.com/markets/415/consumer-goods-fmcg/>

<sup>48</sup> <http://www.statista.com/statistics/260963/leading-fmcg-companies-worldwide-based-on-sales/>

# V. Appendix

## Products Analyzed in This Study

### Children's Clothing

Store	Item Type	Name (on Website)	Gender	Price
Carter's	Baby Jeans	5-Pocket Embellished Skinny Jeans	F	\$28.00
Carter's	Baby Jeans	5-Pocket Skinny Jeans	M	\$14.40
Carter's	Baby Jeans	Printed French Terry Pants	F	\$8.00
Carter's	Baby Jeans	French Terry Pants	M	\$8.00
Carter's	Baby Shirts	Printed Tee	F	\$5.00
Carter's	Baby Shirts	Excavator Tee	M	\$5.00
Carter's	Baby Shirts	Ballet Tee	F	\$8.00
Carter's	Baby Shirts	Speed Of Lightning Tee	M	\$8.00
Carter's	Baby Shoes	Carter's Sparkle High Tops	F	\$15.00
Carter's	Baby Shoes	Carter's High Top Crib Shoes	M	\$15.00
Carter's	Baby Shoes	Glitter Crib Riding Boots	F	\$13.20
Carter's	Baby Shoes	Crib Boots	M	\$12.00
Carter's	Baby Sweaters	French Terry Cardigan	F	\$12.00
Carter's	Baby Sweaters	French Terry Cardigan	M	\$12.00
Carter's	Baby Sweaters	Half-Zip Fleece Pullover	F	\$22.00
Carter's	Baby Sweaters	Half-Zip Fleece Pullover	M	\$13.20
Carter's	Children's Jeans	5-Pocket Embellished Skinny Jeans	F	\$32.00
Carter's	Children's Jeans	5-Pocket Jeans	M	\$18.00
Carter's	Children's Jeans	Stretch Corduroy Pants	F	\$22.50
Carter's	Children's Jeans	5-Pocket Corduroy Pants	M	\$22.50

Carter's	Children's Shirts	Tutu Tee	F	\$13.50
Carter's	Children's Shirts	Football Tee	M	\$10.80
Carter's	Children's Shirts	Winter Friends Tee	F	\$20.00
Carter's	Children's Shirts	Winter Bear Tee	M	\$20.00
Carter's	Children's Underwear	3-Pack Stretch Cotton Panties	F	\$9.00
Carter's	Children's Underwear	3-Pack Cotton Briefs	M	\$9.00
Carter's	Children's Underwear	7-Pack Stretch Cotton Panties	F	\$18.00
Carter's	Children's Underwear	7-Pack Cotton Briefs	M	\$18.00
Carter's	Onesie	Denim Jumpsuit	F	\$14.40
Carter's	Onesie	Ripstop Shortalls	M	\$11.99
Carter's	Onesie	Striped Romper	F	\$9.99
Carter's	Onesie	Cotton Plaid Romper	M	\$8.99
Carter's	Toddler Shoes	Carter's Casual Shoes	F	\$25.50
Carter's	Toddler Shoes	Carter's Casual Shoes	M	\$25.50
Gap	Baby Jeans	Pull-On Skinny Jeans	F	\$24.95
Gap	Baby Jeans	Pull-On Slim Jeans	M	\$24.95
Gap	Baby Jeans	Indigo Pull-On Jeans	F	\$24.95
Gap	Baby Jeans	Lined Pull-On Original Fit Jeans	M	\$24.95
Gap	Baby Shirts	Lace Top	F	\$19.95
Gap	Baby Shirts	Patch Rugby Top	M	\$19.95
Gap	Baby Shirts	Printed Ruffle Top	F	\$12.95
Gap	Baby Shirts	2-In-1 Pocket Tee	M	\$12.95
Gap	Baby Shoes	Polka Dot Mary Jane Sneakers	F	\$24.95
Gap	Baby Shoes	Chambray Sneakers	M	\$24.95
Gap	Baby Shoes	Polka Dot Mary Jane Sneakers	F	\$29.95

Gap	Baby Shoes	Chambray Sneakers	M	\$24.95
Gap	Baby Sweaters	Cable Peplum Cardigan	F	\$34.95
Gap	Baby Sweaters	Cable Knit Sweater	M	\$34.95
Gap	Baby Sweaters	Deer Cardigan	F	\$34.95
Gap	Baby Sweaters	Shawl Cardigan	M	\$34.95
Gap	Children's Jeans	1969 Boot Cut Jeans	F	\$29.95
Gap	Children's Jeans	1969 Boot Cut Jeans	M	\$34.95
Gap	Children's Jeans	1969 Patch Cropped Boy Fit Jeans	F	\$36.95
Gap	Children's Jeans	1969 Original Fit Jeans	M	\$29.95
Gap	Children's Shirts	Solid Pique Polo	F	\$18.95
Gap	Children's Shirts	Solid Pique Polo	M	\$18.95
Gap	Children's Shirts	Printed Babydoll Tee	F	\$16.95
Gap	Children's Shirts	Stripe Pocket Tee	M	\$14.95
Gap	Children's Underwear	Happy Day-Of-The-Week Bikini Brief (7-Pack)	F	\$26.95
Gap	Children's Underwear	Bike Underwear (5-Pack)	M	\$26.95
Gap	Children's Underwear	Horse Hipster (7-Pack)	F	\$26.95
Gap	Children's Underwear	Stripe Boxer Briefs (5-Pack)	M	\$29.95
Gap	Onesie	Ruffle Slub One-Piece	F	\$24.95
Gap	Onesie	Rugby-Stripe Baseball Tee One-Piece	M	\$24.95
Gap	Onesie	Stampede One-Piece	F	\$29.95
Gap	Onesie	Plaid Roll-Up One-Piece	M	\$29.95
Gap	Toddler Shoes	Metallic Logo Trainers	F	\$29.95
Gap	Toddler Shoes	Colorblock Trainers	M	\$29.95
Gymboree	Baby Jeans	Double Button Jeans	F	\$24.95
Gymboree	Baby Jeans	Pull-On Jeans	M	\$24.95

Gymboree	Baby Jeans	Geo Floral Skirt	F	\$24.95
Gymboree	Baby Jeans	Cuffed Plaid Shorts	M	\$22.95
Gymboree	Baby Shirts	Wildflowers & Birdies Smock Top	F	\$22.95
Gymboree	Baby Shirts	Plaid Shirt	M	\$22.95
Gymboree	Baby Shirts	Meow Striped Tee	F	\$21.95
Gymboree	Baby Shirts	Football Champ Long Sleeve Tee	M	\$19.95
Gymboree	Baby Shoes	Metallic Sandals	F	\$21.95
Gymboree	Baby Shoes	Crib Sandals	M	\$21.95
Gymboree	Baby Shoes	Patent Eyelet Crib Shoes	F	\$21.95
Gymboree	Baby Shoes	Boat Crib Shoes	M	\$21.95
Gymboree	Baby Shoes	Polka Dot Booties	F	\$16.95
Gymboree	Baby Shoes	Striped Booties	M	\$16.95
Gymboree	Baby Sweaters	Polka Dot Hoodie	F	\$24.95
Gymboree	Baby Sweaters	Produce Truck Hoodie	M	\$24.95
Gymboree	Baby Sweaters	Fair Isle Cardigan	F	\$32.95
Gymboree	Baby Sweaters	Elbow Patch Cardigan	M	\$32.95
Gymboree	Children's Jeans	Bootcut Jeans	F	\$32.95
Gymboree	Children's Jeans	Bootcut Jeans	M	\$29.95
Gymboree	Children's Jeans	Straight Jeans	F	\$32.95
Gymboree	Children's Jeans	Straight Jeans	M	\$29.95
Gymboree	Children's Shirts	Be Sweet Tee	F	\$19.95
Gymboree	Children's Shirts	Totally Awesome Wave Tee	M	\$16.95
Gymboree	Children's Shirts	You Me And The Sea Tank	F	\$19.95
Gymboree	Children's Shirts	So Much To Sea Tank	M	\$12.95
Gymboree	Children's Underwear	Halloween Underwear Three-Pack	F	\$14.95

Gymboree	Children's Underwear	Halloween Underwear Three-Pack	M	\$15.95
Gymboree	Children's Underwear	Giraffe Underwear Three-Pack	F	\$14.95
Gymboree	Children's Underwear	Safari Briefs Three-Pack	M	\$15.95
Gymboree	Onesie	Squirrel Two-Piece Set	F	\$26.95
Gymboree	Onesie	Bear Two-Piece Set	M	\$26.95
Gymboree	Onesie	Striped Elephant One-Piece	F	\$24.95
Gymboree	Onesie	Striped Elephant One-Piece	M	\$24.95
OshKosh B'gosh	Baby Jeans	Super Skinny Jeans - Marine Blue	F	\$10.00
OshKosh B'gosh	Baby Jeans	Skinny Jeans - Indigo Bright	M	\$10.00
OshKosh B'gosh	Baby Jeans	Chambray Ruffle Joggers	F	\$13.00
OshKosh B'gosh	Baby Jeans	Stretch Denim Joggers	M	\$13.00
OshKosh B'gosh	Baby Shirts	Oshkosh Originals Graphic Tee	F	\$6.00
OshKosh B'gosh	Baby Shirts	Oshkosh Originals Graphic Tee	M	\$6.00
OshKosh B'gosh	Baby Shirts	Tlc Striped Tunic	F	\$10.00
OshKosh B'gosh	Baby Shirts	Double Decker Pocket Tee	M	\$10.00
OshKosh B'gosh	Baby Shoes	Oshkosh Slip-On Shoes	F	\$34.00
OshKosh B'gosh	Baby Shoes	Oshkosh Slip-On Shoes	M	\$34.00
OshKosh B'gosh	Baby Shoes	Oshkosh Leopard Print Crib Boots	F	\$14.00
OshKosh B'gosh	Baby Shoes	Oshkosh Faux Fur Crib Boots	M	\$14.00
OshKosh B'gosh	Baby Sweaters	Marled Cardi	F	\$22.00
OshKosh B'gosh	Baby Sweaters	Marled Shawl Collar Cardigan	M	\$19.00
OshKosh B'gosh	Baby Sweaters	Ski Lodge Sweater	F	\$25.00
OshKosh B'gosh	Baby Sweaters	Ski Lodge Pullover Sweater	M	\$24.00
OshKosh B'gosh	Children's Jeans	Oshkosh Skinny Jeans-Maritime Blue Wash	F	\$8.00
OshKosh B'gosh	Children's Jeans	Skinny Jeans - Indigo Bright	M	\$12.00

OshKosh B'gosh	Children's Jeans	Bootcut Jeans - Upstate Blue	F	\$12.00
OshKosh B'gosh	Children's Jeans	Straight Jeans - Mellow Medium	M	\$12.00
OshKosh B'gosh	Children's Shirts	Embroidered Top	F	\$13.00
OshKosh B'gosh	Children's Shirts	Striped Henley	M	\$13.00
OshKosh B'gosh	Children's Shirts	Oshkosh Originals Graphic Tee	F	\$6.00
OshKosh B'gosh	Children's Shirts	Oshkosh Originals Graphic Tee	M	\$6.00
OshKosh B'gosh	Children's Underwear	3-Pack Stretch Cotton Panties	F	\$14.00
OshKosh B'gosh	Children's Underwear	3-Pack Cotton Briefs	M	\$14.00
OshKosh B'gosh	Children's Underwear	7-Pack Everyday Panties	F	\$26.00
OshKosh B'gosh	Children's Underwear	6-Pack Cotton Briefs	M	\$26.00
OshKosh B'gosh	Onesie	Sparkle Henley Bodysuit	F	\$8.00
OshKosh B'gosh	Onesie	Varsity Henley Bodysuit	M	\$8.00
OshKosh B'gosh	Onesie	Floral Poplin Bodysuit	F	\$10.00
OshKosh B'gosh	Onesie	Plaid Poplin Bodysuit	M	\$10.00
OshKosh B'gosh	Toddler Shoes	Oshkosh Athletic Sneakers	F	\$40.00
OshKosh B'gosh	Toddler Shoes	Oshkosh Athletic Sneakers	M	\$40.00
The Children's Place	Baby Jeans	Basic Jeans	F	\$14.95
The Children's Place	Baby Jeans	Basic Jeans	M	\$14.95
The Children's Place	Baby Jeans	Basic Leggings	F	\$9.50
The Children's Place	Baby Jeans	Knit Cargo Pants	M	\$9.50
The Children's Place	Baby Shirts	Long Sleeve 'Mommy's Night Owl' Little Talker Bodysuit	F	\$9.50
The Children's Place	Baby Shirts	Long Sleeve 'Naps, Hugs And Rock 'N' Roll' Little Talker Bodysuit	M	\$9.50
The Children's Place	Baby Shirts	I'm The Cutest Of Them All' Little Talker Bodysuit	F	\$9.50
The Children's Place	Baby Shirts	I Love My Mommy' Monster Little Talker Bodysuit	M	\$9.50
The Children's Place	Baby Shoes	Low-Top Shoe	F	\$14.95

The Children's Place	Baby Shoes	Low-Top Sneaker	M	\$14.95
The Children's Place	Baby Sweaters	Long Sleeve Graphic Crew Neck Pullover	F	\$19.95
The Children's Place	Baby Sweaters	Long Sleeve Raglan Sleeve Crew Neck Sweater	M	\$19.95
The Children's Place	Baby Sweaters	Uniform Button-Front Crew-Neck Cardigan	M	\$19.95
The Children's Place	Baby Sweaters	Long Sleeve V-Neck Sweater	M	\$17.95
The Children's Place	Children's Jeans	Skinny Jeans - China Blue	F	\$19.50
The Children's Place	Children's Jeans	Skinny Jeans - Retro Vintage	M	\$19.50
The Children's Place	Children's Jeans	Bootcut Jeans - Merida	F	\$19.50
The Children's Place	Children's Jeans	Bootcut Jeans - Dust	M	\$19.50
The Children's Place	Children's Shirts	Long Sleeve Photo-Real Graphic Tunic	F	\$16.95
The Children's Place	Children's Shirts	Long Sleeve Striped Crew Tee	M	\$14.95
The Children's Place	Children's Shirts	Uniform Short Sleeve Classic Polo	F	\$12.95
The Children's Place	Children's Shirts	Short-Sleeved Uniform Polo	M	\$10.95
The Children's Place	Children's Underwear	Days Of The Week Briefs 7-Pack	F	\$18.95
The Children's Place	Children's Underwear	Striped And Camo Print Briefs 7-Pack	M	\$18.95
The Children's Place	Children's Underwear	Briefs 3-Pack	F	\$6.95
The Children's Place	Children's Underwear	Briefs 3-Pack	M	\$6.95
The Children's Place	Onesie	Dotted Shirt & Jeggings Set	F	\$19.95
The Children's Place	Onesie	Long Sleeve Faux Layer Bear Bodysuit & Banded Knit Pants Set	M	\$19.95
The Children's Place	Onesie	Cat Overalls Set	F	\$39.95
The Children's Place	Onesie	Suspenders Shirt & Shortall Set	M	\$34.95
The Children's Place	Toddler Shoes	Twirl Slip-On Sneakers	F	\$19.95
The Children's Place	Toddler Shoes	Slip-On Printed Sneaker	M	\$22.95

## Toys and Accessories

Store	Item Type	Name (on Website)	Gender	Price
Babies "R" Us	Preschool Toys	Disney Star Wars Body Board	M	\$14.99
Babies "R" Us	Preschool Toys	Disney Frozen Ariel Body Board	F	\$16.99
Babies "R" Us	Preschool Toys	Lego Duplo Preschool Building Toy - Treasure Attack	M	\$29.99
Babies "R" Us	Preschool Toys	Lego Duplo Preschool Building Toy - Horse Stable	F	\$32.99
Kmart	Arts and Crafts	Step 2 2-In-1 Toy Box And Art Lid Pink	F	\$60.99
Kmart	Arts and Crafts	Step 2 2-In-1 Toy Box And Art Lid - Tan	M	\$59.99
Kmart	Arts and Crafts	Step 2 Easel For Two Pink	F	\$61.99
Kmart	Arts and Crafts	Step 2 Easel For Two	M	\$54.99
Kmart	Arts and Crafts	Play-Doh Sweet Shoppe Cake Mountain Playset	F	\$19.99
Kmart	Arts and Crafts	Play-Doh Disney Star Wars Millennium Falcon Featuring Can-Heads	M	\$19.99
Kmart	Arts and Crafts	Play-Doh My Little Pony Rainbow Dash Style Salon Playset	F	\$15.99
Kmart	Arts and Crafts	Play-Doh Diggin' Rigs Tonka Chuck 'N Friends Grinding Gravel Yard Set	M	\$12.99
Kmart	Backpacks	Disney Frozen Girl's Backpack - Elsa	F	\$11.98
Kmart	Backpacks	Disney Avengers Boy's Backpack	M	\$9.98
Kmart	Backpacks	Light Up Girls Backpack (Animal Print) - 16"	F	\$19.99
Kmart	Backpacks	"Bright Lights" Light-Up Boys Skater Backpack	M	\$19.99
Kmart	Backpacks	Disney Frozen Girl's Backpack & Lunch Bag - Anna & Elsa	F	\$32.00
Kmart	Backpacks	Disney Ultimate Spider-Man Web-Warriors Boy's Backpack & Lunch Bag	M	\$32.00
Kmart	Bikes & Scooters	Princess Cozy Trailer	F	\$33.99
Kmart	Bikes & Scooters	Little Tikes	M	\$32.99
Kmart	Bikes & Scooters	Razor™ Lil' Kick Scooter	F	\$44.99
Kmart	Bikes & Scooters	Razor™ Jr. Lil Kick Scooter - Blue	M	\$39.99

Kmart	Bikes & Scooters	Razor™ E300-S Sweet Pea	F	\$299.99
Kmart	Bikes & Scooters	Razor™ E300S Seated Electric Scooter	M	\$289.99
Kmart	Bikes & Scooters	Disney Princess Folding Scooter	F	\$42.99
Kmart	Bikes & Scooters	Cars Folding Scooter	M	\$44.99
Kmart	General Toys	My First Kenmore Stand Mixer	F	\$19.99
Kmart	General Toys	My First Craftsman 43 Pc. Power Drill Set	M	\$14.99
Kmart	General Toys	Aww T-Rex Paint And Motorized 3D Puzzle Aw-Pnt-Rexg Girl Blue	F	\$14.99
Kmart	General Toys	Aww T-Rex Paint And Motorized 3D Puzzle Aw-Pnt-Rexb Boy Green	M	\$14.99
Kmart	General Toys	Jada Toys Just Girls 1:16 2010 Chevy Camaro Ss Remote Control Car	F	\$24.99
Kmart	General Toys	Jada Toys Big Time Muscle 96967 2010 Chevy Camaro Ss Rc, Yellow	M	\$14.99
Kmart	General Toys	Just Kidz Deluxe Cash Register - Pink	F	\$15.00
Kmart	General Toys	Just Kidz Deluxe Boy's Cash Register - Blue	M	\$15.00
Kmart	General Toys	Just Kidz Glamour Girl And Her Cool Wheels - Blue Mustang Car	F	\$11.00
Kmart	General Toys	Just Kidz Battery Operated Fire Truck	M	\$10.00
Kmart	General Toys	Jada Toys Just Girls Big Foot Remote Control Jeep	F	\$29.99
Kmart	General Toys	Jada Toys Jurassic World Remote Control Jeep	M	\$29.99
Kmart	Preschool Toys	Mickey Mouse Clubhouse Mickey - Handy Helper Tool Box	M	\$12.99
Kmart	Preschool Toys	Mickey Mouse Clubhouse Minnie's Winter Bow-Tique	F	\$14.99
Target	Backpacks	Disney Princess Rolling Backpack - Pink (12")	F	\$19.99
Target	Backpacks	Disney Cars Rolling Backpack - Red (12")	M	\$19.99
Target	Backpacks	Circo Kids Adventure Pack - Girl	F	\$16.99
Target	Backpacks	Circo Kids Adventure Print - Boy	M	\$16.99
Target	Backpacks	J World Daisy Rolling Backpack - Pink	F	\$49.99
Target	Backpacks	J World School Bus Rolling Backpack - Yellow	M	\$55.99
Target	Backpacks	Wildkin Olive Kids Butterfly Garden Pack 'N Snack Backpack	F	\$27.99

Target	Backpacks	Wildkin Olive Kids Pirates Pack 'N Snack	M	\$27.99
Target	Backpacks	Wildkin Olive Kids Birdie Sidekick Backpack	F	\$29.00
Target	Backpacks	Wildkin Blue Camo Sidekick Backpack	M	\$24.99
Target	Bikes & Scooters	Razor Berry Scooter - Pink/Purple	F	\$36.99
Target	Bikes & Scooters	Razor Berry Scooter - Teal/Orange	M	\$34.99
Target	Bikes & Scooters	Radio Flyer Girls My 1st Scooter Sparkle - Pink	F	\$49.99
Target	Bikes & Scooters	Radio Flyer My 1st Scooter Sport - Red	M	\$24.99
Target	Bikes & Scooters	Girl's Classic Flyer Bike - Pink (12")	F	\$109.99
Target	Bikes & Scooters	Boy's Classic Flyer Bike - Red (12")	M	\$105.99
Target	Bikes & Scooters	K20G Girls Bike	F	\$139.99
Target	Bikes & Scooters	K20 Boys Bike	M	\$138.99
Target	General Toys	La Newborn 15" Real Girl Pink Polka Dot	F	\$59.99
Target	General Toys	La Newborn 15" Real Boy With Brown Hair	M	\$57.99
Target	General Toys	Green Toys Dump Truck - Pink	F	\$20.99
Target	General Toys	Green Toys Dump Truck	M	\$21.99
Target	Helmets & Pads	Raskullz Unicorn Ride Alongz Toddler Helmet	F	\$27.99
Target	Helmets & Pads	Raskullz Shark Attax Ride Alongz Toddler Helmet	M	\$14.99
Target	Helmets & Pads	Punisher Skateboards Neon Skateboard Helmet Pink	F	\$39.99
Target	Helmets & Pads	Punisher Skateboards Teddy Skateboard Helmet Black	M	\$29.99
Target	Helmets & Pads	Frozen 3D Tiara Child Bike Helmet	F	\$24.99
Target	Helmets & Pads	Toddler Hlmt Spiderman Vp	M	\$18.99
Target	Helmets & Pads	Razor V17 Youth Helmet Gloss - Magenta	F	\$19.99
Target	Helmets & Pads	Razor Child Helmet - Green	M	\$19.99
Target	Preschool Toys	Fisher-Price Disney Princess Figure Pack	F	\$19.59
Target	Preschool Toys	Fisher-Price® Little People Dc Super Friends Exclusive Figure	M	\$19.99

Target	Preschool Toys	Fisher-Price® Little People Happy Sounds Home	F	\$19.99
Target	Preschool Toys	Fisher-Price Little People Fire Station Playset	M	\$17.99
Target	Preschool Toys	Lego Duplo Doc Mcstuffins Rosie 10605	F	\$19.99
Target	Preschool Toys	Lego® Duplo® Super Heros Superman™ Rescue 10543	M	\$16.99
Toys "R" Us	Arts and Crafts	Melissa & Doug Reusable Sticker Pad - Dress Up	F	\$4.99
Toys "R" Us	Arts and Crafts	Melissa & Doug Reusable Sticker Pad - Habitats	M	\$4.99
Toys "R" Us	Backpacks	Minnie 16 Inch Pilot Rolling Case	F	\$21.99
Toys "R" Us	Backpacks	Star Wars Classic Pilot Suitcase	M	\$19.99
Toys "R" Us	Backpacks	Personalized Barney Glamour Pink Backpack	F	\$29.99
Toys "R" Us	Backpacks	Personalized Barney Little Stars Blue Backpack	M	\$29.99
Toys "R" Us	Bikes & Scooters	Razor Jr. Kiddie Kick Scooter - Pink	F	\$34.99
Toys "R" Us	Bikes & Scooters	Razor Jr. Kiddie Kick Scooter - Blue	M	\$32.99
Toys "R" Us	Bikes & Scooters	Razor Black Label Pink "A" Kick Scooter	F	\$74.98
Toys "R" Us	Bikes & Scooters	Razor A Scooter - Black Label	M	\$69.99
Toys "R" Us	Bikes & Scooters	Smartrike® Delight 3 In 1 Trike - Pink	F	\$84.99
Toys "R" Us	Bikes & Scooters	Smartrike® Delight 3 In 1 Trike - Green	M	\$84.99
Toys "R" Us	General Toys	Playmobil Musical Flower Tower With Twinkle	F	\$59.99
Toys "R" Us	General Toys	Playmobil Pirate Fort With Ruby	M	\$59.99
Toys "R" Us	General Toys	Playmobil Fairy Queen's Ship	F	\$37.99
Toys "R" Us	General Toys	Playmobil Skull And Bones Corsair Pirate Ship	M	\$24.99
Toys "R" Us	Helmets & Pads	Barbie Pad Set	F	\$19.99
Toys "R" Us	Helmets & Pads	Cars 2 Pad Set	M	\$19.99
Toys "R" Us	Helmets & Pads	Bell Sports Minnie Mouse Pad Set	F	\$19.99
Toys "R" Us	Helmets & Pads	Bell Sports Spider-Man Pad Set	M	\$19.99
Toys "R" Us	Helmets & Pads	Razor Daisy Pad Set	F	\$24.99

Toys "R" Us	Helmets & Pads	Razor Youth Pro Pad Set	M	\$24.99
Toys "R" Us	Helmets & Pads	Disney Princess Toddler Helmet	F	\$24.99
Toys "R" Us	Helmets & Pads	Cars Toddler Helmet	M	\$24.99
Toys "R" Us	Helmets & Pads	Minnie Mouse Toddler Helmet	F	\$24.99
Toys "R" Us	Helmets & Pads	Mickey Mouse Toddler Bike Helmet	M	\$24.99
Toys "R" Us	Helmets & Pads	Raskullz Peace Love Kitty Helmet	F	\$29.99
Toys "R" Us	Helmets & Pads	Raskullz Fin Hawk Helmet	M	\$29.99
Toys "R" Us	Preschool Toys	Lego Duplo Sofia The First Royal Stable (10594)	F	\$26.99
Toys "R" Us	Preschool Toys	Lego Duplo My First Construction Site Building Set (10518)	M	\$25.99

## Adult Clothing

Brand/Store	Item Type	Name (on Website)	Gender	Price
Abercrombie & Fitch	Dress Pants	A&F Skinny Chinos	F	\$58.00
Abercrombie & Fitch	Dress Pants	A&F Skinny Chinos	M	\$78.00
Abercrombie & Fitch	Dress Shirt	Classic Pocket Shirt	F	\$58.00
Abercrombie & Fitch	Dress Shirt	Classic Fit Oxford Shirt	M	\$68.00
Abercrombie & Fitch	Jeans	A&F Skinny Jeans	F	\$78.00
Abercrombie & Fitch	Jeans	A&F Skinny Zip Fly Jeans	M	\$78.00
Abercrombie & Fitch	Jeans	A&F Super Skinny Jeans	F	\$78.00
Abercrombie & Fitch	Jeans	A&F Super Skinny Zip Fly Jeans	M	\$78.00
Abercrombie & Fitch	Jeans	A&F Boot Jeans	F	\$78.00
Abercrombie & Fitch	Jeans	A&F Boot Button Fly Jeans	M	\$78.00
Abercrombie & Fitch	Shirt	Applique Logo Graphic Tee	F	\$34.00
Abercrombie & Fitch	Shirt	Applique Logo Graphic Tee	M	\$30.00
Abercrombie & Fitch	Shirt	Slim Long Sleeve Henley	F	\$28.00
Abercrombie & Fitch	Shirt	Muscle Fit Pocket Henley	M	\$28.00
Abercrombie & Fitch	Socks	Patterned Classic Socks	F	\$8.00
Abercrombie & Fitch	Socks	A&F Classic Socks	M	\$12.00
Abercrombie & Fitch	Socks	Ankle Socks Two-Pack	F	\$10.00
Abercrombie & Fitch	Socks		M	\$12.00
Aéropostale	Dress Pants	Basic Pants	F	\$39.50
Aéropostale	Dress Pants	Uniform Slim Straight Flat-Front Pants	M	\$44.50
Aéropostale	Dress Shirt	Long Sleeve Solid Woven Shirt	F	\$44.50
Aéropostale	Dress Shirt	Long Sleeve Solid Woven Shirt	M	\$49.50
Aéropostale	Dress Shirt	Long Sleeve Solid Woven Shirt	F	\$44.50

Aéropostale	Dress Shirt	Long Sleeve Oxford Woven Shirt	M	\$44.50
Aéropostale	Jeans	Skinny Core Dark Wash Jean	F	\$39.50
Aéropostale	Jeans	Skinny Dark Rinse Wash Jean	M	\$44.50
Aéropostale	Shirt	Aero 87 Graphic T	F	\$24.50
Aéropostale	Shirt	Times Square Logo Graphic T	M	\$24.50
Aéropostale	Shirt	Aero 1987 Bar Stripe Jersey Polo	F	\$29.50
Aéropostale	Shirt	Aero 87 Logo Striped Jersey Polo	M	\$34.50
Aéropostale	Socks	Varsity Dot Crew Socks	F	\$10.50
Aéropostale	Socks	Southwest Stripe Crew Socks	M	\$9.50
Aéropostale	Socks	3-Pack Basic Ped Socks	F	\$10.50
Aéropostale	Socks	3-Pack A87 Ankle Socks	M	\$12.50
Aéropostale	Sweater	Shawl Cardigan	F	\$54.50
Aéropostale	Sweater	Solid Knit Uniform Cardigan	M	\$49.50
Aéropostale	Sweater	Long Sleeve Textured Crew-Neck Sweater	F	\$49.50
Aéropostale	Sweater	Solid Crew Neck Sweater	M	\$44.50
Aéropostale	Underwear	Solid Aero Bikini	F	\$8.50
Aéropostale	Underwear	Solid Boxer Briefs	M	\$12.50
Aéropostale	Underwear	Logo Boyshort	F	\$8.50
Aéropostale	Underwear	Solid Knit Trunks	M	\$12.50
American Apparel	Dress Shirt	Classic Button Down Shirt	F	\$74.00
American Apparel	Dress Shirt	Poplin Classic Long Sleeve Button-Down	M	\$72.00
American Apparel	Shirt	Ultra Wash Tee	F	\$28.00
American Apparel	Shirt	Power Washed Tee	M	\$26.00
American Apparel	Sweater	Women's Cable Knit Pullover	F	\$70.00
American Apparel	Sweater	Men's Cable Knit Sweater	M	\$78.00

American Apparel	Underwear	Cotton Spandex Jersey Boy Brief	F	\$13.00
American Apparel	Underwear	Baby Rib Brief	M	\$14.00
American Eagle Outfitters	Dress Shirt	Aeo Long Sleeve Oxford Shirt	F	\$39.95
American Eagle Outfitters	Dress Shirt	Aeo Solid Poplin Button Down Shirt	M	\$39.95
American Eagle Outfitters	Jeans	Aeo Denim X Kick Boot Jean	F	\$44.95
American Eagle Outfitters	Jeans	Classic Bootcut Jean	M	\$39.95
American Eagle Outfitters	Jeans	Straight Jean	F	\$44.95
American Eagle Outfitters	Jeans	Original Straight Jean	M	\$44.95
American Eagle Outfitters	Jeans	Skinny Jean	F	\$39.95
American Eagle Outfitters	Jeans	Skinny Active Flex Jean	M	\$49.95
American Eagle Outfitters	Shirt	Aeo Favorite V-Neck Tshirt	F	\$17.95
American Eagle Outfitters	Shirt	Aeo Legend V-Neck Tshirt	M	\$15.95
American Eagle Outfitters	Shirt	Aeo Favorite Pocket T-Shirt	F	\$17.95
American Eagle Outfitters	Shirt	Aeo Legend Pocket T-Shirt	M	\$15.95
American Eagle Outfitters	Socks	Aeo Shortie Socks 3-Pack	F	\$12.95
American Eagle Outfitters	Socks	Aeo Low Cut Socks 3-Pack	M	\$12.50
American Eagle Outfitters	Socks	Aeo Patterned Crew Socks	F	\$7.95
American Eagle Outfitters	Socks	Aeo Patterned Crew Socks	M	\$6.50
American Eagle Outfitters	Socks	Aeo No Show Socks 3-Pack	F	\$12.95
American Eagle Outfitters	Socks	Aeo Invisible Socks 3-Pack	M	\$12.50
American Eagle Outfitters	Underwear	Aerie Boybrief	F	\$7.50
American Eagle Outfitters	Underwear	Aeo Classic Brief	M	\$12.50
American Eagle Outfitters	Underwear	Aerie Signature Bikini	F	\$7.50
American Eagle Outfitters	Underwear	Aeo Solid Low Rise Trunk	M	\$12.50
Banana Republic	Dress Pants	Navy Lightweight Wool Boy-Fit Straight Leg	F	\$98.00

Banana Republic	Dress Pants	Modern Slim Blue Wool Dress Pant	M	\$98.50
Banana Republic	Dress Pants	Martin-Fit Black Lightweight Wool Straight Leg	F	\$98.00
Banana Republic	Dress Pants	Classic Fit Solid Wool Trouser	M	\$98.50
Banana Republic	Dress Shirt	Fitted Non-Iron Sateen Shirt	F	\$69.50
Banana Republic	Dress Shirt	Classic-Fit Non-Iron Solid Shirt	M	\$79.50
Banana Republic	Jeans	Medium Wash Skinny Jean	F	\$98.00
Banana Republic	Jeans	Skinny Washed Indigo Jean	M	\$89.50
Banana Republic	Shirt	New Essential Vee	F	\$24.50
Banana Republic	Shirt	Soft-Wash Vee Tee	M	\$26.50
Banana Republic	Shirt	New Essential Crew	F	\$24.50
Banana Republic	Shirt	Soft-Wash Classic Crew	M	\$26.50
Banana Republic	Socks	Glasses Bootie Sock	F	\$10.50
Banana Republic	Socks	Performance Ankle Sock	M	\$12.50
Banana Republic	Socks	Double-Stripe Tube Sock	F	\$12.50
Banana Republic	Socks	Jungle Stripe Sock	M	\$12.50
Banana Republic	Sweater	Cutout-Front Crew Pullover	F	\$89.50
Banana Republic	Sweater	Ribbed Crew Pullover	M	\$79.50
Banana Republic	Sweater	Ribbed Extra-Fine Merino Wool Pullover	F	\$69.50
Banana Republic	Sweater	Striped Extra-Fine Merino Wool Crew Pullover	M	\$69.50
Club Monaco	Dress Pants	Emily Pant	F	\$169.50
Club Monaco	Dress Pants	Davis Dress Chino	M	\$98.50
Club Monaco	Dress Pants	Lutecia Trouser	F	\$149.50
Club Monaco	Dress Pants	Selvedge Chino	M	\$168.00
Club Monaco	Dress Pants	Gaios Trouser	F	\$189.50
Club Monaco	Dress Pants	Connor Mélange Dress Trouser	M	\$149.50

Club Monaco	Dress Shirt	Claudia Cotton Shirt	F	\$149.50
Club Monaco	Dress Shirt	Slim-Fit Oxford Dress Shirt	M	\$89.50
Club Monaco	Dress Shirt	Susan Shirt	F	\$139.50
Club Monaco	Dress Shirt	Classic-Fit Pinstriped Shirt	M	\$79.50
Club Monaco	Sweater	Bronwen Cardigan	F	\$169.50
Club Monaco	Sweater	Donegal Full Cardigan	M	\$159.50
Club Monaco	Sweater	Casey Cable Sweater	F	\$159.50
Club Monaco	Sweater	Donegal Crew Sweater	M	\$129.50
Gap	Dress Pants	Pinstripe Modern Trouser	F	\$69.95
Gap	Dress Pants	Herringbone Wool-Blend Pants (Slim Fit)	M	\$69.95
Gap	Dress Pants	Broken-In Straight Khakis	F	\$49.95
Gap	Dress Pants	The Khaki (Straight Fit)	M	\$59.95
Gap	Dress Shirt	Tailored Shirt	F	\$49.95
Gap	Dress Shirt	Solid Oxford Shirt (Slim Fit)	M	\$49.95
Gap	Dress Shirt	Shrunken Boyfriend Shirt	F	\$49.95
Gap	Dress Shirt	Striped Modern Oxford Shirt	M	\$49.95
Gap	Jeans	1969 Real Straight Jeans	F	\$69.95
Gap	Jeans	1969 Straight Fit Jeans	M	\$59.95
Gap	Jeans	1969 Resolution True Skinny High-Rise Jean	F	\$69.95
Gap	Jeans	1969 Skinny Fit Jeans	M	\$69.95
Gap	Jeans	1969 Perfect Boot Jeans	F	\$69.95
Gap	Jeans	1969 Boot Fit Jeans	M	\$59.95
Gap	Jeans	1969 Modern Stretch True Skinny Cords	F	\$59.95
Gap	Jeans	1969 Black Fill Cords (Straight Fit)	M	\$59.95
Gap	Jeans	1969 Resolution Slim Straight Jeans	F	\$69.95

Gap	Jeans	1969 Skinny Fit Jeans (Soft Scrape Dark Indigo Wash)	M	\$69.95
Gap	Jeans	1969 Knit True Skinny Jeans	F	\$79.95
Gap	Jeans	1969 Straight Fit Jeans (Resin Rinse)	M	\$69.95
Gap	Shirt	Favorite Short-Sleeve Crew Tee	F	\$16.95
Gap	Shirt	Essential Solid Crew T-Shirt	M	\$16.50
Gap	Shirt	Favorite Long-Sleeve V-Neck Tee	F	\$19.95
Gap	Shirt	Essential Long-Sleeve Crewneck T-Shirt	M	\$19.95
Gap	Shirt	Washed Lace Pullover	F	\$49.95
Gap	Shirt	Lived-In Crew Sweatshirt	M	\$44.95
Gap	Shirt	Flannel Plaid Relaxed Boyfriend Shirt	F	\$54.95
Gap	Shirt	Herringbone Wythe Plaid Shirt	M	\$54.95
Gap	Socks	Sport Socks (2 Pack)	F	\$3.98
Gap	Socks	Ankle Socks (3-Pack)	M	\$4.00
Gap	Socks	Trouser Socks	F	\$7.95
Gap	Socks	Flat Knit Socks (3-Pack)	M	\$6.00
Gap	Socks	Polka Dot Crew Socks	F	\$7.95
Gap	Socks	Motorcycle Socks	M	\$7.95
Gap	Sweater	Stripe Open-Front Cardigan	F	\$69.95
Gap	Sweater	Cotton Cashmere Shawl Cardigan	M	\$59.95
Gap	Sweater	Mockneck Cable-Knit Sweater	F	\$69.95
Gap	Sweater	Marled Chunky Cableknit Crew Sweater	M	\$64.95
Gap	Underwear	Basic Boxer Briefs (3-Pack) If 1	M	\$9.98
Gap	Underwear	Ultra Low Girl Shorts	F	\$14.50
Gap	Underwear	Basic Briefs (3-Pack) If 1	M	\$8.31
Gap	Underwear	Low-Rise Bikini	F	\$8.50

H&M	Dress Pants	Slacks Tapered Fit	F	\$29.99
H&M	Dress Pants	Chinos Slim Fit	M	\$29.99
H&M	Dress Shirt	Cotton Shirt	F	\$24.99
H&M	Dress Shirt	Premium Cotton Shirt	M	\$24.95
H&M	Dress Shirt	Cotton Shirt	F	\$24.99
H&M	Dress Shirt	Shirt In Premium Cotton	M	\$29.99
H&M	Jeans	Boot Cut Low Jeans	F	\$39.99
H&M	Jeans	Boot Cut Low Jeans	M	\$39.99
H&M	Jeans	Skinny Regular Jeans	F	\$29.95
H&M	Jeans	Jeans Skinny Fit	M	\$29.99
H&M	Jeans	Jeans Straight Fit	F	\$49.99
H&M	Jeans	Straight Regular Jeans	M	\$19.95
H&M	Shirt	Jersey Tank Top	F	\$5.99
H&M	Shirt	Tank Top	M	\$5.99
H&M	Shirt	Jersey Top	F	\$9.99
H&M	Shirt	T-Shirt	M	\$9.99
H&M	Socks	5-Pack Ankle Socks	F	\$7.99
H&M	Socks	4-Pack Ankle Socks	M	\$4.99
H&M	Socks	5-Pack Socks	F	\$9.99
H&M	Socks	5-Pack Socks	M	\$9.99
H&M	Sweater	Rib-Knit Sweater	F	\$17.99
H&M	Sweater	Fine-Knit Sweater	M	\$17.99
H&M	Underwear	3-Pack Cotton Hipster Briefs	F	\$9.99
H&M	Underwear	3-Pack Men's Briefs	M	\$17.95
H&M	Underwear	3-Pack Cotton Boy Shorts	F	\$12.99

H&M	Underwear	3-Pack Boxer Shorts	M	\$12.99
J.Crew	Dress Pants	Campbell Trousers In Bi-Stretch Cotton	F	\$98.00
J.Crew	Dress Pants	Bowery Slim Pant In Black Watch Cotton	M	\$88.00
J.Crew	Dress Pants	Campbell Trousers In Pinstripe Super 120S Wool	F	\$148.00
J.Crew	Dress Pants	Bowery Slim Pant In Wool	M	\$128.00
J.Crew	Dress Shirt	Favorite Shirt	F	\$78.00
J.Crew	Dress Shirt	Ludlow Spread-Collar Shirt	M	\$88.00
J.Crew	Sweater	Merino Wool V-Neck Sweater	F	\$79.50
J.Crew	Sweater	Merino Wool V-Neck Sweater	M	\$78.00
Kmart	Dress Pants	Basic Editions Women's Trousers	F	\$21.99
Kmart	Dress Pants	Basic Editions Men's Pleated Pant	M	\$18.99
Kmart	Dress Pants	Attention Women's Slim Fit Dress Pants	F	\$26.99
Kmart	Dress Pants	Attention Men's Stretch Dress Pants	M	\$26.99
Kmart	Dress Shirt	Basic Editions Women's Button-Front Shirt - Striped	F	\$21.99
Kmart	Dress Shirt	Basic Editions Men's Long-Sleeve Dress Shirt	M	\$13.98
Kmart	Socks	Joe Boxer Women's Socks 5Pk Super Soft Quarter White Pink	F	\$6.99
Kmart	Socks	Joe Boxer Men's Low Cut Cushioned Socks - 5 Pairs Sizes 10-13	M	\$6.99
Kmart	Sweater	Basic Editions Women's Turtleneck Sweater	F	\$21.99
Kmart	Sweater	Basic Editions Men's Mock Neck Pullover Sweater	M	\$34.99
Kmart	Underwear	Joe Boxer Women's 6-Pack Hipster Panties - Solids & Prints (If 4)	F	\$6.66
Kmart	Underwear	Joe Boxer Men's 4-Pairs Ringer Briefs	M	\$10.99
Kmart	Underwear	Joe Boxer Women's 2-Pairs Boy Short Panties - Hearts	F	\$9.99
Kmart	Underwear	Joe Boxer Men's Ringer Boxer Briefs 2 Pairs	M	\$8.99
Levi's	Dress Pants	Boyfriend Chinos	F	\$54.50
Levi's	Dress Pants	Chino Pants	M	\$58.00

Levi's	Dress Shirt	Classic One Pocket Shirt	F	\$68.00
Levi's	Dress Shirt	Sunset One Pocket Shirt	M	\$58.00
Levi's	Dress Shirt	One Pocket Boyfriend Shirt	F	\$78.00
Levi's	Dress Shirt	Classic One Pocket Shirt	M	\$48.00
Levi's	Jeans	712 Slim Jeans	F	\$88.00
Levi's	Jeans	511 Slim Fit Jeans	M	\$68.00
Levi's	Jeans	715 Boot Cut Jeans	F	\$78.00
Levi's	Jeans	517 Boot Cut Jeans	M	\$58.00
Levi's	Jeans	714 Straight Jeans	F	\$78.00
Levi's	Jeans	501 Original Fit Jeans	M	\$68.00
Levi's	Jeans	721 High Rise Skinny Jeans	F	\$88.00
Levi's	Jeans	510™ Skinny Fit Jeans	M	\$68.00
Levi's	Jeans	501 Ct Jeans For Women	F	\$88.00
Levi's	Jeans	501 Ct Jeans	M	\$78.00
Levi's	Shirt	The Perfect Tee	F	\$28.00
Levi's	Shirt	Levi's Housemark Tee	M	\$28.00
Levi's	Shirt	The Perfect Pocket Tee	F	\$44.00
Levi's	Shirt	Sunset Pocket Tee	M	\$28.00
Levi's	Shirt	Levi's® Commuter Raglan Tee	F	\$58.00
Levi's	Shirt	Levi's® Commuter™ Drop Hem Tee	M	\$38.00
Levi's	Sweater	Polka Dot Sweatshirt	F	\$64.00
Levi's	Sweater	Levi's® Housemark Pullover Hoodie	M	\$48.00
Levi's	Sweater	V-Neck Cardigan Sweater	F	\$98.00
Levi's	Sweater	Brushed Crew Sweater	M	\$88.00
Old Navy	Dress Pants	Skinny Khakis	F	\$24.94

Old Navy	Dress Pants	Men's New Classic Straight-Leg Khakis	M	\$29.94
Old Navy	Dress Shirt	Classic Oxford Shirt	F	\$24.94
Old Navy	Dress Shirt	Classic Regular-Fit Shirt	M	\$29.94
Old Navy	Jeans	Original Straight Jeans	F	\$29.94
Old Navy	Jeans	Men's Straight-Fit Jeans	M	\$29.94
Old Navy	Socks	Go-Dry Performance Socks 3-Packs	F	\$10.00
Old Navy	Socks	Men's Go-Dry Running Sock 3-Pack	M	\$9.94
Old Navy	Sweater	V-Neck Cardigan	F	\$24.94
Old Navy	Sweater	Men's V-Neck Cardigans	M	\$32.94
Old Navy	Sweater	Women's Striped Crew-Neck Sweater	F	\$39.94
Old Navy	Sweater	Men's Striped Crew-Neck Sweaters	M	\$34.94
Old Navy	Underwear	Jersey Bikini 3-Packs If 1	F	\$4.31
Old Navy	Underwear	Men's Solid Trunks	M	\$9.94
Old Navy	Underwear	Jersey Hipster 3-Packs	F	\$4.31
Old Navy	Underwear	Men's Patterned Boxers	M	\$9.94
Target	Dress Pants	Women's Classic Ankle Pant Gazelle Brown - Merona™	F	\$27.99
Target	Dress Pants	Men's Slim Fit Chino Khaki - Mossimo	M	\$29.99
Target	Dress Shirt	Women's Favorite Shirt Merona	F	\$22.99
Target	Dress Shirt	Merona Men's Button Down Shirt	M	\$24.99
Target	Jeans	Mid-Rise Straight Leg Jeans (Modern Fit) - Mossimo®	F	\$27.99
Target	Jeans	Men's Slim Straight Jeans - Mossimo Supply Co	M	\$24.99
Target	Socks	Women's Casual Crew Socks 3 Pk Ebony 4-10 - Merona™	F	\$8.00
Target	Socks	Men's Stripe Socks Blue Melange - Merona™ 6-12 (3 Pack)	M	\$9.29
Target	Sweater	Scoopneck Sweater - Mossimo Supply Co.	F	\$19.99
Target	Sweater	Men's Varsity Crew Sweater Mountain Red - Mossimo Supply Co.	M	\$24.99

Target	Underwear	C9 Champion® Women's Seamless Performance Sport Briefs 2-Pack (lf 1)	F	\$7.00
Target	Underwear	C9 By Champion® - Men's 3-Pack Briefs Black/Grey (lf 1)	M	\$7.99
Target	Underwear	Fruit Of The Loom Women's Beyondsoft™ With Comfort Covered Waistband Boyshort 5-Pack - lf 6	F	\$11.99
Target	Underwear	Fruit Of The Loom® - Men's 6Pk Briefs Assorted Multi-Colored	M	\$13.99
Target	Underwear	Women's Seamless Boyshort - Xhilaration®	F	\$5.00
Target	Underwear	Men's Boxer Brief - Mossimo Supply Co.	M	\$5.99
Uniqlo	Dress Pants	Women Idlf Straight Pants	F	\$59.90
Uniqlo	Dress Pants	Men Stretch Wool Slim Fit Flat Front Pants	M	\$59.90
Uniqlo	Dress Pants	Women Idlf Chino Pants	F	\$39.90
Uniqlo	Dress Pants	Men Vintage Regular Fit Chino Flat Front Pants	M	\$39.90
Uniqlo	Dress Shirt	Women Supima Cotton Stretch Long Sleeve Shirt	F	\$39.90
Uniqlo	Dress Shirt	Men Easy Care Stretch Slim Fit Broadcloth Long Sleeve Shirt	M	\$39.90
Uniqlo	Jeans	Women Heattech Skinny Fit Jeans	F	\$49.90
Uniqlo	Jeans	Men Heattech Slim Fit Straight Jeans	M	\$49.90
Uniqlo	Socks	Women Short Socks 3 Pairs (Dot Stripe)	F	\$12.90
Uniqlo	Socks	Men Pile Checked Short Socks	M	\$12.90
Uniqlo	Sweater	Women Extra Fine Merino Crew Neck Sweater	F	\$29.90
Uniqlo	Sweater	Men Extra Fine Merino Crew Neck Sweater	M	\$39.90
Uniqlo	Sweater	Women Lambswool Crewneck Sweater	F	\$29.90
Uniqlo	Sweater	Men Lambswool Crewneck Sweater	M	\$29.90
Uniqlo	Sweater	Women Cotton Cashmere Cable Crewneck Sweater	F	\$39.90
Uniqlo	Sweater	Men Cable Crewneck Sweater	M	\$39.90
Uniqlo	Underwear	Women Bikini (Basic)	F	\$6.45
Uniqlo	Underwear	Men Supima Cotton Striped Briefs	M	\$6.45

Uniqlo	Underwear	Women Boy Shorts	F	\$6.45
Uniqlo	Underwear	Men Supima Cotton Striped Boxer Briefs	M	\$6.45
Urban Outfitters	Dress Pants	Bdg Cole Chino Pant	F	\$59.00
Urban Outfitters	Dress Pants	Cpo Double Faced Melange Skinny Chino Pant	M	\$59.00
Urban Outfitters	Dress Shirt	Bdg Jessie Button-Down Shirt	F	\$59.00
Urban Outfitters	Dress Shirt	Cpo Classic Oxford Button-Down Shirt	M	\$49.00
Urban Outfitters	Shirt	Bdg Classic Heathered Crew Tee	F	\$34.00
Urban Outfitters	Shirt	Bdg Galaxy Standard-Fit Crew Neck Tee	M	\$18.00
Urban Outfitters	Shirt	Bdg Sally Pocket Tee	F	\$34.00
Urban Outfitters	Shirt	Bdg Rolled Cap-Sleeve Standard-Fit Tee	M	\$18.00
Urban Outfitters	Socks	Multicolor Pattern Crew Sock	F	\$14.00
Urban Outfitters	Socks	Lightweight Fair Isle Crew Sock	M	\$8.00
Urban Outfitters	Socks	Solid Thermal Stitch Boot Sock	F	\$14.00
Urban Outfitters	Socks	Sweater Stripe Sock	M	\$12.00
Urban Outfitters	Sweater	Bdg Parker Cardigan	F	\$59.00
Urban Outfitters	Sweater	Bdg Lightweight Cardigan	M	\$44.00
Urban Outfitters	Underwear	Blake Printed Boyshort	F	\$8.00
Urban Outfitters	Underwear	Tonal Taped Trunk	M	\$12.00
Urban Outfitters	Underwear	Taylor Dolphin Hipster	F	\$8.00
Urban Outfitters	Underwear	Buffalo Plaid Boxer Brief	M	\$12.00

## Personal Care Products

Store	Brand	Item Type	Name (on Website)	Gender	Count/Size	Price	Price Per Unit
CVS	Dove	Body Wash	Purely Pampering Shea Butter with Warm Vanilla Beauty Bar	F	24 oz	\$9.49	\$0.40
CVS	Dove	Body Wash	Men+Care Aqua Impact Body and Face Bar	M	24 oz	\$9.49	\$0.40
CVS	Dove	Body Wash	Go Fresh Restore Body Wash, Blue Fig & Orange Blossom Scent	F	22 oz	\$8.99	
CVS	Dove	Body Wash	Men+Care Clean Comfort Body Wash	M	if 22 oz	\$8.99	
CVS	Nivea	Body Wash	Touch of Serenity Moisturizing Body Wash Hibiscus Blossom Scent & Aloe Essence	F	16.9 oz	\$4.00	\$0.24
CVS	Nivea	Body Wash	Nivea for Men Body Wash Energy	M	16.9 oz	\$4.00	\$0.24
CVS	Suave	Body Wash	Creamy Cocoa Butter & Shea Butter Moisturizing Body Wash	F	12 oz	\$2.77	\$0.23
CVS	Suave	Body Wash	Men's Sport Recharge Body Wash	M	12 oz	\$2.77	\$0.23
CVS	CVS	Deodorant	Clinical Strength Antiperspirant, Green Tea & Cucumber Scent	F	1.7 oz	\$7.99	\$4.70
CVS	CVS	Deodorant	Clinical Strength Waterproof Antiperspirant & Deodorant For Men, Ultra Fresh Scent	M	1.7 oz	\$7.99	\$4.70
CVS	Degree	Deodorant	Women Anti-Perspirant Deodorant Invisible Solid Shower Clean	F	2.6 oz	\$3.99	
CVS	Degree	Deodorant	Men Ultra Dry Anti-Perspirant Deodorant Invisible Stick Sport	M	2.7 oz	\$3.79	
CVS	Dove	Deodorant	Go Fresh Anti-Perspirant Deodorant Ultimate Clear Cool Essentials	F	2.6 oz	\$4.99	
CVS	Dove	Deodorant	Men + Care Clean Comfort Powerful Protection Antiperspirant	M	2.7 oz	\$5.29	
CVS	Suave	Hair Care	Professionals Moroccan Infusion Shine Shampoo (& conditioner)	F	12.6 oz	\$7.98	\$0.32
CVS	Suave	Hair Care	Professionals Men 2 In 1 Shampoo + Conditioner	M	12.6 oz	\$2.67	\$0.21
CVS	TIGI	Hair Care	Bed Head Resurrection Shampoo	F	25.36 oz	\$18.99	\$0.75
CVS	TIGI	Hair Care	Bed Head Men Clean Up Shampoo	M	if 25.36 oz	\$14.20	\$0.56
CVS	Neutrogena	Lotion	Healthy Skin Face Lotion Spf 15	F	2.5 oz	\$15.99	
CVS	Neutrogena	Lotion	Men Triple Protect Face Lotion Spf 20	M	if 2.5 oz	\$10.28	\$5.71
CVS	Nivea	Lotion	Smooth Sensation Body Lotion Shea Butter & HYDRA IQ	F	16.9 oz	\$6.49	\$0.39
CVS	Nivea	Lotion	Men Maximum Hydration Body Lotion 3 in 1 Body Face & Hands	M	16.9 oz	\$6.49	\$0.39

CVS	CVS	Razor	3 Blade Disposable Razors for Women Lavender	F	4	\$5.29	\$1.32
CVS	CVS	Razor	3 Blade Disposable Razors for Sensitive Skin	M	4	\$4.99	\$1.25
CVS	Gillette	Razor	Venus Embrace Razor	F	1	\$13.79	
CVS	Gillette	Razor	Fusion Manual Razor	M	1	\$9.99	
CVS	Schick	Razor	Quattro For Women Razor	F	1	\$9.99	
CVS	Schick	Razor	Quattro Titanium Razor	M	1	\$10.99	
CVS	CVS	Razor Cartridges	5 Blade Women's Razor Cartridges	F	4	\$10.99	\$2.75
CVS	CVS	Razor Cartridges	5 Blade Men's Razor Cartridges	M	4	\$9.99	\$2.50
CVS	Schick	Razor Cartridges	Quattro For Women Cartridges	F	4	\$14.99	\$3.75
CVS	Schick	Razor Cartridges	Quattro Titanium Cartridges	M	4	\$13.79	\$3.45
CVS	CVS	Shaving Cream	Raspberry Shave Gel For Women	F	7 oz	\$2.49	\$0.36
CVS	CVS	Shaving Cream	Sensitive Skin Shave Gel for Men	M	7 oz	\$2.49	\$0.36
CVS	Edge	Shaving Cream	Advanced Gel Sensitive Skin	M	7 oz	\$3.49	\$0.50
CVS	Gillette	Shaving Cream	Venus Shave Gel Olay Violet Swirl	F	7 oz	\$3.29	\$0.47
CVS	Gillette	Shaving Cream	Fusion Hydragel Shave Gel Moisturizing	M	7 oz	\$4.59	\$0.66
CVS	Skintimate	Shaving Cream	Signature Scents Shave Gel Strawberry Tangerine Twist	F	7 oz	\$3.79	\$0.54
Rite Aid	Nivea	Body Wash	Nivea Body Wash, Moisturizing, Touch of Serenity, 16.9 fl oz (500 ml)	F	16.9 oz	\$6.99	
Rite Aid	Nivea	Body Wash	Nivea For Men Body Wash with Menthol, Cool, 16.9 fl oz (500 ml)	M	16.9 oz	\$5.49	
Rite Aid	Suave	Body Wash	Naturals Body Wash, Ocean Breeze, 12 fl oz (354 ml)	F	12 oz	\$2.79	
Rite Aid	Suave	Body Wash	Men Body Wash, Refreshing, 12 fl oz (354 ml)	M	12 oz	\$2.79	
Rite Aid	Degree	Deodorant	Anti-Perspirant & Deodorant, Invisible Solid, Sheer Powder 2.6 oz (74 g)	F	if 76 g	\$3.89	
Rite Aid	Degree	Deodorant	Degree Men Dry Protection Anti-Perspirant & Deodorant, Sport, 2.7 oz (76 g)	M	76 g	\$3.79	
Rite Aid	Dove	Deodorant	Go Sleeveless Anti-Perspirant Deodorant, Soothing Chamomile, 2.6 oz (74 g)	F	if 76 g	\$5.64	

Rite Aid	Dove	Deodorant	Antiperspirant Deodorant, Fresh Awake 2.7 oz (76 g)	M	76 g	\$5.49	
Rite Aid	Mitchum	Deodorant	Anti-Perspirant & Deodorant for Women, Clear Gel, Powder Fresh, 3.4 oz (96 g)	F	3.4 oz	\$5.29	
Rite Aid	Mitchum	Deodorant	Anti-Perspirant & Deodorant, Clear Gel, Mountain Air, 3.4 oz (96 g)	M	3.4 oz	\$5.29	
Rite Aid	Speed Stick	Deodorant	Lady Speed Stick Invisible Dry Antiperspirant/Deodorant, Powder Fresh, 2.3 oz (65 g)	F	if 85 g	\$4.69	
Rite Aid	Speed Stick	Deodorant	Speed Stick Power Antiperspirant Deodorant, Unscented, 3 oz (85 g)	M	85 g (3 oz)	\$3.59	
Rite Aid	Clear Scalp & Hair	Hair Care	Shampoo, Nourishing, Total Care, 12.9 fl oz (381 ml) + Therapy Conditioner, Nourishing Daily, Strong Lengths, 12.7 fl oz (375 ml)	F	756 ml	\$11.98	
Rite Aid	Clear Scalp & Hair	Hair Care	Men Scalp Therapy Shampoo & Conditioner, Daily, Anti-Dandruff, Complete Care, 2 in 1, 12.9 fl oz (381 ml)	M	381 ml	\$5.99	
Rite Aid	Dove	Hair Care	Damage Solutions Shampoo, Intensive Repair, 12 fl oz (355 ml)	F	12 oz	\$4.99	
Rite Aid	Dove	Hair Care	Men + Care Shampoo, Fortifying, Thickening, 12 fl oz (355 ml)	M	12 oz	\$5.19	
Rite Aid	Vaseline	Lotion	Intensive Rescue Lotion, Hypoallergenic, Repairing Moisture, Fragrance Free, 24.5 fl oz (725 ml)	F	24.5 oz	\$7.79	
Rite Aid	Vaseline	Lotion	Men Body & Face Lotion, Fast Absorbing, 20.3 fl oz (600 ml)	M	if 24.5 oz	\$9.40	
Rite Aid	BIC	Razor	Soleil Shavers, Sensitive Skin, 3 Blades, 4 shavers	F	3	\$7.29	
Rite Aid	BIC	Razor	Comfort 3 Shavers for Men, Sensitive Skin, 4 shavers	M	3	\$4.69	
Rite Aid	Rite Aid	Razor	Renewal Razors, 5 Blade, for Women, 3 razors	F	3	\$8.99	
Rite Aid	Rite Aid	Razor	Renewal Razors, Disposable, 5-Blade, for Men, 3 ea	M	3	\$8.49	
Rite Aid	Rite Aid	Razor	Renewal Razor, 5 Blade, for Women, 1 set	F	1	\$7.49	
Rite Aid	Rite Aid	Razor	Renewal Razor, 5 Blade, for Men, with Trimmer, 1 set	M	1	\$7.49	
Rite Aid	Gillette	Razor Cartridges	Venus Embrace Cartridges, 5 Blades, Value Pack, 6 cartridges	F	6	\$26.99	
Rite Aid	Gillette	Razor Cartridges	Fusion Cartridges 4 cartridges	M	if 6	\$27.73	
Rite Aid	Rite Aid	Razor Cartridges	Renewal Cartridge Refills, 5 Blade, for Women, 4 cartridges	F	4	\$8.99	
Rite Aid	Rite Aid	Razor Cartridges	Renewal Cartridge Refills, 5 Blade, for Men, with Trimmer, 4 cartridges	M	4	\$8.49	

Rite Aid	Schick	Razor Cartridges	Quattro Cartridges, 4 cartridges	M	4	\$12.49	
Rite Aid	Schick	Razor Cartridges	Hydro 5 Cartridges, Hydrating, Aloe & Vitamin E, 4 cartridges	M	4	\$15.99	
Rite Aid	Schick	Razor Cartridges	Quattro for Women Cartridges, Ultra Smooth, 4 cartridges	F	4	\$14.79	
Rite Aid	Schick	Razor Cartridges	Hydro Silk Razor Cartridges, 4 cartridges	F	4	\$19.99	
Rite Aid	Edge	Shaving Cream	Shave Gel, Sensitive Skin with Aloe, Value Size 7 oz.	M	if 10 oz	\$4.98	
Rite Aid	Gillette	Shaving Cream	Shave Gel, Sensitive, with Shea Butter 7 oz (198 g)	F	7 oz	\$3.99	
Rite Aid	Gillette	Shaving Cream	Hydra Gel, Ultra Sensitive 7 oz (198 g)	M	7 oz	\$5.29	
Rite Aid	Rite Aid	Shaving Cream	Renewal Shave Gel, Moisturizing, Baby Soft with Baby Oil, 7 oz (198 g)	F	7 oz	\$2.59	
Rite Aid	Rite Aid	Shaving Cream	Renewal Shave Gel, for Men, Sensitive Skin, 7 oz (198 g)	M	7 oz	\$2.59	
Rite Aid	Skintimate	Shaving Cream	Skin Therapy Shave Cream, Moisturizing, Sensitive Skin, 10 oz (283 g)	F	10 oz	\$3.49	
Walgreens/ Duane Reade	Dial	Body Wash	Body Wash Omega Moisture Sea Berries	F	16 oz	\$5.09	\$0.32
Walgreens/ Duane Reade	Dial	Body Wash	Dial for Men Body Wash Fresh Reaction Alpine	M	16 oz	\$5.09	\$0.32
Walgreens/ Duane Reade	Dove	Body Wash	Nourishing Body Wash	F	if 13.5 oz	\$5.67	
Walgreens/ Duane Reade	Dove	Body Wash	Men+Care Body Wash Clean Comfort	M	13.5 oz	\$4.99	\$0.68
Walgreens/ Duane Reade	Nivea	Body Wash	Body Wash Jojoba Oil & Coconut	F	16.9 oz	\$5.49	\$0.32
Walgreens/ Duane Reade	Nivea	Body Wash	Men 3 in 1 Body Wash Energy	M	16.9 oz	\$4.99	\$0.30
Walgreens/ Duane Reade	Degree	Deodorant	Dry Protection Anti-Perspirant & Deodorant Shower Clean	F	if 2.7 oz	\$3.43	
Walgreens/ Duane Reade	Degree	Deodorant	Men Dry Protection Antiperspirant & Deodorant Sport	M	2.7 oz	\$3.29	\$0.14
Walgreens/ Duane Reade	Dove	Deodorant	go fresh Anti-Perspirant Deodorant Cool Essentials	F	if 2.7 oz	\$5.18	
Walgreens/ Duane Reade	Dove	Deodorant	Men+Care Antiperspirant & Deodorant Extra Fresh	M	2.7 oz	\$4.99	\$0.19
Walgreens/ Duane Reade	Mitchum	Deodorant	Mitchum for Women Advanced Gel Anti-Perspirant & Deodorant Powder Fresh	F	2.25 oz	\$3.99	\$1.77
Walgreens/ Duane Reade	Mitchum	Deodorant	Advanced Gel Anti-Perspirant & Deodorant Sport	M	2.25 oz	\$3.99	\$1.77
Walgreens/ Duane Reade	Alberto VO5	Hair Care	2 in 1 Moisturizing Shampoo + Conditioner	F	12.5 oz	\$1.99	\$0.16
Walgreens/ Duane Reade	Alberto VO5	Hair Care	Mens 3-IN-1 Shampoo, Conditioner & Body Wash Ocean Surge	M	12.5 oz	\$1.29	\$0.10

Walgreens/ Duane Reade	Aussie	Hair Care	Aussome Volume 2-in-1 Shampoo (& Conditioner)	F	13.5 oz	\$8.38	\$0.31
Walgreens/ Duane Reade	Aussie	Hair Care	Men Daily Clean 2-In-1 Shampoo + Conditioner	M	13.5 oz	\$3.79	\$0.28
Walgreens/ Duane Reade	Head & Shoulders	Hair Care	Smooth & Silky 2 in 1 Dandruff Shampoo + Conditioner	F	23.7 oz	\$8.29	\$0.35
Walgreens/ Duane Reade	Head & Shoulders	Hair Care	Men Total Care All-in-1 Dandruff Shampoo + Conditioner	M	23.7 oz	\$8.29	\$0.35
Walgreens/ Duane Reade	Suave	Hair Care	Performance Series 2 in 1 Plus Shampoo & Conditioner, For All Hair Types	F	if 28 oz	\$4.48	
Walgreens/ Duane Reade	Suave	Hair Care	Professionals Men 2-in-1 Shampoo and Conditioner	M	28 oz	\$3.99	\$0.49
Walgreens/ Duane Reade	Dial	Lotion	7 Day Moisturizing Lotion, Extra Dry Skin	F	21 oz	\$6.79	\$0.32
Walgreens/ Duane Reade	Dial	Lotion	Dial For Men NutriSkin Body & Hand Lotion Ultra Hydrating	M	21 oz	\$6.79	\$0.32
Walgreens/ Duane Reade	Vaseline	Lotion	Intensive Rescue Intensive Care Advanced Repair Non-Greasy Lotion Fragrance Free	F	10 oz	\$4.19	\$0.42
Walgreens/ Duane Reade	Vaseline	Lotion	Men Healing Moisture Non-Greasy Body & Face Lotion Extra Strength	M	10 oz	\$4.19	\$0.42
Walgreens/ Duane Reade	BIC	Razor	BiC Comfort 3 Shavers for Women	F	4	\$3.99	
Walgreens/ Duane Reade	BIC	Razor	BiC Comfort 3 Pivot Shavers	M	4	\$3.99	
Walgreens/ Duane Reade	Gillette	Razor	Venus Swirl Women's Razor Handle with 2 Blade Refills	F	1	\$13.99	
Walgreens/ Duane Reade	Gillette	Razor	Fusion ProGlide SilverTouch Razor with FlexBall Handle Technology & 2 Razor Blade Refills	M	1	\$13.79	
Walgreens/ Duane Reade	Schick	Razor	Quattro For Women Razor	F	1	\$10.49	
Walgreens/ Duane Reade	Schick	Razor	Quattro Titanium Razor	M	1	\$9.99	
Walgreens/ Duane Reade	Studio 35	Razor	Beauty Disposable Five-Blade Razors	F	3	\$5.99	\$2.00
Walgreens/ Duane Reade	Studio 35	Razor	Men's Disposable Five-Blade Razors	M	3	\$5.49	\$1.83
Walgreens/ Duane Reade	Gillette	Razor Cartridges	Venus Divine Cartridges	F	8	\$25.99	
Walgreens/ Duane Reade	Gillette	Razor Cartridges	MACH3 Cartridges	M	8	\$23.99	
Walgreens/ Duane Reade	Schick	Razor Cartridges	Hydro Silk for Women Cartridges	F	4	\$18.49	\$4.62
Walgreens/ Duane Reade	Schick	Razor Cartridges	Hydro 5 Cartridge Razor Refills	M	4	\$14.99	\$3.75
Walgreens/ Duane Reade	Schick	Razor Cartridges	Quattro For Women Razor Cartridge Refill	F		\$14.49	

Walgreens/ Duane Reade	Schick	Razor Cartridges	Quattro Titanium Razor Cartridges	M		\$12.99	
Walgreens/ Duane Reade	Edge	Shaving Cream	Shave Gel Soothing Aloe	M	7 oz	\$3.29	\$0.47
Walgreens/ Duane Reade	Gillette	Shaving Cream	Venus with a Touch of Olay, Shave Gel Sugarberry Bliss	F	7 oz	\$3.49	\$0.50
Walgreens/ Duane Reade	Gillette	Shaving Cream	Series Shave Gel	M	7 oz	\$2.89	\$0.41
Walgreens/ Duane Reade	Kiss My Face	Shaving Cream	Moisture Shave Lavender Shea	F	if 6 oz	\$7.57	
Walgreens/ Duane Reade	Kiss My Face	Shaving Cream	Natural Man Aqua 4 in 1 Shave Aqua	M	6 oz	\$5.99	
Walgreens/ Duane Reade	Skintimate	Shaving Cream	SignatureScents Moisturizing Shave Gel Raspberry Rain	F	7 oz	\$3.29	\$0.47
Walgreens/ Duane Reade	Studio 35	Shaving Cream	Dry Skin Ladies Shave Gel	F		\$3.29	
Walgreens/ Duane Reade	Studio 35	Shaving Cream	Sensitive Skin Men's Shave Gel	M		\$3.29	

## Senior/Home Health Care Products

Store	Item Type	Name (on Website)	Gender	Count	Price
Costco	Adult Diapers	Protective Underwear Women Small / Medium	F	80	\$42.99
Costco	Adult Diapers	Protective Underwear Men Small / Medium	M	80	\$42.99
CVS	Adult Diapers	Silhouette Women's Briefs Small/Medium, 56Ct	F	56	\$64.99
CVS	Adult Diapers	Real Fit Men's Briefs Small/Medium, 56Ct	M	56	\$64.99
CVS	Adult Diapers	Woman's Reusable Incontinence Panty 2XI	F		\$21.99
CVS	Adult Diapers	Men's Reusable Incontinence Brief 2XI	M		\$23.99
CVS	Adult Diapers	Women's Underwear Maximum Absorbency S/M, 72 Total	F	72	\$45.96
CVS	Adult Diapers	Cvs Men's Underwear Maximum Absorbency S/M, 72 Total	M	72	\$45.96
CVS	Compression Socks	Revitalizing Diamond Pattern Trouser Socks For Women Black Medium (15-20 Mm/Hg)	F		\$21.49
CVS	Compression Socks	Support Dress Socks Men's Firm Medium Black (20-30 Mm/Hg)	M		\$17.99
CVS	Compression Socks	Women's Knee Length Compression Socks	F		\$8.99
CVS	Compression Socks	Men's Over-The-Calf Length Compression Socks	M		\$8.99
CVS	Digestive Health	Women's Gentle Laxative Enteric Coated Tablets	F		\$4.99
CVS	Digestive Health	Gentle Laxative Tablets	M		\$6.49
CVS	Digestive Health	Laxative Tablets For Women	F		\$9.79
CVS	Digestive Health	Laxative Tablets For Overnight Relief	M		\$7.49
CVS	Digestive Health	Women's Probiotic One-A-Day Vegetable Capsules	F		\$22.99
CVS	Digestive Health	Digestive Probiotic Vegetable Capsules	M		\$22.79
CVS	Personal Urinal	Female Urinal	F		\$7.99
CVS	Personal Urinal	Male Urinal	M		\$5.99
CVS	Supports and Braces	Women's Breathable Elastic Abdominal Support Binder White	F		\$51.99
CVS	Supports and Braces	Men's Breathable Elastic Abdominal Binder 12 In. Width White	M		\$45.99
CVS	Supports and Braces	Women's Posture Corrector White	F		\$94.99

CVS	Supports and Braces	Men's Posture Corrector White	M		\$85.99
Kmart	Digestive Health	Dulcolax Laxative Tablets For Women 25 Ct	F	if 30	\$8.39
Kmart	Digestive Health	Dulcolax Tablets Laxative 30 Ct Box	M	30	\$6.99
Kmart	Digestive Health	Dulcolax Dulcoease Pink Softgels Stool Softener 25 Ct Box	F	25	\$6.99
Kmart	Digestive Health	Dulcolax Stool Softener Liquid Gels, 25 Count	M	25	\$6.99
Kmart	Digestive Health	Smart Sense Laxative, Women's, 5 Mg, Tablets, 30 Tablets	F	30	\$4.49
Kmart	Digestive Health	Smart Sense Bisa-Lax, 5 Mg, Coated Tablets, 25 Tablets	M	if 30	\$6.23
Kmart	Supports and Braces	Smart Sense Women's One Size Back Support Peg	F		\$14.99
Kmart	Supports and Braces	Smart Sense Adjustable One Size Back Support Peg	M		\$14.99
Kmart	Supports and Braces	Smart Sense Women's One Size Right Wrist Splint Peg	F		\$14.99
Kmart	Supports and Braces	Smart Sense Adjustable One Size Right Wrist Splint Peg	M		\$14.99
Kmart	Supports and Braces	Smart Sense Women's One Size Knee Support Peg	F		\$14.99
Kmart	Supports and Braces	Smart Sense Adjustable Deluxe One Size Knee Support Peg	M		\$14.99
Kmart	Supports and Braces	Smart Sense Women's One Size Ankle Support Peg	F		\$11.99
Kmart	Supports and Braces	Smart Sense Adjustable One Size Ankle Support Peg	M		\$10.99
Rite Aid	Adult Diapers	Depend For Women Underwear, Maximum Absorbency, S/M, 32 Pairs	F	32	\$19.99
Rite Aid	Adult Diapers	Depend For Men Underwear, Maximum Absorbency, S/M, 32 Pairs	M	32	\$19.99
Rite Aid	Adult Diapers	Underwear For Women, Maximum Absorbency, 32 Count	F	32	\$16.99
Rite Aid	Adult Diapers	Underwear For Men, Maximum Absorbency, 32 Count	M	32	\$16.99
Rite Aid	Adult Diapers	Bladder Control Pads For Women, Maximum Absorbency, 39 Count	F	if 52	\$15.99
Rite Aid	Adult Diapers	Guards For Men, Maximum Absorbency, 52 Count	M	52	\$11.99
Rite Aid	Cane	Round Handle Cane (Silver, Womens)	F		\$17.99
Rite Aid	Cane	Round Handle Cane (Silver, Mens)	M		\$17.99
Rite Aid	Compression Socks	Energizing Trouser Socks, For Women, Knee Highs, Mild Compression	F		\$18.99
Rite Aid	Compression Socks	Restoring Dress Socks For Men, Over The Calf, Firm Compression	M		\$15.49

Rite Aid	Digestive Health	Rite Aid Pharmacy Laxative For Women, 5 Mg, Tablets, 30 Tablets	F	if 50	\$8.32
Rite Aid	Digestive Health	Rite Aid Pharmacy Laxative, 5 Mg, Tablets, 50 Tablets	M	50	\$10.49
Rite Aid	Personal Urinal	Carex Female Urinal	F		\$8.99
Rite Aid	Personal Urinal	Carex Male Urinal	M		\$8.99
Target	Compression Socks	Sigvaris Women's Baby Legs Cotton Compression Sock 15-20 Mmhg	F		\$27.96
Target	Compression Socks	Sigvaris Men's Casual Cotton Compression Sock 15-20 Mmhg	M		\$27.96
Target	Compression Socks	Sigvaris Women's Soft Opaque Thigh High Compression Hosiery 20-30 Mmhg	F		\$87.96
Target	Compression Socks	Sigvaris Men's Midtown Microfiber Thigh-Hi 20-30 Mmhg	M		\$79.96
Target	Compression Socks	Sigvaris Women's Soft Opaque Knee-High 20-30 Mmhg	F		\$63.96
Target	Compression Socks	Sigvaris Men's Midtown Microfiber Knee-Hi 20-30 Mmhg	M		\$63.96
Target	Personal Urinal	Nova Female Urinal - White	F		\$8.95
Target	Personal Urinal	Nova Male Urinal With Cover - White	M		\$9.99
Target	Supports and Braces	Futuro For Her Adjustable Grey Right Hand Wrist Support	F		\$21.99
Target	Supports and Braces	Futuro Reversible And Adjustable Splint Wrist Brace - 1 Count	M		\$10.79
Target	Supports and Braces	Futuro For Her Adjustable Knee Support	F		\$21.99
Target	Supports and Braces	Futuro Sport Adjustable Black Knee Support	M		\$14.99
Walgreens/ Duane Reade	Adult Diapers	Depend For Women Underwear, Maximum Absorbency, S/M - 60 Pack	F	60	\$39.99
Walgreens/ Duane Reade	Adult Diapers	Depend For Men Underwear, Maximum Absorbency, S/M - 60 Pack	M	60	\$39.99
Walgreens/ Duane Reade	Adult Diapers	Walgreens Protective Underwear Women's S/M Pink	F	42	\$21.99
Walgreens/ Duane Reade	Adult Diapers	Walgreens Protective Underwear Men's S/M White	M	42	\$21.99
Walgreens/ Duane Reade	Adult Diapers	Tena Serenity Moderate Pads Regular	F	if 48	\$15.58
Walgreens/ Duane Reade	Adult Diapers	Tena Serenity Men Protective Guards, Moderate Absorbency	M	48	\$13.79
Walgreens/ Duane Reade	Adult Diapers	Attends Bladder Control Pads	F	if 64	\$53.32
Walgreens/ Duane Reade	Adult Diapers	Attends Guards For Men Unisize	M	64	\$49.99
Walgreens/ Duane Reade	Cane	Spring Garden Collection Folding Cane Butterfly	F		\$27.99

Walgreens/ Duane Reade	Cane	Scotch Plaid Designer Offset Cane	M		\$25.99
Walgreens/ Duane Reade	Cane	Lightweight Adjustable Designer Cane, Derby Top Beige Floral	F		\$19.99
Walgreens/ Duane Reade	Cane	Men's Traditional Wood Cane Walnut 1-Inch	M		\$14.99
Walgreens/ Duane Reade	Compression Socks	Revitalizing Trouser Socks For Women, Moderate Medium Black	F		\$21.99
Walgreens/ Duane Reade	Compression Socks	Revitalizing Dress Socks For Men, Model 71038En Medium Black	M		\$18.99
Walgreens/ Duane Reade	Compression Socks	Walgreens Diabetic Crew Socks For Women Sizes 6-10 Khaki	F		\$5.99
Walgreens/ Duane Reade	Compression Socks	Walgreens Diabetic Crew Socks For Men Sizes 7-12 Khaki	M		\$5.99
Walgreens/ Duane Reade	Compression Socks	Women's Trouser Style Mild (10-20Mm) Designer Knit Pattern Support Socks Small	F		\$19.99
Walgreens/ Duane Reade	Compression Socks	Men's Dress Style Over-The-Calf Length Firm (15-20 Mm) Support Socks XI	M		\$19.99
Walgreens/ Duane Reade	Compression Socks	Fit Rite Basic Sheer Knee High Ladies Black	F		\$18.99
Walgreens/ Duane Reade	Compression Socks	Fit Rite Dress Sock Mens Brown	M		\$18.99
Walgreens/ Duane Reade	Compression Socks	Dr. Scholl's Moderate Support Sock For Women Black	F		\$18.99
Walgreens/ Duane Reade	Compression Socks	Dr. Scholl's Moderate Support Sock For Men Black	M		\$18.99
Walgreens/ Duane Reade	Compression Socks	Dr. Scholl's Firm Support Sock For Women Sheer Black	F		\$18.99
Walgreens/ Duane Reade	Compression Socks	Dr. Scholl's Firm Support Sock For Men Black	M		\$23.99
Walgreens/ Duane Reade	Digestive Health	Dulcolax Laxative Comfort Coated Tablets For Women	F		\$7.99
Walgreens/ Duane Reade	Digestive Health	Dulcolax Laxative Tablets	M		\$7.99
Walgreens/ Duane Reade	Digestive Health	Walgreens Women's Probiotic, Capsules	F		\$15.99
Walgreens/ Duane Reade	Digestive Health	Walgreens Daily Probiotic With Digestive Enzymes, Capsules	M		\$15.99
Walgreens/ Duane Reade	Digestive Health	Walgreens Women's Laxative Tablets (30)	F	30	\$4.19
Walgreens/ Duane Reade	Digestive Health	Walgreens Gentle Laxative Tablets ( 25)	M	if 30	\$6.94
Walgreens/ Duane Reade	Personal Urinal	Female Urinal With Leak-Resistant Lid	F		\$19.99
Walgreens/ Duane Reade	Personal Urinal	Healthcare Autoclavable Male Urinal With Cover	M		\$14.99
Walgreens/ Duane Reade	Personal Urinal	Carex Female Urinal	F		\$11.99
Walgreens/ Duane Reade	Personal Urinal	Carex Male Urinal	M		\$9.99

Walgreens/ Duane Reade	Personal Urinal	Portable Female Urinal 1000Cc	F		\$9.99
Walgreens/ Duane Reade	Personal Urinal	Portable Male Urinal With Snap-On Lid	M		\$5.99
Walgreens/ Duane Reade	Supports and Braces	Abdominal Binder 9In Wide 3 Panels Unisex White	F		\$38.99
Walgreens/ Duane Reade	Supports and Braces	Mens Breathable Abdominal Binder 9" Wide White	M		\$34.99
Walgreens/ Duane Reade	Supports and Braces	Rib Support For Women White	F		\$26.99
Walgreens/ Duane Reade	Supports and Braces	Rib Support For Men White	M		\$22.99
Walgreens/ Duane Reade	Supports and Braces	Women's Posture Corrector	F		\$94.99
Walgreens/ Duane Reade	Supports and Braces	Men's Posture Corrector	M		\$84.99

**Written Testimony of  
The Financial Clinic  
On  
Increased Financial Education for  
Women, Older Adults, and Immigrants  
June 16th, 2016  
in New York City**

**Presented before  
The New York City Council**

**Submitting June 16, 2016**



The written testimony is submitted by Haidee Cabusora, Chief Program Officer, of The Financial Clinic (the “Clinic”). It accompanies the oral testimony of Financial Coach Viviana Steinberg [and Alma Rojas] before The New York City Council regarding challenges that immigrants in New York City face when accessing mainstream financial services.

#### I. The Financial Clinic: Background.

After 10 years, The Financial Clinic (“the Clinic”) has demonstrated a “gold standard” model for building financial security for working poor families. A high-performing organization with a focus on results, the Clinic has put \$44 million back in the pockets of more than 16,000 customers, supported more than 346 organizations in 21 states embed financial security actions into their program models, and successfully launched several policy campaigns in support of working poor families.

The Clinic fulfills its mission through an ecosystem of strategies that includes direct service, capacity building with other nonprofits and systems-level solutions and social innovations to create lasting change. The Clinic works toward its vision of a nation where everyone is financially secure by transforming lessons learned on the ground into large-scale, systems-level solutions and social innovations like Change Machine that impact working poor people nationwide. Our financial coaching and tax prep sites are located in 24 sites across New York City, including communities with substantial immigrant populations like East New York (Brooklyn). We are a proud partner of the Department of Consumer Affairs’ Office of Financial Empowerment and provide financial coaching and counseling supports to residents of Central and Eastern Queens.

#### II. Relationship Between Financial Security & Increased Access to Financial Education and Coaching.

Despite a growing economy, millions in New York City live near poverty. According to the Women’s Center for Education and Career Advancement (WCECA)’s 2014 update of The Self-Sufficiency Standard for New York City, 40 percent of households or 2.7 million men, women, and children struggle to make ends meet in New York City. Historically, women, immigrants, and older adults are more likely to be in vulnerable jobs, to be under-employed or without a job and to have limited access to and control over economic and financial resources.

Nearly 45 percent of single African-American or Hispanic women have zero or negative net worth. According to the Census Bureau, 1.6 million people were pushed into poverty, raising the percentage of New Yorkers living below the official federal poverty line to 20.1 percent in 2011. Those living in poverty are not alone. Indeed, one in four working New Yorkers has incomes that fall below a basic budget. With little room for error, they are often forced to choose between basic necessities—food, shelter, and health care to name a few.

Despite the growing number of working poor, assistance has often remained in silos: legal service agencies helping families secure housing; workforce development organizations offering skills training; and social service institutions helping workers claim the EITC. This structure made it difficult for working poor to get comprehensive services. There was an unmet need for a set of services in which the express

and sole purpose was to address and remedy low-income people's finances—thus the term “financial security-building.”

"Financial security-building" encompasses the full range of educational, coaching, and legal services necessary to improve working poor families' financial security. Its goal is to enable, then nurture, behavioral changes in financial habits. Moreover, its work includes more than "asset building"—although financial goals and asset accumulation are the critical driver for customers' accomplishments encompassing coaching, advocacy, and legal assistance supports that make financial mobility a possibility. We believe that the City Council's bills to increase access to financial education is a necessary first step to improving the lives of women, immigrants, and older adults.

The need for financial security services is especially high in New York City especially for the those that we serve:

- ❑ Fifty-six percent of the Clinic's 2015 financial coaching customers were women. Women may be domestic violence survivors in shelters with higher levels of financial insecurity because of low-education levels, wage volatility, few job opportunities, identity theft crimes perpetrated by abusers, resources that are often in the abuser's name and debt in the survivor's, and can be targets of predatory financial services.
- ❑ In the Clinic's free tax preparation program, which serves 4,000 families per year, 3.6% of our filers file with the Individual Taxpayer Identification Number unique to undocumented individuals. Immigrants may work in the growing cash economy as misclassified workers: daycare providers, waitresses, and hairdressers to name a few. As New York City's Nanny Law passage highlighted, many in the gray labor market are denied the same benefits of employees (though they are usually misclassified workers) such as formal tax documents, vacation time, overtime fee, and other employee benefits.
- ❑ Forty-seven percent of the Clinic's 2015 financial coaching customers were 65 years old and above. Older women can face severe financial insecurity. They may have worked part-time jobs or taken substantial breaks to raise households, thus curtailing traditional forms of retirement savings through employer retirement accounts. In fact, of the 62 million wage and salaried women (age 21 to 64) working in the United States, just 45 percent participated in a retirement plan. They may be targeted for predatory practices like burial insurance and more likely to be victims of identity theft. As financial management moves increasingly online, they may find it harder to keep pace.

### III. Financial Challenges that Women Face.

The Financial Clinic partners with a community based non-profit located in the Northwest section of the Bronx. Financial coaching customers from this section form a diverse demographic group. Immigrants, seniors, working-poor individuals, individuals with disabilities, and individuals from modest incomes all visit the financial coach. Women represent a major customer demographic at that site.

The women are more likely to be the primary individual responsible for their household's financial health (regardless of whether they provide the main source of income). It is not surprising, therefore, that these customers take the lead in finding resources that will help them achieve their financial goals (especially homeownership and small business entrepreneurship), long- and short-term financial planning, rent and utility arrears assistance, credit building and debt reduction, consumer complaints, and public benefits accessibility.

These customers are very motivated in securing their individual and family's financial health. However, a common refrain that coaches hear is that the customers had no knowledge of the resources available to them (much less access to the resources), unless it was through a specific community outreach event or from the word-of-mouth from friends and family. Often times, they felt they obtained access to available consumer resources/protection much too late. This is why this bill is so important. More outreach and education on consumer protection that primarily affect women, can only bolster serve to bolster the financial health of many individuals and families in New York City.

#### Customer Example:

M Martinez, a Spanish speaker with limited English capability, attended an outreach event for senior citizens organized by the site and hosted by an organization that offers low-income housing. Although she was not looking for low-income housing, she decided to attend the event during her lunch hour, in hopes of obtaining information on whether it was possible to establish a retirement account for herself. Her husband had a 401K through his employer, and she was interested in establishing her own savings but did not know how, since her employer did not offer any 401k plans.

During her introductory session with the financial coach, she also mentioned that she had received multiple letters and phone calls from a debt collection agency for a debt she did not recognize. Mrs. Martinez was planning to pay the debt through a personal loan obtained by a "sociedad" because she feared that by not paying the creditor, her credit score would take a hit, which would halt her family's progress in obtaining a joint mortgage for a future home, and more importantly for her in the near future- that her wages would be garnished.

Although there are great consumer and financial products and protections in place, many individuals do not know about retirement programs like myRA or Roth IRAs, or their consumer rights regarding debt collection under Federal and New York State law.

- Proposed Int. No. 1085-A will focus on the unique need of low-income women to access high-quality financial education that gives them meaningful information on how to build long-term savings and credit files. Dedicated resources are especially important for women who are disproportionately employed in areas and sectors where easier access to long-term asset-building vehicles are not commonly offered.

#### IV. Financial Challenges that Older Adults Face.

The Financial Clinic also partners with various CBOs throughout New York City to offer free financial coaching. Some CBOs provide coordinated access to resources that individuals need. These resources include assistance with enrollment in government programs like public benefits and Supplemental Nutrition Assistance Program (SNAP) benefits, along with health insurance enrollment. The Clinic's financial coaches serve many senior citizen customers.

##### Customer Story:

S Phillips is a senior homeowner living in Brooklyn who is at risk of foreclosing on her home of 20+ years. She is currently unable to pay her mortgage and high property taxes due to an increase in her medical bills. She has recently received a constant stream of calls from a reverse-mortgage provider. Based on the scant information and the pressure from the reverse-mortgage lender, and the pressure of seeing her bills piling up, she is considering a reverse-mortgage in an attempt to stave off foreclosure. Ms. Phillips is unaware that she qualifies for the STAR and Enhanced STAR property tax exemption program in New York City. She is also unaware of what a reverse-mortgage entails.

##### Customer Story:

R Smith is a retired Veteran living in Brooklyn. He normally visits the Veterans Hospital for all his medical needs, but he recently visited a local hospital in his borough. It was at the local hospital that he discovered that someone had stolen his identity. The attendants at the hospital informed him that he already had an open medical file and payment account with the hospital. Although Mr. Smith told them that he had never visited the particular hospital, he needed to provide his Veteran's Hospital pharmaceutical records to the local hospital to confirm his identity and hospital records. Mr. Smith is unsure of how to resolve the identity theft that occurred. He is also concerned that someone might have opened credit accounts in his name.

Proposed Int. No. 1086-A will help address the unique issues that senior citizens face including identity theft and/or fraudulent use of existing credit cards, low or non-existent credit scores (because they have no open lines of credit), the garnishment of their social security benefits, sharp rent increases (because they are unaware that they may qualify for SCRIE or DRIE), and homeownership issues (including, but not limited to: foreclosure, high property taxes, reverse-mortgage products).

#### III. Financial Challenges that Immigrants Face.

The Clinic works with a non-profit organization dedicated to help the Latino and working class community to provide financial coaching. They provide their services in the five boroughs, through civil right campaigns, health care assistance, housing rights advocacy, immigration legal assistance, adult education programs, LGBT counseling and many more. The majority of individuals served by Make the Road are Latino and most of them undocumented.

The sites is one of the Clinic's busiest, demonstrating that both documented and undocumented Latino immigrants are in need of these financial education services as well as interested in receiving these services. They face the challenges of operating in a financial work without legal status along with a more complex banking and reporting system than their home countries. The lack of information around financial issues causes many misconceptions and anxiety in the population about getting banked and having a credit record. This anxiety is also present in the concerns of being recognized as undocumented and therefore getting in trouble with the immigration authorities. These worries are also connected with a lower rate of filing their taxes every year. Some other issues like being unable to pursue a career and stay in at a minimum salary job, only contributes to circle of poverty increase from generation to generation. The majority of this population, do not know that they can have financial goals for a brighter future and a better future for their kids.

Undocumented individuals are especially vulnerable at tax time since tax preparers can charge them for ITIN applications without giving them the full information on how to successfully navigate the complicated identifying document requirements of the process. Many filers must repeat the process, even after they have paid significant fees for the original application. In addition, since undocumented filers may be working "off the books" or in cash industries, tax preparers may not properly document their self-employed income or alert filers of the potential of audits that may come after the end of the tax season.

- Customer Illustration:

R Vazquez, is an undocumented immigrant from Mexico. He first met with a financial coach in October of last year to ask if it was possible for an undocumented person to create a credit score. He told his financial coach his story about being a victim of wage theft: Recently arrived from his country and with no money, Mr. Vazquez decided to take a job where a group of 15 people would wait to be called to do home grocery delivery. He was told by his supervisor that he would work without a salary for 12 hours a day but would be able to keep all the tips he received. Mr. Vazquez was repeatedly threatened to be reported to immigration if they had any complaints or asked any information on his rights. He worked at the supermarket for 4 years, until 2014, when eight of his 15 coworkers decided to sue the company. According to the legal information, he lost around \$64,000 in wages. The legal battle for his lost wages is still in court.

- Proposed Int. No. 1087-A is an important step in reducing the marginalization immigrants face when trying to manage their finances. By offering them access to better financial education that combats myths, lets them understand their rights, and limits the reach of predatory financial practices, immigrants will have a greater chance of integrating into their communities quicker and more efficiently.

## VIII. Conclusion.

The most effective financial education tools address consumers' immediate needs and also put them on the path to financial security and eventually, financial mobility. Effective financial literacy and educational materials must propose manageable action steps that consumers can engage in while overcoming personal and systemic obstacles as they progress on their path toward financial security. Women, older adults, and immigrants all face financial security challenges. Whether it is access to better paying jobs, mainstream financial products, or safe, high-quality financial education, each is vulnerable to at best, misinformation, and at worst, exploitation.

Submitted by,

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**New York City Council Committee on Consumer Affairs  
Hearing on Proposed Intros. No. 1085-A, 1086-A, 1087-A****Testimony of the New York Immigration Coalition  
Presented by Oriana Sanchez, Legal Initiatives Coordinator**

June 16, 2016

On behalf of the New York Immigration Coalition (NYIC) we commend the City Council on its proposals to educate and outreach to our immigrant communities on issue relating to consumer fraud. Immigrant communities are particularly vulnerable to such scams. Language barriers, fear of law enforcement, and a general desire to legalize their status in the United States all contribute to immigrants being easy targets for those who seek to take advantage of these worries.

In the current political climate, immigrants are even less likely to come forward and avail themselves of programs intended to help them be more fully engaged in the City's economic and civic life. Expansive anti-immigrant rhetoric from political candidates, high-profile enforcement actions against Central American refugees, and the continued stalemate over President Obama's administrative relief programs have our communities more convinced than ever that they will not be able to find help to redress harm, even if they should proactively seek it out.

Over the years, the NYIC has worked with many partners to overcome some of these challenges. In 2013, the NYIC created the Protecting Immigrant New Yorkers Task Force, the first of its kind in the country to include community based organizations as well as law enforcement agencies and federal, state, and city government offices to tackle the problem of immigrant services fraud in an innovative, collaborative way. The PINY Task Force meets monthly and together has made several significant changes to how Immigrant Services Fraud is handled in New York State.

Through the work of the PINY Task Force New Yorkers now have one number to call – that of the New York State New American Hotline – to file complaints against fraudulent providers. Those complaints then go to all the different law enforcement offices who might have jurisdiction over the provider, including the New York State Attorney General, five District Attorneys, and the New York City Department of Consumer Affairs. Each complaint is also uploaded into the Federal Trade Commission's (FTC) Consumer Sentinel Database, which is available to all law enforcement offices around the country. In addition to the hotline, the PINY Task Force has also developed common language for outreach and educational materials as well as consumer alerts. Earlier this year the Task Force released a Resource Guide for law enforcement, government, and advocates in order to encourage localities around the state to take on this work.

The NYIC has also worked closely with both State and City elected officials to pass legislation protecting immigrants from immigration services fraud. In 2014 the NYIC led a coalition of groups that worked with Assembly Member Crespo and Governor Cuomo to pass one of the strongest pieces of legislation around the country protecting immigrants from fraudulent providers. In 2014 and 2015 we also worked closely with Councilmember Dromm to introduce a similar bill, Intro. 746, which we hope will soon be scheduled for a hearing.

Through this work, we have learned that one of the most invaluable tools to combat immigration services fraud, or any type of fraud to immigrant communities, is consumer education in appropriate linguistic and cultural settings. Materials such as US Citizenship and Immigration Services “The Wrong Help Can Hurt” pamphlets as well as the FTC’s Fotonovela on notario fraud have had a tremendous impact. Federal agencies, however, can only address large-scale problems. This is why we believe it is critical that city government agencies be visible to communities on these issues, so as to work to complement the large-scale investigations and prosecutions of their federal counterparts, and to show immigrant communities that there are local resources available to them.

**Testimony of The New York Academy of Medicine to the Council of the  
City of New York Committee on Consumer Affairs:  
Int. No. 1086**

Ahsia Badi, OTR/L, MPH  
Policy Associate  
June 16, 2016

Good morning, and thank you for the opportunity to testify today. My name is Ahsia Badi, Policy Associate for the New York Academy of Medicine (The Academy).

Established in 1847, The Academy continues to address the health challenges facing New York City and the world's rapidly growing urban populations. We accomplish this through our Institute for Urban Health, home of interdisciplinary research, evaluation, policy and program initiatives; our world class historical medical library and its public programming in history, the humanities and the arts; and our Fellows program, a network of more than 2,000 experts elected by their peers from across the professions affecting health. Our current priorities are healthy aging, disease prevention, and eliminating health disparities.

Since 2007, The Academy has served as the Secretariat for Age-friendly NYC, a partnership with the New York City Council and the Office of the Mayor, which works to maximize the social, physical, and economic participation of older people in their communities. In this capacity, we staff the Age-friendly NYC Commission, appointed by the Mayor, and the Age-friendly NYC Working Group on Public Safety. The Academy also serves as the World Health Organization's Collaborating Center on Aging, Urbanization, and Globalization and is a

founding member of the New York City Advisory Alliance to the World Economic Forum's Global Agenda Council on Aging.

We applaud the City Council's commitment to addressing the issue of financial exploitation of older adults through Int. No 1086. Socioeconomic conditions strongly influence overall health and active aging.<sup>1</sup> Older people who are financially secure help to decrease reliance on social insurance programs and drive economic growth through increased consumer spending that results in job creation. However, financial exploitation significantly threatens the wellbeing of older people in New York City, especially those who are on a fixed income.

Financial literacy declines with advancing age, and as a result, older people are at a higher risk of experiencing incidents of fraud and abuse than the general population.<sup>2</sup> According to the New York State Elder Abuse Prevalence Study of a representative sample of over 4,000 older people or their proxies, 41 of 1,000 people aged 60 and over reported major financial exploitation over the previous year.<sup>3</sup> People with dementia, which constitute a growing population of older New Yorkers, are particularly at risk due to associated cognitive impairment.<sup>4</sup> Among people without dementia, there is new evidence that psychological vulnerability, specifically depression, is a significant predictor of fraud.<sup>5</sup> Depression is less likely to be diagnosed and treated in older people who underutilize mental health services<sup>6</sup> and may be more socially isolated.

In partnership with the Department for the Aging (DFTA), the Department of Consumer Affairs can help to prevent financial abuse by educating older people on how to identify signs of fraud and make more informed financial decisions. In addition to posting the materials to both agencies' websites, DFTA's network of senior centers and NORCs can help to reach participants and residents.

However, the majority of older people in New York City do not attend senior centers or live in NORCs, and while technology usage is certainly increasing among older people, there are disparities in access and utilization by race, age, income, and education.<sup>7</sup> People aged 75 and older, as well as people of color with lower levels of education and lower annual incomes are less likely to be online.<sup>7</sup>

Therefore, while The Academy supports this bill, we recommend conducting additional outreach in venues that do not exclusively serve seniors, such as: The City's libraries, arts and cultural institutions, public housing, health care facilities, and contracted social service providers, as well as partnering with the private and nonprofit sectors, including faith-based organizations, to reach the widest possible audience. In addition, the Academy recommends the use of evidence-based, culturally competent elder abuse screenings within Financial Empowerment Centers and a more concerted marketing of Financial Empowerment Center resources, such as free checking accounts and financial counseling, to older people. In summary, we believe that more widespread dissemination, coupled with the integration of elder abuse screening and education within existing financial counseling programs, will help to reach the majority of older people who are not connected to formal support systems such as senior centers and NORCs.

The New York Academy of Medicine is pleased to serve as a resource to the Council in advancing the financial security of older people through Age-friendly NYC, our research and analysis capacities, and the rest of our programs and services.

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**New York City Council  
Committee on Consumer Affairs  
The Honorable, Chair Rafael Espinal, Jr., Chair  
Hearing on Intro. 1086-A**

LiveOn NY thanks Committee Chair Espinal, Jr. for holding a hearing on this issue. LiveOn NY also thanks Council Member Deutsch and cosponsors of Intro. 1086-A.

LiveOn NY respectfully submits the following testimony on Intro. 1086-A.

**Background on Medicare Fraud**

Medicare fraud and abuse is a critical problem facing New Yorkers and costing the state. We applaud City Council for recognizing this issue and taking steps to address it.

Overall Medicare expenditures were nearly \$600 billion in the year 2012, and are expected to rise significantly as the baby boomer population ages. In 2014, it was estimated that Medicare loses approximately \$60 billion annually due to Medicare errors, fraud, and abuse, though the exact figure is impossible to measure. This loss affects not only the federal government, but Medicare beneficiaries as well, resulting in higher out-of-pocket expenses. Additionally, Medicare numbers are for life, as they are a person's social security number; therefore, once stolen, a beneficiary's Medicare number is considered "compromised" and can affect them forever.

**Senior Medicare Patrol (SMP)**

The Senior Medicare Patrol (SMP) program model is based on education and prevention. SMPs are grant projects funded by the U.S. Administration for Community Living (ACL). Every three years, ACL issues a new request for proposals for the SMP program and then competitively awards grants to a selected project in each of the 50 states, the District of Columbia, Guam, and Puerto Rico. The chosen SMP project becomes the designated contact in that state to conduct outreach and education, receive complaints and engage volunteers. LiveOn NY was proud to be selected as the SMP for New York State and is currently performing these duties. The NY SMP through LiveOn NY can be contacted at [877-678-4697](tel:877-678-4697). A brochure on SMP is attached to this testimony.

The SMP is modeled around recruiting and actively engaging senior volunteers to promote peer counseling, education, and assistance. This provides seniors opportunities to not only educate themselves on Medicare issues, but also to get involved and give back to their community. SMPs encourage and educate Medicare beneficiaries to scrutinize their Medicare Summary Notices (MSNs) each quarter to look for any discrepancies in services and billing. In this way, SMPs are able to empower beneficiaries to reduce healthcare errors, abuse, and fraud.

Although beneficiaries themselves can report suspicious activity directly to the Office of the Inspector General or through 1-800-Medicare, some prefer to contact their state's SMP to report on their behalf. The NY SMP through LiveOn NY can be contacted at [877-678-4697](tel:877-678-4697).

### **Background on Financial Exploitation**

Just this week on World Elder Abuse Awareness Day June 15, 2016, the New York State Office of Children & Family Services (OCFS) released a groundbreaking study title *The New York State Cost of Financial Exploitation Study* to quantify how much financial exploitation is costing victims, the government and service providers in New York state. The study quantified 1) cost of funds and other property stolen; 2) costs incurred by the agencies and districts as a result of the financial exploitation (such as APS, law enforcement, etc.); and 3) costs incurred in providing **new** government benefits and services for the victim as a result of the exploitation. The majority of the cases were older adults.

The findings are that financial exploitation of adults results in an estimated **\$1.5 billion in annual costs to NY**. This is staggering and shatters previous estimates. These cases are notoriously also difficult to pursue, and recovery of funds is difficult. To give some additional perspective, the common report often referenced when estimating the cost of about financial exploitation is a 2008 MetLife study that estimated the cost of these crimes at \$2.9 billion *nationally*.

Further, the 2011 *Under the Radar: New York State Elder Abuse Prevalence Study* found that over 260,000 of older adults in the state of New York experienced some form of abuse in the year prior to the study. Further, 9%, or 120,000, older New York City residents are suffering from some form of abuse. Only 1 out of 24 overall cases are reported to law enforcement, APS, medical or social services and that number rises to 1 out of 44 when the case involves financial elder abuse. The obvious question is what happens to all the other 43 older adults whose cases go unreported?

LiveOn NY again commends City Council for taking steps to address this issue.

### **LiveOn NY NYC Elder Abuse Roadmap Process**

In late 2015, LiveOn NY convened over 50 thought leaders and key stakeholders for a two-part facilitated discussion with the goal of localizing the issue of elder abuse and building broad based consensus for practical, attainable goals and policies in New York City.

Participants included leaders from multiple disciplines including government, law enforcement, legal community, direct and social services, foundations, domestic violence, financial industry, healthcare and others. Participants engaged in an energetic and synergistic exchange of ideas, and identified key challenges and recommendations to address specific issues relating to elder abuse, including financial exploitation. LiveOn NY will be releasing the Roadmap Report in the coming months, and will look forward to sharing that information with City Council as we hope to provide concrete action steps to address issues such as financial exploitation and fraud.

### **Recommendations re: Intro. 1086-A**

Based on the startling statistics noted above, LiveOn NY supports the general spirit of the Intro. 1086-A, but feels it needs some changes to in order to most effectively address these issues. LiveOn NY urges City Council to examine and address the following concerns:

- The term "outreach and education efforts" is vague. While we agree with providing flexibility for such a program, we would like to better understand what types of outreach and education efforts are intended, and whether this includes printed materials, social media campaigns and educational events.
- The bill requires that senior centers and NORCs make the materials available. However, it is unclear how the materials will be provided to them, if at all. It requires materials to be posted on the Department of Consumer Affairs website, but as written, there is no requirement for the City to print the materials. The materials should be printed and accessible to seniors so that it reaches a wide audience. Printing must be **at no cost to the senior centers and NORCs**. The city should print the materials in a clear, concise format, while also pointing consumers to the web site and provide those materials to DFTA to disseminate to the senior centers and NORCS.
- Any materials and information must include contact information for places to report fraud, including LiveOn NY's SMP hotline at [877-678-4697](tel:877-678-4697) and links to the SMP resource page at <http://www.smpresource.org/>
- As part of the dissemination plan, the city must also include outreach to include homebound seniors who do not visit senior centers or live in a NORC. Because these seniors are homebound, it is vital to provide them this information.
- The city needs to design a dissemination plan outlining a process for development, funding and printing of the materials. This plan must clearly indicate that the city must be responsible for the cost of printing. It is unrealistic to place the cost on the already underfunded senior centers and NORCS.
- LiveOn NY commends sponsors for requiring that the information be available in multiple languages.
- In addition to senior centers and NORCs, the city should consider reaching out to senior housing buildings.

LiveOn NY thanks City Council for the opportunity to testify on this initiative aimed at protecting New York's older adults and residents.

*About LiveOn NY:* LiveOn NY is dedicated to making New York a better place to age. Founded in 1979, with a membership base of more than 100 organizations ranging from individual community-based centers to large multi-service organizations, LiveOn NY is recognized as a leader in aging. LiveOn NY's membership serves over 300,000 older New Yorkers annually and is comprised of organizations providing an array of community based services including elder abuse prevention and victims' services, case management for homebound seniors, multi-service senior centers, congregate and home-delivered meals, affordable senior housing with services, transportation, NORCs and other services intended to support older New Yorkers. LiveOn NY connects resources, advocates for positive change, and builds, supports and fosters innovation. Our goal is to help all New Yorkers age with confidence, grace and vitality.

## ARE YOU CONCERNED ABOUT AN ERROR OR POTENTIAL FRAUD? CALL 1-877-678-4697

### New York Senior Medicare Patrol (SMP)

LiveOn NY is now the New York Senior Medicare Patrol. SMP is part of a nationwide, grassroots education and assistance program working to empower seniors and caregivers to protect personal information and Medicare benefits by learning to detect mistakes or potential fraud in Medicare payments. You can report suspected problems to SMP. LiveOn NY staff and trained volunteers work to correct errors and report abuse of the Medicare system to government authorities.

*New York Senior Medicare Patrol advises you to Protect, Detect, and Report....*

**Protect** your personal information to shield yourself from identity theft and financial scams. Guard your Medicare card and Social Security card just like your checkbook and credit cards. Don't carry them with you unless you expect to need them that day. Identity theft can lead to Medicare fraud.

**Detect** mistakes or potential fraud in Medicare payments by tracking your medical services in a Personal Health Care Journal and look for:

- Something billed twice
- A service you did not receive
- A medical provider you didn't see or wasn't involved in your care

Most Medicare audits are done after payment is made to the medical provider. By reading your Medicare Summary Notice you are in the best position to identify and report errors early.

**Report** by asking your doctor, clinic or hospital to explain the Medicare payment showing on your Medicare Summary Notice. Don't be shy to ask; you pay for your Medicare coverage and you want the payments to be right! If you aren't satisfied with the assistance you receive, contact the SMP hotline at 1-877-678-4697.

**1-877-678-4697**

**THE COUNCIL  
THE CITY OF NEW YORK**

Questions

Appearance Card

I intend to appear and speak on Int. No. 1085-87 Res. No. \_\_\_\_\_

in favor  in opposition

Date: 6/16/16

(PLEASE PRINT)

Name: Ashkan Mojdehi

Address: 42 Broadway, New York NY 10004

I represent: NYC Department of Consumer Affairs

Address: 11

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 1085-87 Res. No. \_\_\_\_\_

in favor  in opposition

Date: 6/16/16

(PLEASE PRINT)

Name: Lorelain (Lor-igh-lay) Sg/AS

Address: 42 Broadway, New York NY 10004

I represent: NYC Department of Consumer Affairs

Address: 11

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 1085-87 Res. No. \_\_\_\_\_

in favor  in opposition

Date: 6/16/16

(PLEASE PRINT)

Name: Amit (uh-mit) Bagga

Address: 42 Broadway, New York NY 10004

I represent: NYC Department of Consumer Affairs

Address: 42 Broadway, New York NY 10004

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 1085-87 Res. No. \_\_\_\_\_

in favor  in opposition

Date: 6/16/16

(PLEASE PRINT)

Name: Nicole Smith

Address: 42 Broadway New York NY 10004

I represent: NYC Department of Consumer Affairs

Address: 11

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. \_\_\_\_\_ Res. No. \_\_\_\_\_

in favor  in opposition

Date: 6-16-16.

(PLEASE PRINT)

Name: Alma Rojas

Address: The Financial Clinic - 115 W 30 St, 1001

I represent: The Financial Clinic

Address: 115 W 30 St NY, NY, 10001

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. 1086 Res. No. 1087

in favor  in opposition

Date: 6/16/16

(PLEASE PRINT)

Name: Amy Cao

Address: 115 W 30th St - NY, NY 10001

I represent: The Financial Clinic

Address: \_\_\_\_\_

Please complete this card and return to the Sergeant-at-Arms

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. \_\_\_\_\_ Res. No. \_\_\_\_\_

in favor  in opposition *Questions*

Date: \_\_\_\_\_

(PLEASE PRINT)

Name: *CARIN Resnick*

Address: *Nyc*

I represent: *Dept for Aging*

Address: *2 Lafayette Hl*

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. *1086* Res. No. \_\_\_\_\_

in favor  in opposition

Date: \_\_\_\_\_

(PLEASE PRINT)

Name: *Ahsia Badi*

Address: \_\_\_\_\_

I represent: *New York ACADEMY of Medicine*

Address: *1216 5th Ave, NY NY 10029*

**THE COUNCIL  
THE CITY OF NEW YORK**

Appearance Card

I intend to appear and speak on Int. No. *1087A* Res. No. \_\_\_\_\_

in favor  in opposition

Date: *6/16/2016*

(PLEASE PRINT)

Name: *ORIANA SANCHEZ*

Address: *6807 Springfield Blvd Bayside NY*

I represent: *New York Immigration Coalition*

Address: *131 W. 33rd St. #610 New York, NY*