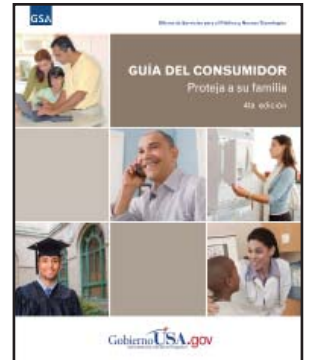
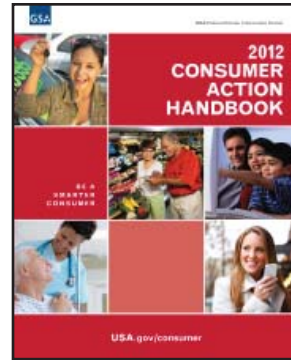




# Consumer Action Handbook

Updated each year, the *Consumer Action Handbook* is one of the most informative and popular consumer resources produced by the federal government. This guide empowers consumers to make smart decisions and find assistance for their consumer problems and questions. And for those who prefer to receive information in Spanish, the *Consumer Action Handbook* now has a Spanish-language companion publication, the *Guía del Consumidor*.



## What is the Consumer Action Handbook?

- A free federal publication designed to help consumers get the most for their money, avoid problems in the marketplace, and resolve difficulties
- Produced by the Federal Citizen Information Center (FCIC) in GSA's Office of Citizen Services and Innovative Technologies in cooperation with corporate and Federal partners
- Loaded with great tips, including information on buying cars, building good credit, protecting privacy, avoiding identity theft, and much more
- Organized into separate sections for pre-purchase information and for resolving problems after a purchase, including where to go for help
- Lists thousands of consumer contacts at companies, trade associations, Federal agencies, state and local consumer offices, and national consumer organizations.
- Includes expanded resources for military personnel and persons with disabilities
- Includes a sample complaint letter to help consumers successfully express problems via mail, fax, or e-mail.

## What's new in 2012?

- Get information on smart shopping, such as using online coupons and understanding marketing claims
- Tips for protecting your privacy online, such as creating secure passwords securing your router, and using the privacy settings on websites and apps.
- Updated directory of consumer affairs departments

## Is it available online?

- Yes! The *Consumer Action Handbook* is available at [www.USA.gov/consumer](http://www.USA.gov/consumer). The website provides searchable, interactive access to all of the information in the *Handbook*. This same information is also available in Spanish at [www.GobiernoUSA.gov](http://www.GobiernoUSA.gov).
- User-friendly navigation allows consumers to browse consumer topics, locate state consumer offices, and download the sample complaint letter. In addition, consumers can download the PDF file of the entire *Handbook*.

## How can you get a copy?

There are three easy ways to obtain free copies of the *Consumer Action Handbook*:

- Send your name and address to: *Handbook*, Pueblo, Colorado 81009.
- Go online to [www.USA.gov/consumer.shtml](http://www.USA.gov/consumer.shtml) and click on "Order the 2012 Consumer Action Handbook"
- Call toll-free, **1 (888) 8 PUEBLO**. That's **1 (888) 878- 3256**, weekdays 8 a.m. to 8 p.m. Eastern Time, and ask for the *Handbook*.

You can find out more about the *Handbook* or request additional copies by contacting the Federal Citizen Information Center at [action.handbook@gsa.gov](mailto:action.handbook@gsa.gov) or **(202) 501-0984**.

For an example of the handy information you'll find in the *Handbook*, check out the "Quick Consumer Tips" on the other side of this factsheet.

# QUICK CONSUMER TIPS

**As a savvy consumer, you should always be on the alert for shady deals and scams. To avoid becoming a victim, keep these things in mind:**

1. A deal that sounds too good to be true usually is! Be wary of promises to fix your credit problems, low-interest credit cards, deals that let you skip credit card payments, work-at-home job opportunities, risk-free investments, and free travel.
2. Don't share personal information with someone you don't trust. Learn how to recognize fraud.
3. Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. A cash advance on a credit card may be a better option.
4. Read and understand any contract or legal document that you are asked to sign. Do not sign a contract with blank spaces or where the terms are incomplete.
5. Get estimates from several contractors for home or car repairs. Make sure the estimates are for the exact same repairs for a fair comparison.
6. When paying for your purchases, watch the cash register screen. If you think the price that has been charged is incorrect, speak up.
7. Before you buy, make sure you understand and accept the store's refund and return policies, especially for services and facilities that charge monthly fees.
8. Don't buy under stress. Avoid making big-ticket purchases during times of duress (e.g. coping with a death or debt).
9. When shopping online, look for the padlock icon in the bottom corner of your screen or a URL that begins with "https" to ensure that your payment information is transmitted securely.
10. If you are having difficulty making payments on loans, notify your lender immediately so that you can work out a payment plan.