

CONSUMER CONNECTION



Looking for a change? Jobs with a bright future

ID thieves target foster kids

Consumer protection for service members



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FROM THE ACTING DIRECTOR

Seems like good news on the economy has been coming in fits and starts—but we'll take it how we can get it. One recent bright spot was the strength shown in the latest employment numbers from the State's Employment Development Department: California's nonfarm payroll jobs increased by nearly 29,000. Plus, the year-over-year change (from June 2010 to June 2011) shows an increase of 156,800 jobs. That's good news for a State that's been mired in hard times for a while.

It's also promising if you're one of those looking for a job. This month's cover story focuses on some other encouraging jobs news. Did you know that the workforce need in the healthcare field is expected to increase by more than 25 percent by 2018? That means many

opportunities for Californians. That's where the Licensing for Job Creation Unit within the California Department of Consumer Affairs comes in. This recently launched group helps expedite and improve the efficiency of DCA's professional licensing and examination application processes, which contributes to California's economy by getting qualified individuals into the workforce faster. Several other employment areas are poised for significant growth as well. In this issue, we provide an overview of the jobs outlook and some valuable resources for getting yourself in on the boon.

Another important safety topic we want to inform you about is the new law regarding carbon monoxide detectors

in homes. They were required in most dwellings as of July 1, 2011. We give you the information you need to know before you head out to the home improvement store to purchase yours.

Those and other helpful tips await you in this fall issue. At DCA we never stop looking out for California's consumers. We're easy to keep tabs on: Find us at www.facebook.com/CAConsumerConnection and on Twitter at www.twitter.com/dcanews.

Brian J. Stiger, Acting Director
California Department of Consumer Affairs



WHERE THE JOBS ARE

**AND SOME ADVICE ON
HOW TO GET THEM**



In June 2011, California had more than 2 million people out of work and an unemployment rate of 11.8 percent, according to the U.S. Bureau of Labor Statistics (BLS).

But the stats are not all bleak. The BLS also reports that a number of fields are expecting double-digit job growth. One particular area of optimism is healthcare, a business some economists have called “recession proof.” In fact, the California Employment Development Department (EDD) lists several healthcare positions among the fastest or largest growing sectors.

Part of the reason for the demand is the Federal Patient Protection and Affordable Care Act, the big healthcare reform bill passed in 2010. When it’s fully implemented in 2014, it’s expected to bring a huge part of California’s 8.2 million uninsured people into the State’s healthcare delivery system. A large workforce will be needed to take care of them. Experts predict California’s

healthcare workforce will have to increase by 25 percent to meet the anticipated need, which is also being affected by an aging populace and longer life expectancies.

The need for more workers means many job opportunities for Californians. That’s where the Licensing for Job Creation Unit within the California Department of Consumer Affairs comes in. This recently launched group helps expedite and improve the efficiency of DCA’s professional licensing and examination application processes. This contributes to California’s economy by helping to get qualified individuals into the workforce quicker.

If you’re interested in a career in a healthcare field, you need to know what it takes. All healthcare professionals licensed by DCA must meet minimum standards for education, training, and experience. Then, they must pass appropriate professional exams and criminal background checks. To find out more about the requirements, get a free copy of DCA’s new booklet, *California Healthcare Jobs: Working for Tomorrow*. Call (866)

320-8652 to order, or find it online at www.dca.ca.gov/publications/healthcare_jobs.pdf. The booklet highlights the 32 types of healing arts professionals licensed by DCA, from doctors and nurses to hearing aid dispensers, psychologists, and more. Tables at the back of the booklet list education and licensing requirements for each professional license—some 50 in all.

Many opportunities will exist for positions such as doctors, dentists, and optometrists which require advanced degrees. But there are a number of jobs that can be obtained with an associate’s degree (such as respiratory care practitioner and dental hygienist), or just a high school diploma (such as pharmacy technician and dental assistant).

If you need help footing the bill to train for your new career, financial aid is available through scholarships, government grants and loans. Some employers may even pay some or all of the costs of the training you need to move up in the field and build a career. Loan forgiveness may even be a possibility.

BE AWARE

When considering an educational institution for your healthcare training, public and private schools may need to be approved by the agency that licenses the profession. For example, schools providing registered nursing training in California must be approved by the Board of Registered Nursing. Check with the appropriate licensing entity to be sure.

IS THE HEALTHCARE FIELD RIGHT FOR YOU?

Health Jobs Start Here is a Web site that can help you explore, identify, or prepare for a career in healthcare. From local postings to training programs to advice on how to find financial aid, the site will introduce you to good healthcare jobs in California and help you figure out which ones could be a fit for you. Are you comfortable with blood and needles, or is an office setting more your style? An online quiz helps you identify your interests. Visit www.HealthJobsStartHere.com.

OTHER RESOURCES INCLUDE:

- California CareerZone—www.cacareerzone.org—is an online program to help you explore jobs and occupations and the career paths to those jobs. Look under the categories of “healthcare practitioner” and “healthcare support occupations.” It also has a quick assess-



ment quiz to help you find the right job fit.

- California Office of Statewide Health Planning and Development www.oshpd.ca.gov/HWDD/HCTP.html—describes health education programs, including scholarship information, job placement details, and more. An online search tool can help you find an appropriate educational institution near you.
- California Department of Public Health—www.cdph.ca.gov/certlic/occupations/Pages/default.aspx—outlines the education, training, licensing, and certification requirements for

becoming a health-care professional in California. The Web site covers nurse aide, home health aide, nuclear medicine technologist, X-ray technologist, hemodialysis technician, and more. (These professions are not licensed by DCA, although other licenses may be required.)

DCA has many entities that do their own outreach as well. Representatives may be visiting a school near you. Contact your school’s career center or the individual licensing entity to find out.

WHAT ABOUT OTHER JOBS?

The EDD says the top 50 fastest growing occupations are each expected to grow 24 percent or more through 2016. These occupations are concentrated not only in healthcare, but also education and computer-related fields. For customized job market statistics for California, check out the State’s Employment Development Department (EDD) *California Occupational Guides*.

They’re available in two versions: A *Summary Guide* includes job description, job outlook and wages, and qualification requirements.

The *Detailed Guide* expands on everything in the *Summary Guide*, plus lists benefits, licensing, edu-

cation, training, links to possible employers, how to find a job, related occupations, and links to additional resources.

In addition, EDD's "Special Industry Studies" section on its Web site www.labormarketinfo.edd.ca.gov/?pageid=183 provides information for jobs in a number of popular fields such as healthcare and construction.

Gung-ho for green? Then visit the section called "Understanding the 'Green' Economy" www.labormarketinfo.edd.ca.gov/?pageid=1032. Also worth noting: In June the EDD announced that \$5.4 million in grants have been awarded for ten training programs throughout the State that target the development of a skilled California workforce for a cleaner environment.

When it comes to actually seeking out a job, remember: Some of the best employment help out there is FREE.

California's EDD www.edd.ca.gov provides a comprehensive range of employment and training services in partnership with other State and local agencies and organizations.

These services, provided through the One-Stop Career Center system http://edd.ca.gov/Jobs_and_Training/pubs/osfile.pdf, benefit job seekers, laid-off workers, youth, individuals currently working, veterans, people with disabilities, and employers.

OTHER EDD RESOURCES INCLUDE:

- Use of computers, printers, copiers, telephone, fax, and Internet.
- Workshops on job search strategies, résumés, interview techniques, and networking.
- Résumé evaluations and mock interviews.
- Networking opportunities.
- Access to online job listings.
- Online résumé postings through www.CalJobs.ca.gov.

In addition, JobStar Central www.jobstar.org, fueled by the public library system, offers a wealth of services including tips on résumé and cover letter writing (with samples), salary information, job listings, and other career research and advice.

And be sure to stay connected to your network—both social and professional. Remember that attending job search workshops not only allows you to increase your network, it's also a forum for sharing information, advice, and frustrations with others. Job hunting is exhausting and can be discouraging. Friends, family, and colleagues can help keep your spirits high while keeping an ear open for leads for you.

Finally, when it comes to job hunting, leave nothing to chance. Thorough preparation is key, whether you're researching potential employers before meeting them, assembling the perfect interview clothes, or revising your résumé. Attention to detail is critical. For example, have someone with a sharp eye read your resume before any employers do. Just one typo can knock you out of the running for a job. Depending on the position, hiring managers may be swamped with applicants, so they'll look for easy ways like this to reduce the résumé pile. You want everything working in your favor so you can get to the interview stage, and eventually, an offer in hand.





CONSUMER SAFEGUARDS COVER MILITARY PERSONNEL, TOO

California is home to 163,000 active duty military, the highest number of any state in the nation, according to *2009 Demographics Report* from the National Military Family Association (www.militaryfamily.org). Most of these active duty personnel are serving here in the United States.

No matter if they are stateside, at sea, or in combat zones, active duty military personnel face a variety of hardships. One of the biggest is financial. The good news is that State and Federal laws offer financial protection to active duty troops. The most wide-ranging of those laws, the Servicemembers Civil Relief Act (SCRA), got attention recently—for being ignored.

In Washington D.C. earlier this year, the House Committee on Veterans Affairs held a high-profile oversight hearing on alleged violations of SCRA, specifically foreclosures and interest rate overcharges. Under SCRA, lenders cannot foreclose against troops on active duty and must reduce loan interest rates to no more than 6 percent.

SCRA is a Federal law that offers a variety of financial protections for service members on active duty and their spouses and children. Members of the Army, Navy, Air Force, Marine Corps, Coast Guard, and active service National Guard are eligible for certain debt relief and consumer safeguards under SCRA:

- Mortgage foreclosure is not allowed during active duty.
- Interest rate on credit cards, loans, and mortgages cannot be higher than 6 percent during active duty.
- Income tax owed may be deferred.



- Dependents cannot be evicted during the time the service member is on active duty.
- The service member or dependents may be able to break a residential or automotive lease without penalty.

In some cases, the rights under SCRA must be requested in writing. Service members or their families should contact their nearest military legal assistance office for guidance. Go online to <http://legalassistance.law.af.mil/content/locator.php>.

Here are some of the programs offering consumer assistance to active duty military and families:

- Military OneSource — confidential financial counseling and assistance online, in person, or by phone. Other services cover child care, legal matters, relocation, consumer topics, and more. The site is provided by the Department of Defense.

www.militaryonesource.com
(800) 342-9647

- Military Saves — a national campaign to motivate and encourage military families to save money and build financial stability. Sponsored by the nonprofit Consumer Federation of America as part of the Defense Department's Financial Readiness Campaign.
www.militarysaves.org
- BBB Military Line — Free resources and information from the Better Business Bureau on financial literacy and consumer protection geared towards military families.
www.bbb.org/us/military

California also has programs to assist active duty military members and their families:

- California National Guard — California National Guard Operation Ready Families offers a variety of support and

resources to families of Guard members. Financial assistance may be available.

www.calguard.ca.gov
(800) 449-9662

- California TAP\$ (Troops Against Predatory Scams) — A program from the California Department of Corporations is dedicated to helping men and women in uniform protect their hard-earned dollars. Educational materials to inform troops about financial scams and predatory lending are available online.
www.corp.ca.gov/Education_Outreach/TAPS/default.asp
(866) ASK CORP or
(866) 275-2677



THWART THE 'SILENT KILLER'

IT'S CALLED A "SILENT KILLER"
BECAUSE IT CAN'T BE SEEN,
SMELLED OR TASTED.

It's carbon monoxide (CO), and it's the leading cause of accidental poisoning deaths in the United States, according to the American Medical Association. In California, it's responsible for an average of 30 to 40 deaths and hundreds of emergency room visits each year, but it's a tragedy that's easily avoidable. In a home, CO poisoning can result from malfunctioning or improperly vented combustion appliances (such as gas heaters or stoves), according to the California Air Resources Board.

High levels of CO inhalation can cause loss of consciousness and death – before any symptoms appear. The most common ones are headache, dizziness, weakness, nausea, vomiting, chest pain, and confusion, according to the U.S. Centers for Disease Control and Prevention.

The Carbon Monoxide Poisoning Prevention Act (California Health and Safety Code section 13260-13263), enacted in May 2010, requires owners of dwelling units intended for human occupancy to install carbon monoxide devices that sound a warning alarm if dangerous levels are detected. Single-family homes were required to have them by July 1. Owners of all other dwelling units (such as apart-

ment complexes) have until January 1, 2013. The law applies to dwelling units with a fossil fuel burning heater or appliance, fireplace, or an attached garage. Fossil fuel means coal, kerosene, propane, oil, wood, natural gases, and other petroleum or hydrocarbon products, which release carbon monoxide when operating.

Devices must be approved by the State Fire Marshal and added to its building materials listing before being sold in California. To find acceptable devices, visit the State Fire Marshal's Web site at <http://osfm.fire.ca.gov>, look for "HOT TOPICS" on the home page, then click "List of Approved Devices." You can print the list and take it with you to a hardware,

"big box" or home improvement store. You can also go to http://osfm.fire.ca.gov/licensinglistings/licenselistings_bml_searchcotest.php. Under "Category", click on the sort by "Number" button, then go to the drop down menu to select "5276-CARBON MONOXIDE ALARMS" or "5278-CARBON MONOXIDE DETECTORS". Then Click on "Search."

The State Fire Marshal recommends installing a CO detector outside each sleeping area of the home and in the basement. Follow the manufacturer's installation instructions for maximum protection. For more information, see the "Frequently Asked Questions on Carbon Monoxide Devices" on the State Fire Marshal's Web site at



INSTALL A CARBON MONOXIDE DETECTOR

<http://osfm.fire.ca.gov> or call (916) 445-8533.

You can find carbon monoxide devices for around \$20 that simply plug into wall outlets. More expensive models (\$50 - \$60 and up) are available that detect both smoke and carbon monoxide. Be sure to refer to the State Fire Marshal's list before choosing a unit. And if you choose a model that you need to hire someone to install, check the person's licensing information with the Contractors State License Board www.cslb.ca.gov or call (800) 321-CSLB. Hire only licensed contractors, and ask to see the license and photo identification to make sure they are who they claim to be.

The new law imposes a \$200 maximum fine on owners for each violation of the installation requirements after getting a 30-day notice to comply from a local authority. It also requires that the presence or absence of these devices be disclosed in residential real estate transactions.

The California Air Resources Board offers these CO safety tips:

- Properly use and maintain any appliances that produce a flame, such as gas furnaces and gas and propane space heaters.
- Never use gas ovens to heat the home.
- Never use kerosene or propane space heaters, charcoal grills, barbecues, or unvented gas logs indoors.
- Obtain annual check-ups of all gas appliances by a qualified professional (check licensing information with the Contractors State License Board.)
- Place emergency generators outdoors and away from windows and doors to prevent fumes from entering the home.
- Be especially careful with appliances in recreational vehicles and houseboats, and be sure to use CO detectors specifically made for these locations.

- Do not operate cars or other internal combustion engines in enclosed spaces or attached garages.

Learn more carbon monoxide safety tips from the downloadable publication, *Protect Your Family and Yourself from Carbon Monoxide Poisoning* from the U.S. Environmental Protection Agency www.epa.gov/iaq/pdfs/co_factsheet_en.pdf. Also visit the Web sites for the Centers for Disease Control and Prevention at www.cdc.gov/co/, and the California Department of Forestry and Fire Protection at www.fire.ca.gov.

IDENTITY THEFT PROJECT

GIVING FOSTER KIDS A BETTER START



Turning 18 can be exhilarating. No more curfews. No more permission slips. No more signed report cards. Adulthood means dreams of freedom, but for the young person who is the victim of identity theft, it's a nightmare.

For a foster child turning 18, it's worse.

Because foster children encounter many strangers as they move through the system, their Social Security numbers do, too. If someone steals a foster child's identity, the child won't discover it until he or she has "aged out," and is trying to make it...alone.

Generally, identity thieves seek out minors' Social Security numbers because those numbers tend to be "clean." The thief opens an account in a child's name and spends with abandon. Only when a young person tries to rent an apartment or get a loan does the fraud show up. And a newly adult foster child usually faces dealing with the results of the crime alone, without a family safety net to help.

The California Office of Privacy Protection advocates for all Californians, but last year they went to bat for foster kids.

CALIFORNIA'S BETTER START PROJECT

In 2010, the Office called on the Los Angeles County Department of Consumer Affairs and the Los An-

geles County Department of Children and Family Services to join in a pilot project to examine the credit records of 2,110 foster children in Los Angeles County. The project team found and cleared 247 separate accounts from the records of 104 foster children ages 16 and 17. The account balances averaged \$1,811, with the largest a \$217,000 home loan.

Joanne McNabb, Chief of the Office of Privacy Protection, called the project's findings "striking" because as a rule "children should not have credit records at all, and when they do, it is the result of fraud or error."

Anna Caballero, Secretary of the State and Consumer Services Agency, said, "when California helps its young people, it is investing in tomorrow." Caballero pointed to the "over 100 foster children in Los Angeles County whose identity and credit was at risk... [who] can now move into adulthood without having to contend with a bad credit record they don't deserve."

The project report, *A Better Start: Clearing Up Credit Records for California's Foster Children*, tells how the State of California and Los Angeles County succeeded in making that better tomorrow for 104 of California's most marginalized kids. The project was connected to a 2006 law the California

Legislature passed with the intent to help foster children.

View the report online: *A Better Start: Clearing Up Credit Records for California's Foster Children* http://www.privacy.ca.gov/res/docs/pdf/Foster_Youth_Report_FINAL.pdf.

To clear the records of the fraudulent or erroneous accounts, the



Better Start team worked with the credit reporting agencies, collection agencies, and creditors for each of the accounts. "They tirelessly checked and rechecked and tracked and verified and reconciled and e-mailed and phoned until all the negative records were cleared... until they could offer this group of terrific California young people a fair shot at adulthood, a fair shot at tomorrow," McNabb said.

Here are some lessons from the project.

TREAT YOUR SOCIAL SECURITY NUMBER LIKE GOLD

Social Security numbers are the raw material identity thieves need to construct their fraudulent schemes. Protect your family from

an identity theft nightmare with these tips:

- Lock up everyone's Social Security cards. Some people keep them in a secured fireproof box with pink slips, passports, and licenses. They are that valuable.
- Ask questions. Why is an organization asking you for a Social Security number? How will they protect it? How long will they keep it? Do they have a privacy policy you can review?
- Shred everything sensitive. Let your child help!
- Nip it in the bud by checking all your credit reports every year: www.annualcreditreport.com. It's free.

USE AVAILABLE RESOURCES

California Office of Privacy Protection, Consumer Information Sheet 4: *Your Social Security Number: Controlling the Key to Identity Theft*, www.privacy.ca.gov/cis-4english.htm.

If You Are Me, Then Who Am I? Tips on identity theft protection for teens, www.privacy.ca.gov/res/docs/pdf/Foster_Youth_IDT_Fact_Sheet_2_3_11.pdf.

GET HELP

If you think you have been a victim of identity theft, contact the California Office of Privacy Protection, (866) 785-9663, www.privacy.ca.gov.

This article was provided by the California Office of Privacy Protection.

CONSUMER ALERT

A roundup of tips, advice, and current scams

OLD TECHNOLOGY MAY MEAN MORE FRAUD

Credit and debit card fraud in the United States continues to rise. According to one survey, nearly one third of Americans polled said they were victims of fraud over the last five years. One reason is that most cards we have in the United States continue to use outdated magnetic strip technology (the black band on the back of the card). This old technology allows crooks

to get access to the cardholder's information that can easily be duplicated on another card.

Europe and other countries are using credit cards that are embedded with a computer chip and require a PIN to use. These "chip and PIN" cards are more secure than magnetic strip cards used in the United States.

Until chip and PIN technology takes off in the United States, it is important to understand the differences in security between credit cards and debit cards. Credit card companies provide full protection if your card is stolen and unauthorized charges appear on your statement. However, debit cards offer less protection from fraud because identification is seldom required during a transaction. Consider using a credit card when making any online purchases and using your debit card only when visiting a store in person.



CHECKING YOUR MONTHLY BILLS CAN SAVE MONEY

Bills never stop coming and each monthly bill seems the same as the last one. That said, it's easy for us to just pay the amount listed on the bill and not check to be sure the amount is correct. Falling into this routine can result in being overcharged for services or paying for items you never purchased.

Here are some things to look for:

- Internet – Check for increases in monthly Internet fee.
- Cable television – Check monthly fees for the cable box, accessories, and any repair service. Verify that all movie rentals and late fees are correct.
- Utility bills – Make sure you're not double billed. This can happen if you submit your payment close to the due date. The next month's bill may not show your payment.

- Phone service – Look for additional fees and overages and services you didn't order.
- Bank – Check to make sure all personal checks have cleared; look for incorrect ATM charges and other transaction fees.
- Credit Card – Verify each purchase, and verify that any balance from the previous month is correct.

If you see something on your statement that seems unauthorized or suspicious, contact the company and ask for an explanation. If the charge is not correct, ask for a refund or reversal of charges on the bill.



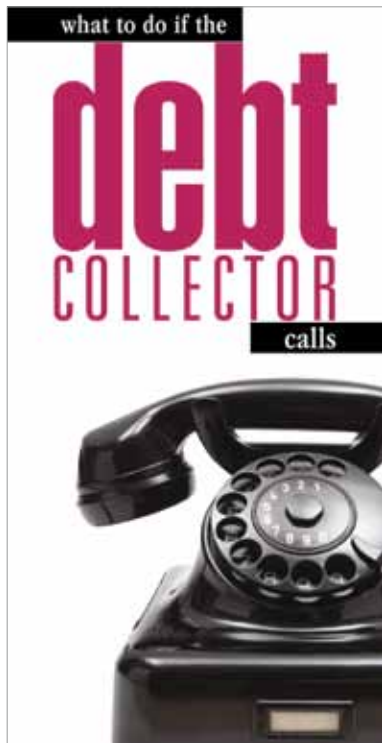
FIND OUT ABOUT PRODUCT RECALLS

How do you find out about products in the marketplace that could be hazardous to your health and safety? First, pay attention to your local and national news on television, in newspapers and on the radio. Major recalls are often announced that way. The focus is often on items such as food, drugs, children's toys, and automobiles. You can also keep up on current recalls online by visiting www.recalls.gov, which posts recalls for six different Federal entities.

Keep in mind that many defective products end up for sale at yard sales, in second-hand stores, and online. Recalls.gov has an application that will allow you to check a product's recall status from your phone or other mobile device. Find the app and instructions for downloading it at <http://apps.usa.gov/product-recalls-2/>.

ON THE BOOKSHELF

FOUR NEW PUBLICATIONS FROM THE DEPARTMENT OF CONSUMER AFFAIRS

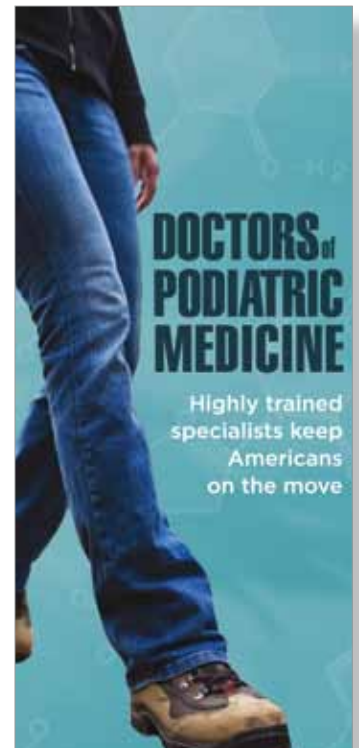


KNOW YOUR RIGHTS WHEN DEALING WITH DEBT COLLECTORS

It's no secret that the finances of many people have taken a beating over the last few years. Debt problems can stem from poor money management skills, job loss, prolonged illness, or a host of other circumstances. These can lead to contact from a debt collector. Most accounts are referred for collection because a consumer has missed payments for several months hasn't contacted the creditor. If you or someone you know falls and into that group, you can learn your rights as a consumer with our new brochure, *What to do if the Debt Collector Calls*. Call (866) 320-8652 to have a copy mailed to you at no charge. The booklet can also be viewed online at www.dca.ca.gov/publications/debt_collectors.pdf.

PODIATRIC MEDICAL DOCTORS KEEP AMERICANS ON THE MOVE

About 2,000 podiatric medical doctors practice in California. They are licensed and regulated by the California Board of Podiatric Medicine. Learn the facts about this elite medical specialty as well as how to choose a podiatric doctor in a new booklet, *Doctors of Podiatric Medicine*. You can access it online at www.bpm.ca.gov/forms_pubs/yourdpmweb.pdf, or call (866) 320-8652 to have a copy mailed to you at no charge.





TIPS FOR DEALING WITH AUTO REPAIR SHOPS

Most of us depend on our vehicles. When they need service or repair, we want the job done quickly, correctly, and at a reasonable cost. Auto repair shops operating in California must be licensed by the Bureau of Automotive Repair (BAR). A newly updated booklet covering your rights as an auto repair consumer and BAR's role in handling complaints is now available. For a free, printed copy of *A Consumer's Guide to Auto Repair*, call (866) 320-8652.

OVER-THE-PHONE MEDICAL ADVICE NEEDS A LICENSE

Does your healthcare provider offer medical advice by phone? If so, the provider must be registered with the Telephone Medical Advice Services Bureau (TMAS). Learn more, including which professionals must be licensed in our new brochure, *Medical Advice by Phone? License Required*. Call (866) 320-8652 to have a copy mailed to you at no charge. The booklet can also be viewed online at http://www.dca.ca.gov/tmas/forms/lic_required.pdf



BE MONEY SMART

Learn how to use a
bank or credit union



RECENT SURVEYS SHOW THAT 1 MILLION HOUSEHOLDS IN CALIFORNIA HAVE NO BANK ACCOUNT OF ANY KIND.

Without these basic financial tools, consumers are finding it tough to build credit, save money for future needs, or take advantage of other financial services. In addition, these consumers are using high-cost services such as check cashing firms and payday loans which can trap them in a cycle of debt.

United Way and other community groups all over California are offering financial education classes to help consumers learn to handle their money, manage debt, build credit, and avoid financial pitfalls.

For the classes, many groups are using the Money Smart financial education program from the Federal Deposit Insurance Corporation (FDIC).

Test your knowledge of some common bank products and services with this quiz from the Money Smart program. For more information about Money Smart, go online to www.fdic.gov/consumers/consumer/moneysmart. **The program is free.**

1. Which of the following are insured financial institutions? (Check all that apply.)

- a. Check cashing service.
- b. Banks and thrifts.
- c. Credit unions.
- d. Pawn shops.

2. Which of the following is a good reason to use a bank?

- a. Your money is insured up to the maximum allowed by law.
- b. Your money is safe from theft, loss, and fire.
- c. You can access your money quickly and easily.
- d. All of the above.

3. Which of the following steps are involved with maintaining a checking account? (Check any that apply.)

- a. Open the account.
- b. Make deposits and withdrawals.
- c. Record interest and fees in your check register.
- d. Keep track of your balance.

4. Which of the following might the bank want to see and/or verify before you can open a checking account?

- a. Photo identification.
- b. Credit history.
- c. History of using checking accounts.
- d. All of the above.

5. What is the main difference between checking and savings accounts?

- a. A checking account allows you to write checks to pay bill and buy goods. You generally cannot write checks on a savings account.
- b. You generally earn more interest on a checking account rather than a savings account.
- c. Some banks may allow you to use your checking and/or savings account to pay bills online or use your debit card.
- d. Both types of accounts have transaction fees for completing more than a certain number of transactions each month.

6. What banking services may be offered with some deposit accounts? (Check all that apply.)

- a. Money orders.
- b. Free telephone and online banking.
- c. Discount on loans.
- d. Free checking.

7. With online banking, you can access your accounts at any time to:

- a. View your balance.
- b. Conduct transactions such as transferring money between accounts, paying bills, or ordering checks.
- c. Download information, such as your monthly statement.
- d. Change account information such as your address and phone number.
- e. All of the above.

Answers:

1. b,c; 2. d; 3. a,b,c,d; 4. d; 5. a; 6. a,b,c,d; 7. e

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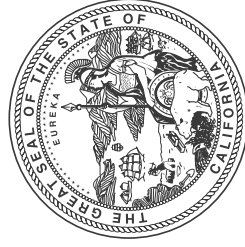
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 GOVERNOR
ANNA CABALLERO
 SECRETARY, STATE AND
 CONSUMER SERVICES AGENCY
BRIAN J. STIGER
 ACTING DIRECTOR, DEPARTMENT OF
 CONSUMER AFFAIRS



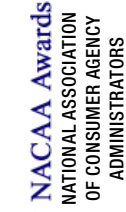
2009 Winner



2009 Winner
 2008 Winner



ACE Award 2009
 ACE Award 2008



2008 Award
 of Excellence



STATE INFORMATION
 OFFICERS COUNCIL

2011 Silver Award
 2010 Silver Award
 2009 Silver Award
 2007 Gold Award