



FLORIDA CONSUMER NEWSLETTER

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AVOIDING DEBT RELIEF SCAMS

A “holiday hangover” is what we experience once all the gifts have been exchanged, the parties have been attended, and the decorations have been packed away for another year. It’s that drop-off we feel after the rush of the holidays is over, and we have to return to the routine nine-to-five. Very often that post-holiday reckoning involves confronting the charges we racked up on our credit cards.

Debt is a growing concern for many consumers. In August 2023, the [Center for Microeconomic Data](#) reported that Americans’ credit card debt has surpassed \$1 trillion for the first time ever. And this is at a time when interest rates have reached a 22-year high. Once mortgage and auto loan debt are factored in, combined consumer debt exceeds \$17 trillion.

Many consumers will resolve to decrease or completely eradicate their debt in the new year. Unfortunately, scammers are all too willing to take a consumer’s good intentions and use them to their advantage in a debt relief scam.

A debt relief scam will often start with an unsolicited call, text, or email offering debt relief services. For an upfront fee, the scammer will promise to reduce or settle your debt and remove negative information from your credit report. Scammers are banking on the fact that being overwhelmed by debt will keep you from focusing on the obvious red flags of an unsolicited offer, upfront fees, and rosy promises. That’s why it is so important to know the signs of a scam and to make well-informed, decisions that are not driven by emotion.

Signs of Debt Relief Scams

- **Unsolicited Offers:** Be suspicious of cold call solicitations. Thoroughly research any company before you provide your personal information.
- **Upfront Payment:** Be extra cautious of demands for payment before any work can be done on your behalf.
- **Promising Results:** No one can predict how creditors may respond to debt settlement offers and favorable results cannot be guaranteed.
- **Claiming Special Methods:** Claims about exploiting little-known legal loopholes or new “government programs” should be viewed suspiciously.
- **Instructions to Cease Contact with Creditors:** Cutting off communication with creditors can have serious consequences, including accelerated debt collection efforts and lawsuits.
- **Failure to Fully Assess Your Financial Situation:** A scammer is not interested in understanding your complete financial situation before trying to help you because they don’t really intend to do anything for you.

There are legitimate debt relief companies that use well established and documented techniques to alleviate debt concerns and negotiate settlements. Even working with a reputable debt relief firm comes with risks such as additional expenses, further damage to your credit rating, and potential litigation, and those negotiations can go on for years. So, you may want to consider other options like exploring debt consolidation, contacting your creditor to negotiate a mutually beneficial payment plan or debt settlement, or working with a certified credit counselor at a non-profit.

www.FloridaConsumerHelp.com

1-800-HELP-FLA(435-7352) • Mon-Fri, 8a.m. – 5p.m., EST • 1-800-FL-AYUDA(352-9832)

PRESCREENED CREDIT OFFERS

We have all received those notifications about being prequalified for a new line of credit. But how are the credit companies able to prescreen you to receive the offer? Here's how it works.

A credit company uses qualifiers that are found in people's credit reports, like their borrowing and payment history or their credit score, to determine who qualifies for their products. Then the company asks a credit bureau — like Equifax, Experian, Transunion, or Innovis — to give them a list of people in their databases whose credit reports show that they meet those requirements. The company also might give a credit bureau a list of potential customers and ask which customers meet its requirements. These are considered soft inquiries and will not affect your credit score.

Opting Out

If you don't want to get prescreened offers in the mail, you may choose to opt out for a period of five years or opt out permanently.

[OptOutPrescreen.com](https://www.optoutprescreen.com) is the official Consumer Credit Reporting Industry website to accept and process requests from consumers to Opt-Out of firm credit offers. You can explore the options at the website or get more information by calling 1-888-5-OPT-OUT (1-888-567-8688).

When you call or visit [OptOutPrescreen.com](https://www.optoutprescreen.com), they'll ask for your personal information, including your name, address, Social Security number, and date of birth. The information you give is confidential and may be used only to process your request to opt out.

Requests to opt out are processed within five days, but it may take several weeks before you stop getting prescreened offers. That's because some credit companies may have requested your information before the site processed your opt-out request.

Keep in mind that if a company's offer isn't based on prescreening, opting out won't stop their mailings. You may keep getting offers for credit based on lists from other sources. Opting out also won't end mail from local merchants, religious groups, charities, professional and alumni associations, and companies that you already do business with. To stop mail from groups like these — as well as mail addressed to "occupant" or "resident" — contact each source directly.

But there also might be reasons you do want these offers, especially if you're in the market for credit.

- These offers can help you learn about what's available, compare costs, and find the best product for your needs.
- Since you were prescreened to get the offer, only under limited circumstances would you be turned down.
- The terms of prescreened offers may be more favorable than those available to the general public. In fact, some credit card products may be available only through prescreened offers.

Opting In

If you change your mind, use the same website, [OptOutPrescreen.com](https://www.optoutprescreen.com), or the toll-free number, 1-888-567-8688, to opt back in.



AVOIDING TRAVEL-RELATED SCAMS

Are you planning to travel in the new year? No matter where you're going, how you're getting there, or where you're staying, here are the scams to avoid along the way.

- **You've Won a Vacation:** You get a notification saying you won a free trip. There's just one catch. You must pay a processing fee, a deposit, or a fee for "taxes" to collect the prize. Real prizes are free. And if they ask you to pay by wiring money, sending cash, or paying with gift cards or cryptocurrency to get your prize, it's a scam.
- **Cheap Rental Cars:** Rental cars are in high demand, and scammers are looking to cash in on the fear of missing out. If you suddenly find an available car for cheap, do your research before you provide your personal or payment information. Scammers may have hijacked a legitimate company's ad. And if someone asks you to pre-pay for a rental by wiring money, sending cash, or paying with gift cards or cryptocurrency to get your prize, it's a scam.
- **Fake Rental Listings:** Like with rental cars, scammers hijack real rental listings — changing the contact information and reposting listings on different sites. If you call or email about the rental, you'll reach a scammer, who will probably ask you to pay a deposit or fee by wiring money, sending cash, or paying with gift cards or cryptocurrency. Then, the scammer will disappear, and you will be left with no place to stay. Some scammers also list places that either don't exist or aren't true rentals.

Here's how to avoid scams while planning your trip:

- **Do some research.** If you're looking to rent, search the rental company's name, plus words like "scam," "review," or "complaint." You can also conduct an image search to see if images used in an ad are being used anywhere else on the internet.
- **Spot rental listing scams.** Look for the name of the rental company and search their website — using a link you know is real — to see if the property is listed there, too. If it isn't, the listing is likely a scam.
- **Pay by credit card,** which gives you the best protections. Scammers want you to pay in ways that make it hard to get your money back — like wire transfers through Western Union or MoneyGram, cash, cryptocurrency, or payment apps.

Traveling is stressful enough, so tell the Federal Trade Commission about scams you see: [ReportFraud.ftc.gov](https://www.ftc.gov/whistleblower).



RENTAL LISTING SCAMS

Location, price, and amenities are usually the first things you consider when planning a vacation or looking for a new home to rent. Scammers know that, so they use fake rental listings to grab your attention — and money — before you discover there isn't a place waiting for you. Learn how to spot and avoid fake ads and protect your money before you send that rental deposit.

Scammers have copied the pictures and descriptions of online rental listings, replaced the agent's contact information with their own, and posted the phony ads on a new site. If you call or email about the rental you'll reach a scammer, who may take your money for an application fee, deposit, first month's rent, or vacation rental charge. Then, the scammer disappears, and you're left with no place to stay.

Scammers have also been known to create listings for places that aren't for rent or don't exist. The fake ads might offer surprisingly low rent or amazing amenities, but the scammer will assure you that you need to act fast to take advantage of the "great deal." Then you will be encouraged to send money by wire transfer, gift card, or cryptocurrency to pay the application fee, deposit, or first month's rent. After you pay, the person you've been dealing with will disappear with your money.



Remember these tips to avoid being scammed:

- If it sounds too good to be true, it probably is.
- Listings with limited photos, details, and reviews should raise red flags.
- Search online for the name of the property owner or rental company with the words "complaint," "review," or "scam."
- Search online for the rental location's address, together with the name of the property owner or rental company. If other ads come up for the same address, but with a different owner or rental company name, that's a sign of a scam.
- Conduct an image search to see if the images in the ad are being used anywhere else on the internet.
- Look for the name of the rental company and search the rental company's website yourself to see if the property is listed there too. If it isn't, the ad you found may be a scam.
- Use payment methods with fraud protections that are built in for vacation rentals.
- If you are renting a home, take extra precautions.
 - Don't send payment for a property you've never seen, or to a person you've never met in person. If you can't see the house or apartment or sign a lease before you pay, keep looking.
 - Search city or county tax assessment websites to learn who owns a property, then check the landlord's ID to be sure it matches the records.
 - If you can't get to the property in person, ask someone you trust to go and make sure it's for rent, and that it matches what was advertised.

If you notice a rental listing scam, report it to your local law enforcement agency and the website where the ad was posted. Also, report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) and file a complaint at [FloridaConsumerHelp.com](https://www.floridacconsumerhelp.com).

TAX-RELATED IDENTITY THEFT

Identity theft is a continuous problem, with many of its victims unaware that their identity has been stolen until they are denied credit or sent a bill for purchases they did not make. This time of year, there is an increase in tax-related identity theft, which occurs when an individual's Social Security number (SSN) is stolen for the purpose of filing a tax return and claiming a fraudulent refund.

Steps to Prevent Identity Theft

- Safeguard your information. Shred financial documents and paperwork, protect your SSN, never click on links sent in unsolicited emails, and keep your personal information in a safe place.
- Watch for suspicious activity by routinely monitoring your financial account and billing statements for any questionable transactions.
- Order a free annual credit report from each of the major credit reporting agencies (Equifax, Experian, TransUnion) at [AnnualCreditReport.com](https://www.annualcreditreport.com).

Identity Theft Warning Signs

- You are notified by the Internal Revenue Service that more than one tax return using your SSN has been filed within one year.
- You owe additional tax, refund offset, or had collection actions taken against you for a year you did not file a tax return.
- You receive collection calls or bills for products you or your family did not receive.
- You are denied credit.
- You or a member of your family is denied government benefits because the benefits are being paid to another account using your or your family member's SSN.

Steps to Take in Case Identity Theft Has Occurred

- Respond against identity theft as soon as a problem is suspected. Place a fraud alert on your credit reports (Equifax, Experian, Innovis, TransUnion), close any accounts that have been compromised or opened fraudulently, file a police report, and file a complaint with the Federal Trade Commission at [IdentityTheft.gov](https://www.identitytheft.gov).
- Respond immediately to any IRS notice. Call your local IRS office to verify any telephone numbers provided in written notices or, if instructed, go to [IDVerify.irs.gov](https://www.idverify.irs.gov).
- Complete IRS Form 14039, Identity Theft Affidavit, if your e-filed return is rejected because of a duplicate filing under your SSN or you are instructed to do so.
- Continue to pay your taxes and file your tax return, even if you must do so by paper.
- If you previously contacted the IRS and did not have a resolution, call the IRS Identity Protection Specialized Unit at 1-800-908-4490.

Visit [FloridaConsumerHelp.com](https://www.floridacconsumerhelp.com) for additional information.



ABOUT THE FDACS DIVISION OF CONSUMER SERVICES

FDACS is Florida's state consumer protection agency responsible for regulating charities and handling consumer complaints. FDACS handles more than 400,000 consumer complaints and inquiries, oversees more than 500,000 regulated devices, entities, and products like gas pumps and grocery scales, performs over 61,000 lab analyses on products like gasoline and brake fluid, performs nearly 9,000 fair ride inspections, and returned over \$2.8 million to consumers through mediations with businesses.



The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

CLICK THE ICON ABOVE TO SEE THE LATEST RECALLS, MARKET WITHDRAWALS, & SAFETY ALERTS.



The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

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The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who would like information about filing a complaint against a business or who believe fraud has taken place can visit us online at [FloridaConsumerHelp.com](https://www.floridacconsumerhelp.com) or contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) for Spanish speakers.