

FLORIDA CONSUMER NEWSLETTER

September 2018

435-7352

352-9832

FloridaConsumerHelp.com / 1-800-HELP-FLA / 1-800-FL-AYUDA

CONSUMER RESOURCES

The Florida Department of Agriculture and Consumer Services (FDACS) is the state's clearinghouse for consumer complaints, protection and information and regulates various business industries operating in Florida.

FDACS provides a variety of resources at FloridaConsumerHelp.com to protect Florida consumers and ensure they have the information they need to make informed decisions.

- The **A to Z Resource Guide** is an online directory to help Floridians find the most appropriate government agency to contact for various issues.
- The **Business/Complaint Lookup** is an online resource that allows consumers to view businesses' registration and complaint information.
- **Check-A-Charity** is an online searchable database that provides consumers with registration and financial information for charitable organizations that solicit contributions in Florida.
- **File a Complaint** online or request to have a complaint form mailed to you by calling the Consumer Assistance Center at 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832).
- Join the **Florida Do Not Call List** or report unwanted sales calls.
- **Request a Speaker**, at no cost, for your community or club meeting.

 **A to Z Resource Guide**

 FIND A BUSINESS OR INDIVIDUAL
License / Complaint Lookup
AS MAINTAINED BY THE
DIVISION OF CONSUMER SERVICES

 **Check-A-Charity**
KNOW HOW YOUR MONEY IS BEING SPENT

File a Complaint

 FLORIDA DEPARTMENT OF AGRICULTURE AND CONSUMER SERVICES
Florida DO NOT CALL Program
ADAM H. PUTNAM, COMMISSIONER

Request a Speaker

An informed consumer is the best defense against scams and fraud. The Consumer Assistance Center staff is available to provide consumer information from 8am to 5pm, Monday through Friday, at 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) or via Live Chat at FreshFromFlorida.com.



Subscribe to Commissioner Putnam's weekly email to receive updates about the Department of Agriculture and Consumer Services

Florida Department of Agriculture and Consumer Services

PRODUCT PACKAGING

FDACS regulates all commodities sold by weight, such as deli meat, to ensure that consumers are provided the full amount of what is paid for. The department has adopted national standards established by the National Institute of Standards and Technology to insure consistency and accuracy in measurements.



To better serve consumers, package labels must comply with certain standards. Information on package labeling must be displayed plainly and clearly, and the lettering color must conspicuously contrast with the background color.

The required information falls into the following three categories:

- 1. Identity of the commodity in the package.** The product identity must appear on the principal display panel of the package and must be: the name required by federal or state regulation; the common or usual name; or the generic name or other appropriate description, including a statement of function.
- 2. The name and place of the business that will be responsible for the product and the package.** If the responsible party is not the manufacturer, then the label should reveal the responsible party's connection to the package, such as "Manufactured for and packed by," or "Distributed by."
- 3. How much of the product is in the package in terms of weight, measure or count.** This must appear on the principal display panel of the product package. Product packaging, referred to as "tare," should not be included in the price of products sold by weight.



Proper packaging and consumer awareness can play a major role in maintaining a fair marketplace. For more information about product packaging or to file a complaint, consumers can call 1-800-HELP-FLA (435-7352) or go to FloridaConsumerHelp.com.

STUDENT LOAN SCAMS

Thousands of students are set to begin their first year at a Florida university or state college, and many will use student loan assistance. Debt relief companies often target new students with the promise of student loan debt relief or reduction. Students who pay these companies frequently don't get their student loans forgiven or reduced. Often, at best, the companies are able to put loans into deferment while the loan's interest keeps growing. At worst, students were defrauded out of thousands of dollars.

Before you pay a debt relief company, watch out for these signs of a scam:

- Never provide personal information, such as Social Security numbers or financial information, on an unsolicited call. If you receive a suspicious call, contact your loan servicer or the U.S. Department of Education to verify the information.
- A U.S. Department of Education seal does not mean a company is legitimate. Scammers typically use official-looking names, seals and logos to convince you that they have special access to certain repayment plans, new federal loan consolidations or loan forgiveness programs. If you have federal loans, go to the U.S. Department of Education directly at [StudentAid.ed.gov](https://studentaid.ed.gov) to find out what options are available to you.
- Be wary of upfront fees. If you pay to reduce or eliminate your student loan debt, you might not get any help or your money back.
- Scammers may promise to dissolve your loans through a loan forgiveness program or by disputing the loans. However, no one can promise total loan forgiveness.
- Some scammers will advise that you stop paying your student loans. Not paying student loans can damage your credit and your loan balances could balloon, and there's no guarantee that a company will be able to get a settlement.
- Some companies may tell you they can lower your monthly payments or interest rate by combining your federal and private student loans. However, consolidating federal and private loans comes with a cost. Doing so eliminates many benefits and protections offered by federal loans.



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.



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.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at FloridaConsumerHelp.com.