

# ITBE Link



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## Resource Review: The Federal Trade Commission

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The Federal Trade Commission (FTC) is a government organization that protects consumers from fraud. They monitor fraud reports and focus on scams which reach a critical mass. As ESL teachers, there are two important components to know about the FTC mission: reporting and education.

First, while the FTC monitors reporting mechanisms throughout the US, its success in stopping scams depends on individuals reporting fraud. This can prove challenging for populations who may have limited language skills or an incomplete understanding of the laws protecting them as consumers regardless of their immigration status. Scammers deliberately focus on vulnerable populations and will impersonate government officials to intimidate their targets. Importantly, the FTC allows fraud reporting with as little or as much information as the individual is comfortable sharing. This means that your student does not need to report his/her name, address, or contact information. Additionally, others (including teachers) can report on behalf of a student or family that is the victim of fraud. This method works because the FTC is looking for large-scale scams.

At the 2017 TESOL Convention, FTC representatives stated that our international populations are particularly at risk for scams that demand money in conjunction with threats of deportation. Other common scams include money in exchange for guaranteed work or a degree (known as 'degree for fee'). Scammers may request cash, gift cards, and wire transfers. Reporting is done online ([www.FTC.gov/complaint](http://www.FTC.gov/complaint)).

The other component of the FTC mission is education. Their online educational resources are well-developed and copyright-free, meaning programs or materials developers can co-brand or re-brand content on the FTC website. Interactive and informational videos, lesson plans, and handouts offer a wealth of content that could be used as-is for high intermediate and advanced students, or adapted for lower-level ESL courses. Teachers looking for supplementary materials on shopping, consumer habits, or finance will find that the resources serve a dual purpose: improving language and protecting consumers. In addition to these resources, the FTC recommends that ESL teachers incorporate a speaking task into their courses which will help students develop the needed language skills to get off the phone when contacted by a suspected scammer.

Interactive lessons are suitable for middle and high school learners. The PDF Fact Sheets are appropriate for high school and adult populations and have high-quality project-based learning ideas for extended lessons.

Federal Trade Commission. (2017). *Parents and teachers*. Retrieved from: [https://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/pages/parents\\_and\\_teachers.html](https://www.consumer.ftc.gov/sites/default/files/games/off-site/youarehere/pages/parents_and_teachers.html)

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