Where to Actually Complain, and Get Heard

The real agencies that handle real consumer problems, and how to actually file a complaint, not just which law applies.

Name: _____ Date: _____

OBJECTIVE
Match a real consumer problem to the real agency that handles it, and learn what a complaint actually needs to include to get a response.

1. Which agency handles what

Problem	Where to go
A bank, credit card, loan, or debt collector issue	Consumer Financial Protection Bureau, consumerfinance.gov/complaint
A scam, fraud, or identity theft	Federal Trade Commission, reportfraud.ftc.gov or IdentityTheft.gov
A local business dispute (never delivered, bad repair, refused refund)	Better Business Bureau, bbb.org, or your state Attorney General's consumer-protection office
Something specific to your own state's laws	Your state Attorney General's consumer-protection division

2. Before you file

- [ ] Save every receipt, email, and text related to the problem
- [ ] Contact the business directly first, in writing, and keep a copy
- [ ] Write down the date, the dollar amount, and what you're asking for

What you're asking for might be a refund, a repair, or a cancellation. Decide which one before you call.

3. Devon's complaint

Devon paid $600 for a phone repair that still doesn't work. The shop hasn't responded to two weeks of calls.

a) Which agency from Section 1 fits this situation best, and why?

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b) List the 3 pieces of information Devon should have ready before filing, from Section 2.

c) If that complaint doesn't resolve it, name one other route Devon could try.

4. Discuss

DISCUSS

Why might a complaint filed with a government agency get more attention from a business than a second phone call from the customer directly?

NOTE

SSEPF9 covers matching consumer-protection laws (Truth in Lending Act, Fair Debt Collection Practices Act, Fair Credit Reporting Act, and others) to their purpose. Tennessee's PF 10 (investigate the availability and reliability of consumer-protection laws, agencies, and resources) goes further, into which real agency to actually contact, which is what this worksheet adds.