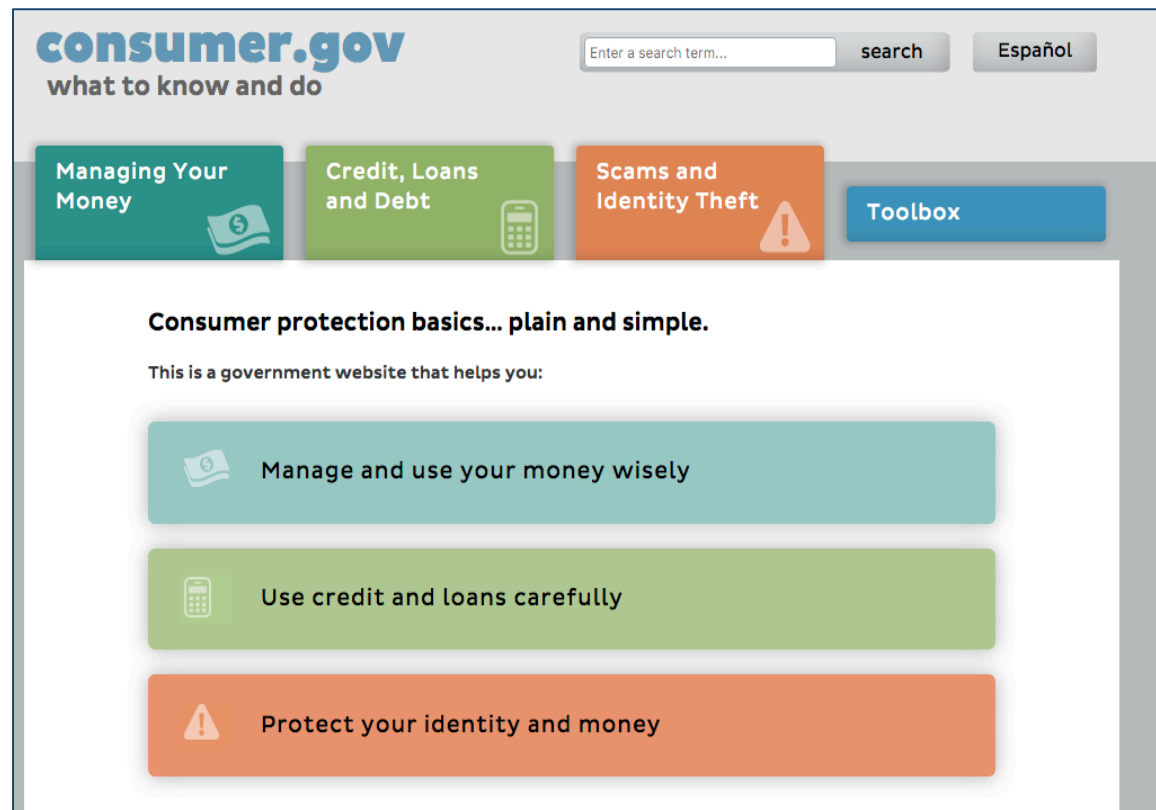


TRAINING AND EDITING PROJECT: WEB COPY ON CONSUMER PROTECTION AND FINANCIAL LITERACY DEBORAH KENNEDY, KEY WORDS

I developed and taught training workshops for Federal Trade Commission staff on writing in plain language and designing websites for low literacy users.

I reviewed and edited the material they wrote.



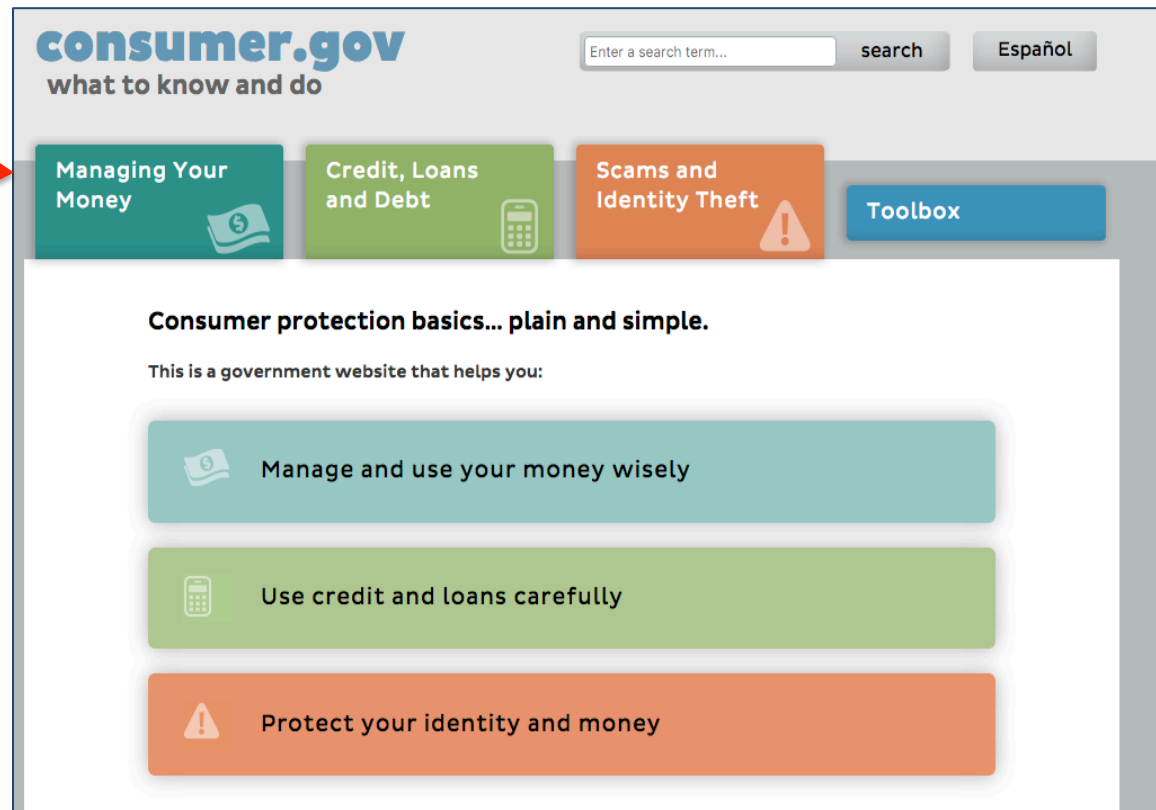
ABOUT THE SITE

WWW.CONSUMER.GOV

The site has three sections:

- Managing your money
- Credit, loans, and debt
- Scams and identity theft

Each section has a section-specific color and icon.



ABOUT THE SITE

WWW.CONSUMER.GOV

Each section has a splash page that lists the topics covered in that section.

The image displays three overlapping screenshots of the consumer.gov website interface. The top screenshot shows the 'Scams and Identity Theft' section, which includes a navigation bar with three tabs: 'Managing Your Money' (teal), 'Credit, Loans and Debt' (green), and 'Scams and Identity Theft' (orange). Below the navigation bar, the main content area is titled 'Scams and Identity Theft' and lists several sub-topics: 'Avoiding Identity Theft', 'Recovering from Identity Theft', 'Scams Against Immigrants', 'Job Scams', and 'Money Wiring Scams'. The middle screenshot shows the 'Managing Your Money' section, with a similar navigation bar. The main content area is titled 'Managing Your Money' and lists sub-topics: 'Making a Budget', 'Opening a Bank Account', 'Your Paycheck', 'Using Debit Cards', 'Prepaid Cards', 'Saving Money When You Shop', 'Buying and Using Phone Cards', 'Sending Money Overseas', 'Buying a Used Car', and 'Renting an Apartment or House'. The bottom screenshot shows the 'Credit, Loans and Debt' section, also with a similar navigation bar. The main content area is titled 'Credit, Loans and Debt' and lists sub-topics: 'Your Credit History', 'Using Credit', 'Payday Loans and Cash Advances', 'Car Title Loans', and 'Managing Debt'. At the bottom right of this screenshot, there is a footer with the text 'Privacy Policy | USA.gov'.

ABOUT THE SITE

WWW.CONSUMER.GOV

Information for each topic is presented in three parts:

- What it is
- What to know
- What to do

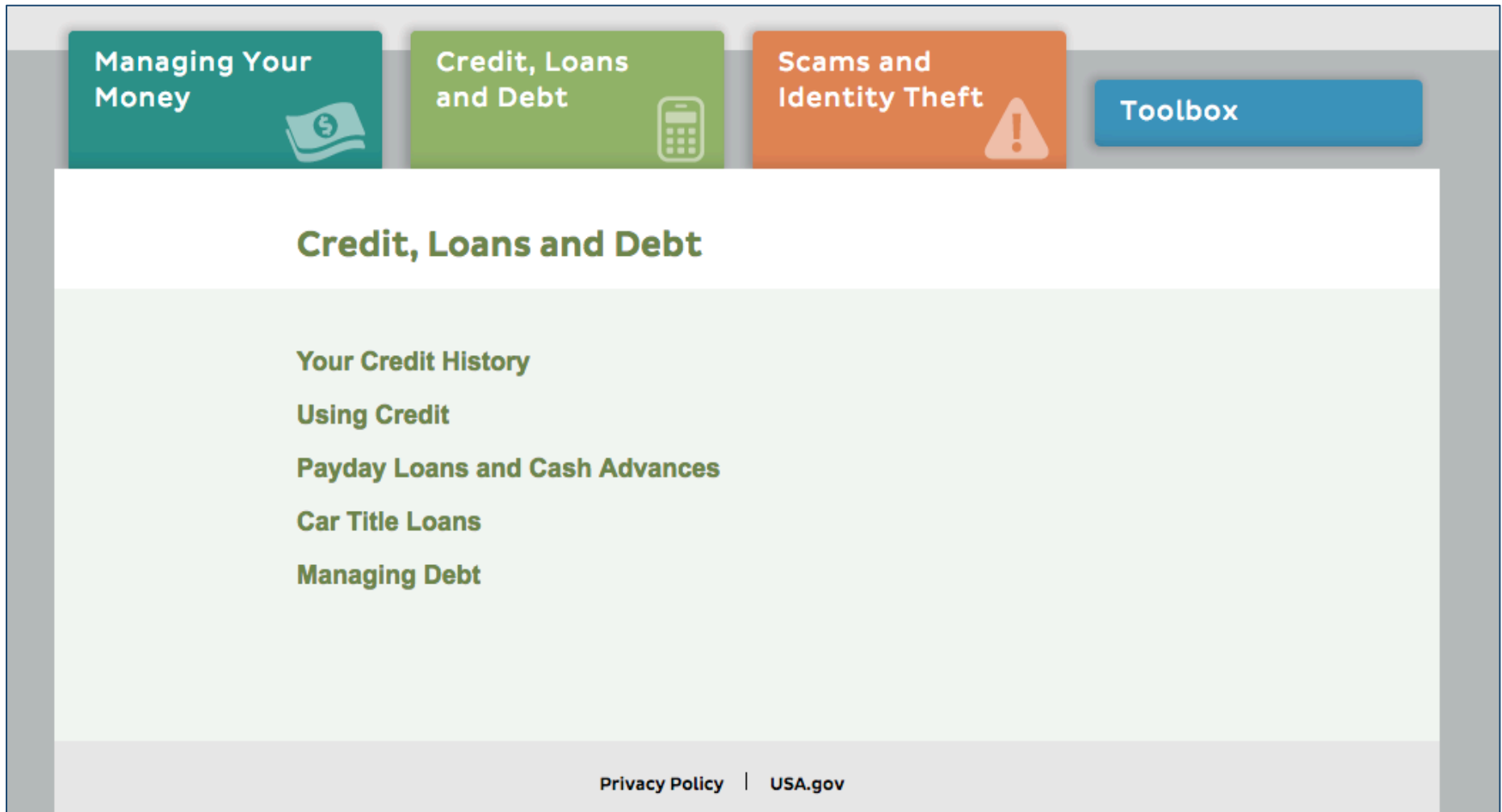
Consistent structure and color throughout the site help inexperienced users find the information they need.



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SPLASH PAGE FOR CREDIT, LOANS, AND DEBT

WWW.CONSUMER.GOV/SECTION/CREDIT-LOANS-AND-DEBT



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“WHAT IT IS” TEXT FOR PAYDAY LOANS

WWW.CONSUMER.GOV/ARTICLES/1011-PAYDAY-LOANS-AND-CASH-ADVANCES#!WHAT-IT-IS

Payday Loans and Cash Advances

What It Is	What To Know	What To Do
------------	--------------	------------

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What is a payday loan or cash advance loan?

A payday loan or a cash advance loan is a loan for a short time. You pay a fee to borrow the money, even if it is for a week or two.

A payday loan or cash advance loan can be very expensive. Before you get one of these loans, consider other ways to borrow.

What are some other ways to borrow money?

You might be able to borrow money from:

- family or friends
- a bank or credit union
- your credit card

You might ask for more time to pay your bills. You can talk to a credit counselor to get help.




“WHAT TO KNOW” TEXT FOR PAYDAY LOANS


WWW.CONSUMER.GOV/ARTICLES/1011-PAYDAY-LOANS-AND-CASH-ADVANCES#!WHAT-TO-KNOW

Payday Loans and Cash Advances


What It Is	What To Know	What To Do
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How does a payday loan or cash advance loan work?

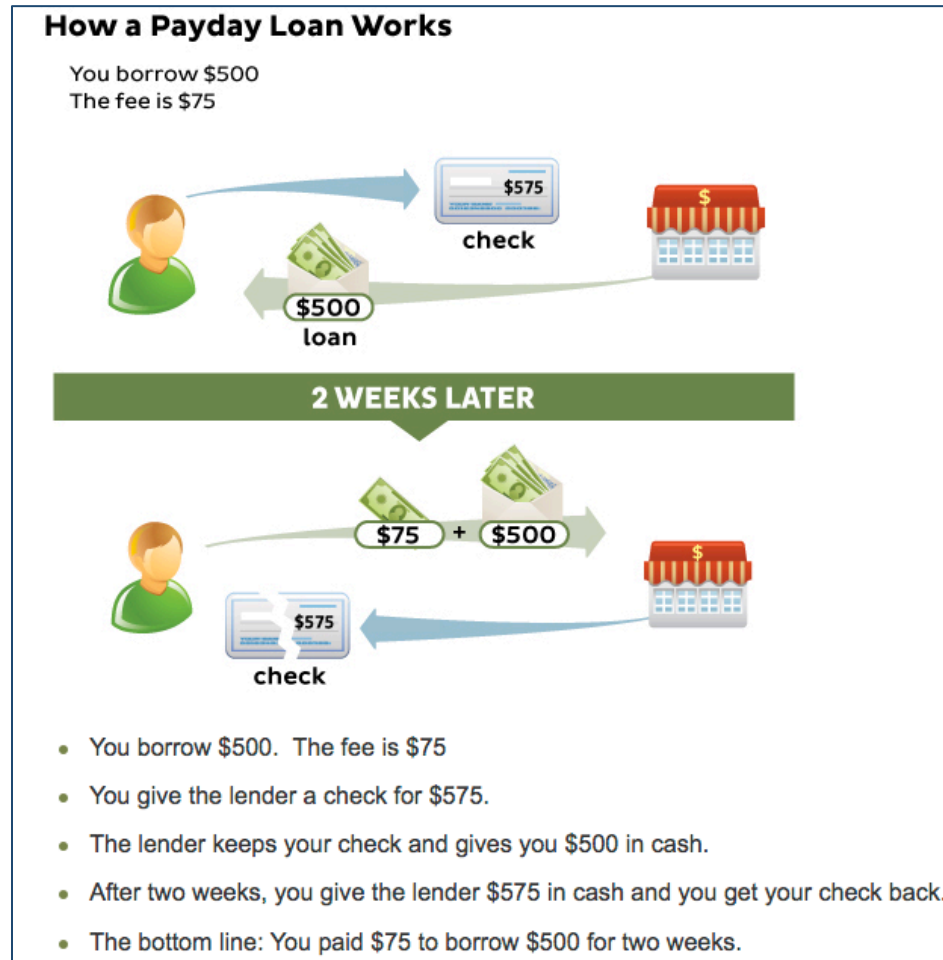
- You give the lender a check for the amount of money you want to borrow – plus a fee.
- The lender keeps your check and gives you cash – less the fee they charge.
- On your next payday, you have to pay the lender in cash. You owe the amount you borrowed plus the fee.

How much do these loans cost?

A payday loan or cash advance loan can cost a lot. Even if you only borrow money for a week or two until you get your paycheck.

ILLUSTRATION FOR PAYDAY LOANS

WWW.CONSUMER.GOV/ARTICLES/1011-PAYDAY-LOANS-AND-CASH-ADVANCES#!WHAT-TO-KNOW



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“WHAT TO DO” TEXT FOR PAYDAY LOANS

WWW.CONSUMER.GOV/ARTICLES/1011-PAYDAY-LOANS-AND-CASH-ADVANCES#!WHAT-TO-DO

How do I choose which way to borrow money?

Compare the costs, if you have more than one choice. For each choice, find out:

- what is the APR?
- what are the fees?
- how soon must I repay the money?
- what happens if I cannot repay?

Write the answers to these questions. Decide which choice is best for you.

I decided to get a payday loan. What should I do?

- ask the lender to tell you how much it will cost in dollars
- ask the lender to tell you the APR
- borrow only what you can pay back with your next paycheck



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