

# CONSUMER PROTECTION TIPS FOR WOMEN

*Women face unique challenges in the workplace and marketplace. The Department of Consumer Affairs created these tips to educate women about ways to protect themselves and where to turn for help.*

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# CONSUMER PROTECTION TIPS FOR WOMEN: EMPLOYMENT AGENCIES

## BEFORE YOU READ ON...

### What is an employment agency?

An employment agency helps employers find employees and jobseekers find work for a fee.

### Get free help.

The City offers free help for jobseekers. Visit [nyc.gov/workforce1](http://nyc.gov/workforce1) or call 311 and ask to find a Workforce1 Career Center.

If you work with an employment agency to find a job, here are tips to help you.

## GENERAL TIPS

- **Use a licensed employment agency.** Employment agencies must have a Department of Consumer Affairs (DCA) license.



Visit [nyc.gov/dca](http://nyc.gov/dca) or call 311 to check for a license and complaint history.

### IMPORTANT

- Employment agencies cannot charge you for other services like training classes or certifications.
- Are you in security training school? It must be registered with the New York State Division of Criminal Justice Services.
- Are you in bartending school? The New York State Bureau of Proprietary School Supervision oversees bartending schools.

- **Do not use employment agencies that “guarantee” jobs.** Employment agencies cannot guarantee they will find you a job. Agencies can only refer you to jobs that are available and that pay at least the minimum wage.



The minimum wage is set by New York State and federal law. Visit [labor.state.ny.us](http://labor.state.ny.us) for New York State minimum wage.

- **Know how employment agency fees work.** Employment agencies cannot charge a fee before they place you in a job.

Fees cannot be more than the maximum amount set by law.



Visit [nyc.gov/dca](http://nyc.gov/dca) for employment agency Laws and Rules, which have fee information.

You have the right to a full refund if the agency charged you:

- An advance fee, deposit fee, registration fee, application fee, or interview fee. OR
- To refer you to another employment agency or training school. OR
- For any additional items like training courses, photographs, or resume review.

- **Demand an accurate, written contract.** Agencies must give you the full contract before you sign. Your contract should have:
  - Name, address, and DCA license number of the agency
  - Type of work
  - Price
  - Fee payment schedule

Make sure that the written agreement matches your spoken agreement.

Before signing, get the agency to answer all of your questions in writing.

The agency must give you a copy of the contract and a receipt for each payment. Keep all copies in a safe place.

- **Do not answer illegal questions.** Unless they are valid qualifications of the job, it is illegal for an employer or an agency to ask questions about:
 

○ Age	○ Disability
○ Race	○ Marital status
○ Creed	○ Partnership status
○ Religion	○ Caregiver status
○ Color	○ Sexual orientation
○ National origin	○ Alienage or citizenship status
○ Gender	
- **File a complaint with DCA.** File a complaint with DCA online at [nyc.gov/dca](http://nyc.gov/dca) or contact 311 to file a complaint.

# BEWARE OF...

## PREDATORY SCHOOLS

There are hundreds of for-profit schools in NYC. Courses include everything from air conditioning repair and cosmetology to medical technician training. Some schools mislead students. They may:

- Get you to take out a lot of financial aid.
- “Guarantee” you a job after you graduate.
- Lie about the value of your degree, including if your credits will transfer to another school.

*Remember:*

- Financial aid is usually a loan that you must pay back. It is not a scholarship.
- Research a lot of schools.
- Don’t sign up the day you visit a school.
- Get the school’s tuition cancellation policy in writing.

**Call 311** to file a complaint against a school of higher education.

## FREE HELP


- Visit [nyc.gov/workforce1](https://nyc.gov/workforce1) or call 311 and ask to find a free Workforce1 Career Center.
- Visit [nyc.gov](https://nyc.gov) or call 311 and ask about free and low-cost adult education programs.

## OTHER RESOURCES

- Read other Consumer Protection Tips for Women:
  - FINANCES
  - PROGRAMS AND SERVICES TO BUILD INCOME
  - SHOPPING FOR GOODS AND SERVICES
- Visit [nyc.gov/dca](https://nyc.gov/dca) for more information, including:
  - [Job Hunter's Bill of Rights](#)
  - [Statement of Employee Rights and Employer Responsibilities](#) (domestic or household employees)
  - [NYC Paid Sick Leave Law](#)
  - [NYC Commuter Benefits Law](#)
- Mayor's Office of Immigrant Affairs (MOIA): Visit [nyc.gov/immigrants](https://nyc.gov/immigrants) for information on [Immigrant Workers](#) and [Jobs and Work](#).
- Small Business Services (SBS): Visit [nyc.gov/sbs](https://nyc.gov/sbs) for [Help for Jobseekers](#).
- Human Rights Commission: Visit [nyc.gov/humanrights](https://nyc.gov/humanrights) or contact 311 to file a complaint about discrimination. Read [Immigrants & NYC Human Rights at Work and at Home](#).

# CONSUMER PROTECTION TIPS FOR WOMEN: FINANCES

## GENERAL TIPS

- **Open a bank or credit union account.** The City offers safe and affordable checking and savings accounts. These programs include:
  - **NYC Direct Deposit:** You can open a free checking account if you directly deposit your paycheck. The account has no monthly fees; no overdraft option for debit card purchases or ATM withdrawals; no or low minimum balance requirements; free online banking and bill pay; free in-network ATM withdrawals.
  - **NYC SafeStart Account:** You can open a starter savings account. The account has no overdraft fees; no monthly fees if you meet minimum balances; minimum balance requirements of \$25 or even less, depending on the financial institution; ATM card or debit card.
- Visit [nyc.gov/dca](https://nyc.gov/dca) or contact 311 for more information about [NYC Direct Deposit](#) or [NYC SafeStart Account](#).
-  You can use IDNYC to open a checking or savings account at one of IDNYC's participating banks or credit unions. Visit [nyc.gov/idnyc](https://nyc.gov/idnyc) or contact 311 for branch locations.
- **Track and manage your spending.** Creating and sticking to a budget are the first steps toward managing and saving money.
- **Get control of your debt.** Debt can pile up quickly and damage your credit report, your ability to rent an apartment or purchase a home, and more. The City can help you deal with creditors and debt collectors, consolidate payments, and create a payment plan. See FREE HELP.
- **Save for the unexpected ... even just a little.** Unexpected emergencies like job loss or health problems can ruin a tight budget. Protect yourself by saving on a regular basis, even just a small amount. Try an automatic savings plan that helps you effortlessly save every payday using direct deposit or automated transfers.
- **Be careful with prepaid debit cards.** A prepaid debit card may help you stay within a budget, but beware of hidden fees.
- **Take advantage of free financial planning programs and tools to plan for your future.** See FREE HELP and OTHER RESOURCES.

## WHAT TO LOOK FOR IN A SAFE, AFFORDABLE CHECKING ACCOUNT:

### No or Low Fees

- Monthly maintenance or service fees that are \$3 or less
- Free use of in-network ATMs
- No fees to use debit card
- No overdraft option for debit card purchases or ATM withdrawals

### Minimums and Transactions

- Low minimum balance and initial deposit requirements (\$25 or less)
- Many ways to check account balance for free (online, phone, text message, ATM)
- No monthly fee for reasonable transaction requirements (for example, direct deposit, ATM)

## WOMEN ENTREPRENEURS

Women Entrepreneurs NYC (WE NYC) connects women entrepreneurs with the resources, education, and community they need to start and grow thriving businesses. Through the free WE Master Leadership and the WE Master Money: Credit and Funding workshops, women entrepreneurs can develop people management, credit building, and financing skills. WE NYC provides women access to mentors and a network of successful entrepreneurs through the WE Connect Mentors and WE Connect Events programs. For more information about these programs, to join the community, to access guides for starting a business and additional resources to support women entrepreneurs, visit the WE Connect Portal at [we.nyc](http://we.nyc).

## DOMESTIC VIOLENCE SURVIVORS AND FINANCIAL ABUSE

If you are a survivor of domestic violence, which may include economic or financial abuse, gaining financial independence is an important step toward feeling empowered and safe.

- **Financial Self-Awareness.** Economic or financial abuse happens when someone uses money or goods to control another person. It is financial abuse—and identity theft—when someone uses the name of your children, partner, or parents *without their permission* to open accounts, for example a utility account.
- **Protect Yourself Financially.**
  - Open your own bank account—in your name only. You can do this with little money.
  - Keep your identity documents and financial information in a secure location.
- **Financial Repair and Recovery.**
  - You can get free financial counseling at the NYC Family Justice Centers (FJC) in each borough. Trained financial counselors can help you get control of your finances, fix damaging credit, and file a police report.
  - Financial counselors can also connect you with attorneys if you need help with taxes because your partner filed them for you without your knowledge or permission.

See FREE HELP.

# BEWARE OF...

## PREDATORY LENDING

**Used car loans** are a common type of predatory lending. Often, these loans are bad for the borrower. Like other loans, do your research and compare terms and conditions to find the best offer for you.

## FREE HELP

- Get free professional one-on-one financial counseling at an NYC Financial Empowerment Center. Call 311 to schedule an appointment near you or visit [nyc.gov/dca](http://nyc.gov/dca) for more information.
- Get a free copy of your credit report and review it carefully. Go to [annualcreditreport.com](http://annualcreditreport.com) or call toll-free 1-877-322-8228.
- For resources for survivors of domestic violence, including NYC Family Justice Centers, visit [nyc.gov/domesticviolence](http://nyc.gov/domesticviolence) or call 311.

## OTHER RESOURCES

- Read other Consumer Protection Tips for Women:
  - EMPLOYMENT AGENCIES
  - PROGRAMS AND SERVICES TO BUILD INCOME
  - SHOPPING FOR GOODS AND SERVICES

- Visit [nyc.gov/dca](https://nyc.gov/dca) for information about scams.
- WE NYC: Visit [we.nyc](https://we.nyc) for resources for women entrepreneurs.
- Small Business Services (SBS): Visit [nyc.gov/sbs](https://nyc.gov/sbs) for Tips for Women Entrepreneurs.
- Commission on Gender Equity: Visit [nyc.gov/genderequity](https://nyc.gov/genderequity) to learn how the City is working to help women.
- Financial Planning Association of New York (FPANY): Visit [fpany.org](https://fpany.org) or call 1-877-77-FPANY (1-877-773-7269) for information about workshops that include retirement planning.
- Consumer Financial Protection Bureau (CFPB): Visit [consumerfinance.gov](https://consumerfinance.gov) or call 1-855-411-2372. See CFPB’s Consumer Tool “Planning for Retirement.”



## CONSUMER PROTECTION TIPS FOR WOMEN:

# PROGRAMS AND SERVICES TO BUILD INCOME

### GENERAL TIPS

- **Claim every public benefit and service for which you qualify.** Visit [nyc.gov/accessnyc](https://nyc.gov/accessnyc) to find out if you qualify for these programs:
  - **Financial Assistance:** *Cash Assistance, Home Energy Assistance Program, and tax credits*
  - **Food and Nutrition:** *Supplemental Nutrition Assistance Program (SNAP), Women, Infants and Children (WIC), School and Summer Meals*
  - **Housing:** *Section 8, Senior Citizen Rent Increase Exemption (SCRIE), Disability Rent Increase Exemption (DRIE), Veteran's Exemption*
  - **Health Care & Insurance:** *Nurse-Family Partnership and Health Insurance Assistance*
  - **Early Care and Education:** *Child Care, Head Start, and Universal Pre-K*
  - **Employment and Training Programs**
  - Many other public benefits and services
- **At tax time, use NYC Free Tax Prep to claim important tax credits you deserve.** The Earned Income Tax Credit (EITC) is a federal, state, and New York City tax credit for qualifying families, non-custodial parents, or singles who work full time or part time or are self-employed.

The New York City Child Care Tax Credit (NYC CCTC) is available to help families pay for child care expenses. If you earn \$30,000 or less and pay child care expenses for children up to the age of 4, you may qualify for the local tax credit of up to \$1,733.

Both the EITC and NYC CCTC are refundable tax credits. If you do not owe taxes, you get money back as a tax refund.If you qualify for NYC Free Tax Prep, you can save an average of \$150 on tax preparer fees and keep your entire refund.
- **Ask your employer about pre-tax transit and medical cost programs and college and retirement savings programs.** Under NYC's Commuter Benefits Law, most private and nonprofit employers with 20 or more full-time non-union employees in NYC must offer a commuter benefits program. If the law covers you, you can lower your monthly expenses by using pre-tax income to pay for your commute.

### FREE HELP

- ACCESS NYC is a free service that helps you find out if you may qualify for over 30 City, state, and federal benefit programs. Visit [nyc.gov/accessnyc](https://nyc.gov/accessnyc) or contact 311 for ACCESS NYC information. You can apply online for certain programs through ACCESS NYC.
- You may qualify for NYC Free Tax Prep services, which include online filing and in-person filing with an IRS certified VITA/TCE volunteer preparer. For more information, including income eligibility and the list of documents you need to file your taxes, visit [nyc.gov/taxprep](https://nyc.gov/taxprep) or call 311 and ask for tax preparation assistance.

## IMPORTANT

- You can use IDNYC as proof of identity to file your taxes. Visit [nyc.gov/idnyc](https://nyc.gov/idnyc) or call 311 for more information.
- Some NYC Free Tax Prep sites can help you apply for an Individual Taxpayer Identification Number (ITIN). Look at site details.
  - An ITIN is a tax processing number issued by the IRS. The IRS issues ITINs to foreign nationals and others who have federal tax reporting or filing requirements and do not qualify for Social Security numbers.

- Get free professional one-on-one financial counseling at an NYC Financial Empowerment Center to make the most of a tax refund. Call 311 to schedule an appointment near you or visit [nyc.gov/dca](https://nyc.gov/dca) for more information.

## OTHER RESOURCES

- Read other Consumer Protection Tips for Women:
  - EMPLOYMENT AGENCIES
  - FINANCES
  - SHOPPING FOR GOODS AND SERVICES
- Human Resources Administration (HRA): Visit [nyc.gov/hra](https://nyc.gov/hra) or call the HRA Infoline at 1-718-557-1399 or 311 to learn if you are eligible for public benefits and services and how to apply.

## CONSUMER PROTECTION TIPS FOR WOMEN:

# SHOPPING FOR GOODS AND SERVICES

### GENERAL TIPS

- **It is illegal to charge different prices for men and women for the same service.** Price lists may not be based on gender. They must show cost differences like required labor. For example, instead of using the terms “shirts” and “blouses,” price lists must describe the differences that require additional labor to clean: shirts with ruffles; shirts with pleats.

Be sure to look for prices. Stores must post prices for goods and services. It is illegal to charge more than the posted price.

Businesses selling goods must post prices either on the item or on a sign where the item is displayed.

Businesses selling services—for example, salons or dry cleaners—must post prices near where orders are placed and at the register.

- **To save money, consider buying the “men’s” version of a product.** A Department of Consumer Affairs (DCA) study compared nearly 800 products with clear “men’s” and “women’s” versions from more than 90 brands across five industries: toys and accessories; children’s clothing; adult clothing; personal care products; senior/home health care products. Women’s products cost more 42 percent of the time while men’s products cost more 18 percent of the time.
- **Avoid scams.**
  - Never pay fees before you receive services.
  - Get contracts that are clearly written. Make sure you understand a contract before signing.
  - Keep all receipts.

If you’ve been harmed by a business, contact 311 to file a complaint.

- **Avoid dangerous children’s toys.**

- Avoid buying toys made of cheap metals and materials.
- Because toxic chemicals can be on the surface of toys, jewelry, and trinkets, never allow your child to chew, suck on, or put these products in their mouth.
- Follow the age recommendations on toy packaging, even if you believe your child is more advanced.
- Check for product recalls.

- **Protect your identity.**

- Check your credit report each year.
- Shred all documents with personal information like account numbers and Social Security information to prevent identity theft.

If you’ve been a victim of identity theft, place an alert on your credit report, file a police report, and file a complaint with the Federal Trade Commission (FTC).

- **Report debt collection harassment.**

Debt collectors must have a Department of Consumer Affairs (DCA) license. They must give you proof of debts.

They cannot harass you even if you do owe money.

If a debt collector contacts you, check right away if the business is licensed and demand proof of the debt in writing.



Visit [nyc.gov/dca](https://nyc.gov/dca) or contact 311 to check a business’s license status or to file a complaint.

## PREDATORY CONSUMER AND FINANCIAL PRODUCTS AND SERVICES

- **Avoid check cashers.** Using a check casher can cost on average \$475 in fees each year. Safe and affordable bank and credit union accounts are less expensive than using check cashers.
- **Avoid rent-to-own businesses.** Using rent-to-own businesses to buy household items is very expensive. On average, customers who rent items long enough to own them pay a 70 percent annual percentage rate (APR) over the listed cash price. These businesses do not lower prices very much. Shop around for the best deal.
- **Avoid refund anticipation products when you file your taxes.** A Refund Anticipation Check (RAC) or Refund Transfer are expensive ways to pay tax preparation fees later. A Refund Anticipation Loan (RAL) is a high-interest loan. These products do not speed up your refund.
- **Payday loans are illegal in New York.** A payday loan is a short-term loan usually due on your next payday. Borrowers pay very high fees and interest rates. If you receive an offer for a payday loan, please report it to the New York State Department of Financial Services by calling 1-800-342-3736 or visiting [dfs.ny.gov](https://dfs.ny.gov).

### IMPORTANT

- Using a RAL or RAC will cost you money and lower the total amount of the refund that you get.
- The lender can charge you fees and interest. The tax preparer who offered the loan cannot add charges or fees for preparing your RAL application.
- It is illegal for a tax preparer to claim a RAL is an “instant refund,” a “rapid refund,” an “express refund,” “preFund,” “fast cash,” or by another similar term that hides the fact that a RAL is a loan.
- Your tax preparer cannot require you to take out a RAL.



Ask about electronic filing, direct deposit, and other options to speed up payment of refunds. If you use direct deposit, you can receive your federal tax refund in 8 to 14 business days.

### IMPORTANT

If you do not have money for rent or another important need, here are some alternatives to consider:

- Learn more about Human Resources Administration (HRA) emergency assistance programs, including cash assistance. Call 311 or visit [nyc.gov/hra](https://nyc.gov/hra) to learn more.
- Look into a small loan from a credit union or bank. Be sure to shop around to find the lowest interest rate.
- Ask your employer about a payroll advance. Read the written policy. Make sure any fees are reasonable.
- Ask family or friends for a small loan.
- A cash advance is sometimes available from your credit card provider. It may have a higher interest rate than a credit union or bank loan. Be sure to compare all costs.

- **Beware of debt settlement services.** Beware of services that claim they can get rid of or “settle” your debts. In many cases, *debt settlement does not work*. It can cost you thousands of dollars in fees and leave you more in debt.

# BEWARE OF...

## PREDATORY LENDING

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## FREE HELP

- Get free professional one-on-one financial counseling at an NYC Financial Empowerment Center. Call 311 to schedule an appointment near you or visit [nyc.gov/dca](http://nyc.gov/dca) for more information.

## OTHER RESOURCES

- Read other Consumer Protection Tips for Women:
  - EMPLOYMENT AGENCIES
  - FINANCES
  - PROGRAMS AND SERVICES TO BUILD INCOME
- Visit [nyc.gov/dca](http://nyc.gov/dca) for additional publications, including:
  - [10 Things Every Consumer Should Know](#)
  - [10 Worst Everyday Scams and How to Avoid Them](#)
  - [From Cradle to Cane: The Cost of Being a Female Consumer](#)
  - [How to Avoid Hazardous Children's Toys](#)
  - [Beware of Debt Settlement Services](#)

Also visit [nyc.gov/dca](http://nyc.gov/dca) for more information about scams.

- New York State Division of Consumer Protection: Visit [dos.ny.gov/consumerprotection](http://dos.ny.gov/consumerprotection) for Shopping Tips for Savvy Consumers.

## NOTES



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To protect and  
enhance the daily  
economic lives  
of New Yorkers  
to create thriving  
communities.

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