



LOS ANGELES COUNTY

**CONSUMER &
BUSINESS AFFAIRS**

CENTER FOR FINANCIAL EMPOWERMENT

The Steps to Financial Empowerment

UNDERSTANDING BASIC MONEY MANAGEMENT PRINCIPLES



DCBA Mission



“To promote a fair and vibrant marketplace, we serve consumers, businesses, and communities through education, advocacy, and complaint resolution.”

Serving Los Angeles County consumers and businesses since 1976

Our Services

Consumer Protection

- Complaint Investigation
- Consumer Counseling
- Mediation
- Small Claims Advisors
- Wage Enforcement
- Consumer Education and Public Outreach
- Rent Stabilization

Economic Development

- Center for Financial Empowerment
- Foreclosure Prevention
- Small Business Services

Immigrant Affairs

- Immigrant Advancement Services

Center for Financial Empowerment

On June 14, 2016 the Los Angeles County Board of Supervisors voted unanimously to establish a Countywide Center for Financial Empowerment as a two year pilot project

.

Mission and Purpose

The Center for Financial Empowerment (CFE) coordinates and aligns cross-sector efforts to build economic stability and household wealth for low to moderate income County of Los Angeles residents.

Consumer Financial Protection Bureau



Search

Submit a Complaint

Consumer Tools

Practitioner Resources

Data & Research

Policy & Compliance

About Us

We're the CFPB

The Consumer Financial Protection Bureau is a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

FEATURED

CFPB is warning consumers that someone using a CFPB staff name is calling consumers to assure them that a fake prize they've won through a lottery or sweepstakes is legitimate. This is a scam.

[Get the facts](#)

We offer clear, impartial answers to hundreds of financial questions.

Find the information you need to make more informed choices about your money.

[Ask CFPB](#)

Visit:

<https://www.consumerfinance.gov/>

STEP 1: Make a Plan

Set Goals, Utilize a Budget, and Create an Action Plan

Set a Goal

VISIONING

Where do you see yourself in “X” amount of time?

Where do you work? Where do you live?

What do you own? What have you earned? What have you experienced?

Specific

Measurable

Attainable

Relevant

Time-bound

Utilize a Budget

INCOME June 1 st	EXPENSES June 1 st -14 th	INCOME June 15 th	EXPENSES June 15 th -30 th
\$70 from the previous 2 weeks	\$650 Rent due by 3 rd	\$0 from the previous 2 weeks	\$200 Pay day loan total due on 15 th
\$1,350 Paycheck	\$200 Car Lease due by 5 th	\$1,200 Paycheck	\$300 student loans due by 20 th
\$150 Pay Day Loan	\$100 Utilities due by the 10 th		\$200 Spin class package purchased
	\$75 Cable bill due by the 5 th		\$350 Food and drinks
	\$45 Credit Card Minimum Payment due by 5 th		\$150 Concert Ticket
	\$350 Food & drinks		
	\$150 New tire		
TOTAL INCOME \$1570	TOTAL EXPENSES \$1570	TOTAL INCOME \$1,200	TOTAL EXPENSES \$1200
BALANCE 1st -14th	\$0	BALANCE 15th -30th	\$0

Budgeting doubles the probability of accomplishing your financial goals!




Track sources of income

 **Income for the Month of:** _____

Source of income / benefits	Frequency	Week 1 ____/____/____	Week 2 ____/____/____	Week 3 ____/____/____	Week 4 ____/____/____	Total by source
Job	<input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/> One-time <input type="checkbox"/> Seasonal	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Second job	<input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/> One-time <input type="checkbox"/> Seasonal	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Self-employment Income	<input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/> One-time <input type="checkbox"/> Seasonal	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
SNAP	<input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/> One-time <input type="checkbox"/> Seasonal	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
TANF	<input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/> One-time <input type="checkbox"/> Seasonal	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Social Security / SSI	<input type="checkbox"/> Regular <input type="checkbox"/> Irregular <input type="checkbox"/> One-time <input type="checkbox"/> Seasonal	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____

Bill Calendar

 Month: _____

SUN ____	MON ____	TUE ____	WED ____	THUR ____	FRI ____	SAT ____	Total bills for week
SUN ____	MON ____	TUE ____	WED ____	THUR ____	FRI ____	SAT ____	Total bills for week
SUN ____	MON ____	TUE ____	WED ____	THUR ____	FRI ____	SAT ____	Total bills for week
SUN ____	MON ____	TUE ____	WED ____	THUR ____	FRI ____	SAT ____	Total bills for week

Do your bill due dates match the dates you receive your income?

If not, try calling your utility company, credit cards, and others to request a change for your bills due date to avoid late fees.

Prioritizing bills

Focus area	Your expense
<p>Protect your income.</p> <p>If you need a car to get to and from work, stay current on your car payment and insurance.</p> <p>Maintain other expenses needed to keep your job, such as paying for the tools you need or required licenses.</p>	
<p>Protect your shelter.</p> <p>Whether you rent or have a mortgage, the costs of losing your home are big. Remember to include the taxes, condo fees, and mobile home lot payments you need to stay housed.</p> <p>If possible, maintain your utilities. They are difficult to live without, and reconnection is expensive.</p>	

Consider protecting your income, shelter, and assets before sending a payments for other bills.



Prioritizing bills

<p>Pay your obligations.</p> <p>Examples include: child support, income taxes, student loans, etc.</p>	
<p>Protect your assets and health.</p> <p>Don't let essential insurance coverage lapse; this includes auto, renter's, homeowner's, and health insurance premiums. Include the cost of your co-pays and needed prescriptions.</p> <p>Not having insurance may mean you cannot drive your car, and it puts your assets, including your health/your family's health, at risk.</p>	

STEP 2: Save for Your Future

Build an Emergency Fund, Save for Retirement and Other Financial Goals

Tips for saving

- ❑ **Pay Yourself First.** Make saving automatic.
- ❑ **Take full advantage of tax time opportunities.** Free tax preparation, refundable credits, and direct deposit into a savings account.
- ❑ **Save for retirement.** Take advantage of employer match savings. Start with a least 10-15% of your income.
- ❑ **Save for goals.** Ideally, ones that will grow your assets or money making potential like starting a small business or pursuing an advanced certification.

Analyze Spending

- Spending that cannot be cut
- Spending that can be eliminated
- Spending that can be reduced



Spending that <u>cannot be cut</u>	Reason

Are there items that **can be completely eliminated**? If yes, the money you spend on these items can be used on other things like saving for emergencies or goals or paying down debt.

Spending that <u>can be eliminated</u>	Steps to eliminate

Are there items that can be **realistically reduced**? If yes, list them below. Set new spending targets for these items and include them in your cash flow.

Spending that <u>can be reduced</u>	New spending target

Find ways to increase income

One-time activity

This might work	Strategy for increasing income	Next Steps
	Hold a yard sale/garage sale.	
	Sell items online.	
	Claim tax credits if you qualify.	
	Other:	

Regular income

This might work	Strategy for increasing income	Next Steps
	Seek a raise or additional hours at current job.	
	Change tax withholding (if you generally receive a large tax refund).	
	Get a part-time job.	

Tips for cutting expenses



- Buy generic brands
- Use coupons
- End Cable TV service
- Carpool
- Avoid eating out frequently.
- Look for free entertainment events in your community
- Cross shop cell phone plans
- Call your credit card company and ask if you qualify for a lower APR
- Cancel your gym membership. Find free or low cost exercise classes at your local park or community center.
- Avoid buying bottled water. Use reusable bottles.

STEP 3: Protect Your Money

Join the Financial Mainstream and Avoid High-Cost Alternative Financial Products

Join the financial mainstream

Affordable financial products that safeguard your money, grow your assets, build your credit, and allow for easy access when you need it.

Institutions:

FDIC regulated **Banks** (including online banks) and **Credit Unions**.

Products:

Checking Accounts, Savings, Tax Advantaged College/Retirements Accounts, Credit Lines, Personal Loans, Car Loans, and Home Loans.

Avoid unexpected charges and fees

Make sure that the financial tools you have fit your actual lifestyle.

Review account charges and balances often.

Allow time for deposits and charges to post.



TERMS, CONDITIONS, AND FEES

Read disclosures for important terms and conditions

- **Overdraft fees**
- **Late fees**
- **Interest rates**
- **Grace periods**
- **ATM fees**
- **Cash advance fees**

BANK ON LOS ANGELES COUNTY

Connect LA County residents to safe and affordable financial products

Los Angeles County Center for Financial Empowerment

Your money is worth protecting.

Bank on it.



BANK ON L.A. COUNTY IS SAFE AND EASY!

You've earned your money. Don't lose it through costly fees. When you open a checking account through Bank On Los Angeles County, you'll be able to take advantage of benefits such as no overdraft and check cashing fees.

**LOS ANGELES COUNTY
CONSUMER &
BUSINESS AFFAIRS
CENTER FOR FINANCIAL EMPOWERMENT**

EXPLORE THE BENEFITS OF BANKING:

(800) 593-8222 dcba.lacounty.gov
@LACountyCFE #BankOnLACounty

Find a list of certified accounts that meets national standards for safety, affordability, and accessibility.

Important features include:

- Low/No opening minimum balances
 - Low/No monthly fees
 - FREE check cashing
 - NO OVERDRAFT!

dcba.lacounty.gov/bankon

Avoid alternative financial products

Expensive financial products with excessive fees, high interest charges, and little/no consumer protection.

Institutions:

**Check Cashers, Payday Lenders, Pawn Shops,
Buy-Here Pay Here Dealers, Others**

Products:

**Money Orders, Prepaid Debit Cards,
High Cost Loans: Payday Loans, Auto Title Loans**

Can you guess the average APR for a payday loan?

HINT: The average APR for credit cards is around 15%

ANSWER:
The average APR for a payday loan is...

400%

4 out of 5 payday loans are renewed
leading to never-ending debt cycles for consumers without access
to mainstream financial products

STEP 4: Understand Credit

Credit is an Asset. Learn How to Build, Maintain and Repair it.

Why is credit important?

- ☐ **Useful when an unexpected emergency expense happens and you don't have the savings to cover it.**

(Examples: flat tire, lost phone, last minute trip)

- ☐ **Safer and more convenient than carrying around large sums of money.**

- ☐ **Allows you to make a large purchase (like buying a phone, computer, or car) and pay it off over time.**

- ☐ **Landlords and employers use credit to gauge responsibility.**

Who are the credit reporting agencies?

A **Credit Bureau** or **Credit Reporting Agency** is a company that collects information from various sources and provides consumer credit information for a variety of uses. There are 3 major credit bureaus in the U.S.





Your **Credit Report** contains your 7 year credit history as reported to the CRA's by lenders. The information in your credit report is used to generate **Credit Scores** such as your FICO score. **1-in- 5 contain an error (FTC).**

Experian
A world of insight

Online Personal Credit Report from Experian for

Experian credit report prepared for
JOHN C. CONSUMER

Your report number is
1562064955

Report date:
04/24/2007

Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can enable your ability to obtain credit and can make offers of products and services to you. We do not grant or deny credit; each credit grantor makes their decision based on its own guidelines.

To view your report in the near future, log on to [www.experian.com/consumer](#) and select "View your report again" or "Dispute" and then enter your report number.

If you disagree with information in this report, return to the Report Summary page and follow the instructions for disputing.

Index:

- [Creditable Negative Items](#)
- [Accounts in Credit Standing](#)
- [Accounts for Your Credit History](#)
- [Personal Information](#)
- [Important Negative Item Exemptions](#)
- [Credits Link](#)

Potentially Negative Items

Credit grantors may carefully review the items listed below when they check your credit history. Please note that the account information connected with some public records, such as bankruptcies, also may appear with your credit items listed later in this report.

MAIN COUNTY CLERK	Identification Number:	Plaintiff:
Address: 113 MANTOWN ST BUFFALO, NY 14206	1	ANY COMMISSIONER D.

Status:
Civil claim paid.

Date Filed:
10/15/2006

Date Received:
03/04/2007

Responsibility:
INDIVIDUAL

Credit Amount:
\$100

Liability Amount:
NA

Status Details:
The item was settled and dated in Apr 2007.

Credit Items

For your protection, the last few digits of your account numbers do not display.

ABCD BANKS	Account Number:
Address: 180 CENTER RD BUFFALO, NY 14206 (555) 555-5555	1600000...

Status: Paid/settled due 60 days.

Date Opened:
10/05/06

Reported Since:
11/02/05

Date of Status:
04/06/07

Last Reported:
04/06/07

Type:
Installment

Term:
12 Months

Monthly Payment:
\$0

Responsibility:
Individual

Credit Limit/Original Amount:
\$250
High Balance:
NA
Recent Balance:
\$0 as of 04/06/07
Recent Payment:
\$0

Account History:
60 day as of 12-2006
30 days as of 11-2005

Products

Help Me Choose

Customer Service

Learn

Equifax Credit Report™ Sample

- 1 Credit Summary
- 2 Accounts
- 3 Inquiries
- 4 Negative Information
- 5 Personal Information
- 6 Dispute File Information

Order Information
 Equifax Credit Report™ Sample
 Product Code: 123456789
 Order Code: 123456789

Equifax Credit Report™ Sample
 Product Code: 123456789
 Order Code: 123456789

Equifax Credit Report™ Sample
 Product Code: 123456789
 Order Code: 123456789

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 Product Code: 123456789
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Equifax Credit Report™ Sample
 Product Code: 123456789
 Order Code: 123456789

Equifax Credit Report™ for Melissa Carson

As of 03/03/2008
 Credit File: 00000000000000000000
 Confirmation #: 123456789

Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

Accounts

Lenders usually take a positive view of individuals with a range of credit accounts – car loan, credit cards, mortgages, etc. – that have a record of timely payments. However, a high debt to credit ratio in certain types of revolving (credit card) accounts and installment loans will typically have a negative impact.

Open Accounts	Total Number	Balance	Available	Credit Limit	Debt to Credit Ratio	Monthly Payment Amount	Accounts with a Balance
Mortgage	2	\$254,433	\$0	\$56,240	451%	\$1,825	2
Revolving	1	\$17,287	N/A	\$18,943	91%	\$377	1
Revolving	3	\$0	\$21,400	\$21,400	0%	\$0	0
Other	0	\$0	N/A	N/A	N/A	\$0	0
Total	6	\$270,520	\$21,400	\$97,483	277%	\$2,202	3

Debt by Account Type

Debt by Account Type

- Installment - 6%
- Revolving - 6%
- Mortgage - 94%
- Other - 0%

NOTE: Total may not equal 100% due to rounding

Debt to Credit Ratio by Account Type

Debt to Credit Ratio by Account Type

Legend: Balance (green), Available (blue)

0% 20% 40% 60% 80% 100%

Account Age

Generally, it is a good idea to keep your oldest credit account open, as a high average account age usually demonstrates stability to lenders. Also, especially if you have been managing credit for a short time, opening many new accounts will lower your average account age and may have a negative impact.

Length of Credit History 9 Years, 6 Months

Average Account Age 5 Years, 1 Month

Oldest Account ABC LANS, LOANED 08/19/97

Most Recent Account XYZ INSTALLMENT LOANS, LOANED 04/26/2006

Inquiries - Requests for your Credit History

Numerous inquiries on your credit file for new credit may cause you to appear risky to lenders, so it is usually better to only seek new credit when you need it. Typically, lenders distinguish between inquiries for a single loan and many new loans in part by the length of time over which the inquiries occur. So, when rate shopping for a loan it's a good idea to do so within a focused period of time.

Inquiries in the Last 2 Years

Most Recent Inquiry

3

Most Recent Inquiry



TRANSUNION CONSUMER CREDIT REPORT

Subscriber Name:

1/27/09 13:02 CT

Subscriber Code/Manager:

Results Issued:

INPUT PARAMETERS FOR PRIMARY SUBJECT

Reference ID:

000-00-56

Name:

260 Northwest 89th St
Miami, FL 33138

Also Known As:

SSN: 0172

Phone:

In File Since: 9/92

Current Address:

NE 85TH ST.
EL PORTAL, 33138
Reported 3/05

Previous Address:

N. BAYSHORE DR. #2650.
MIAMI, 33132
Reported 1/04

Previous Address:

N. BAYSHORE DR. #37L
MIAMI, 33132

EMPLOYMENT

ZBRE LATIN AMERICA

Position:

Start:

End:

In File Since:

1/07

Effective:

2/07

CB RICHARD ELLIS

Position:

HOTEL CONSULTANT

Start:

End:

In File Since:

7/05

Effective:

ALERTS AND SPECIAL MESSAGES

Type

Explanation

HIGH RISK FRAUD ALRT

CLEAR

SCORING

Type

Score

Explanation

RFC CLASSIC 98

+757

005 TOO MANY ACCOUNTS WITH BALANCES

010 PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON CREDIT REVOLVING OR OTHER REVOLVING ACCOUNTS

028 NUMBER OF ESTABLISHED ACCOUNTS

002 LEVEL OF DELINQUENCY ON ACCOUNTS

TRADES

BRAND/GEMB (F-9992874)

Account # 60191701

Account Type:

REVOLVING

Credit Limit:

\$3,500

Balance:

\$0

Opened:

11/04

Loan Type:

CHANGE ACCOUNT

High Credit:

\$3,035

Paid:

1/06

Responsibility:

Terms:

Closed:

9/08

Remarks:

ACCOUNT CLOSED BY CREDIT GRANTOR

Verified:

3/09

Late Payments

(68 Months)

0

0

0

Delinquency

Maximum:

Amount:

Date:

Payment Pattern

Months 1-12:

1111111111111111

Months 13-24:

11111111111111

BMW FIN SVC (A-82WTO02)

Account # 400089

Account Type:

INSTALLMENT

Credit Limit:

Balance:

\$7,290

Opened:

10/07

Loan Type:

AUTO LEASE

High Credit:

\$18,733

Paid:

Responsibility:

1

Terms:

48M260

Closed:

Remarks:

Verified:

3/09

Late Payments

(01 Months)

0

0

0

Delinquency

Maximum:

Amount:

Date:

Payment Pattern

Months 1-12:

1

Months 13-24:

Where do you get your credit report?

AnnualCreditReport.com
or call them at:
1-877-322-8228

AnnualCreditReport.com


The only source for your free credit reports. Authorized by Federal law.

[Home](#) [All about credit reports](#) [Request yours now!](#) [What to look for](#) [Protect your identity](#) [Frequently asked questions](#) [Contact us](#)

You've found your dream house. Are your credit reports ready?

People with good credit should check their credit reports too. Regular checks ensure the information stays accurate. Your good credit will be ready when you need it.

[Learn what to look for](#)



[PAUSE](#) [SPOT IDENTITY THEFT](#) [GOOD CREDIT](#) [DON'T BE FOOLED](#) [MORE THAN A SCORE](#) [NOT LIKE THE OTHERS](#)

Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

[Request your free credit reports](#)

FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

BROUGHT TO YOU BY





Sample Credit Report

"The Five Information Zones"

**1**

IDENTIFYING (PERSONAL) INFORMATION

I. Wishfor Credit
805 Main St.
Anytown, America 77777

12 Lost Lane
Somewhere, USA 66666
Date of Birth 1-25-56
SSN 888 88 8888

Sam's Gas & Oil
Attendant

2

PUBLIC RECORD (LEGAL ITEMS)

9-06 Judgment \$1000 Satisfied 3-07

3

COLLECTION ITEMS

7-05 Collection \$500

4

TRADE LINE (ACCOUNT) INFORMATION

Industry	Date Reported	Date Opened	High Credit	Balance	Current Rating	Historical Rating
Bankcard	6-08	3-89	\$5,000	\$0	Current	120+, 6 yrs ago
Auto loan	6-08	7-06	8,000	1,500	Current	
Retail	3-08	6-97	1,000	200	30 days	

5

INQUIRIES

Date	Industry	Date	Industry
7-01-08	Bank	6-01-08	Auto finance
6-15-08	Oil company	2-07-09	Retail

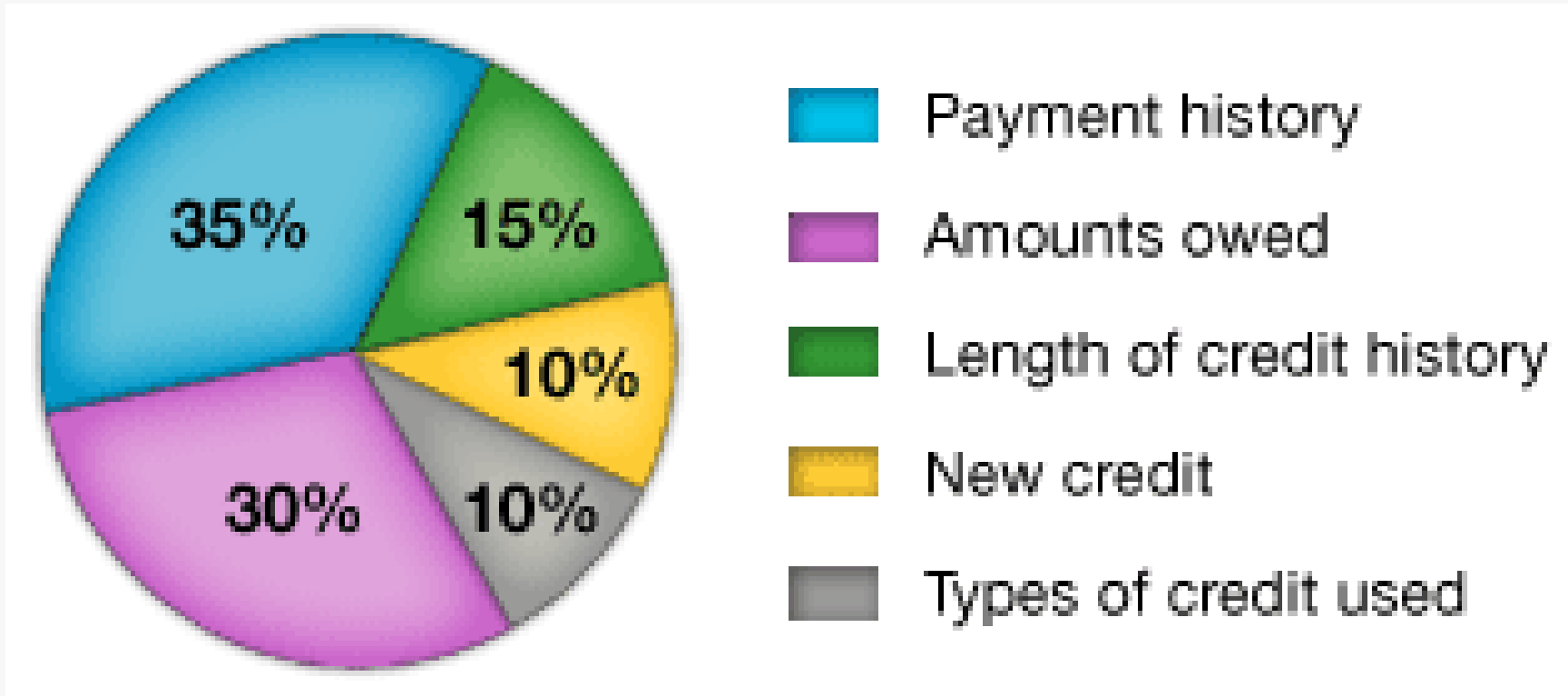
What's a credit score?

It's a 3 digit number that lenders use to measure risk for different types of lending. Including mortgage, auto, and personal finance loans.



How is the score calculated?

How a FICO Score breaks down



What is a Good Credit Score?

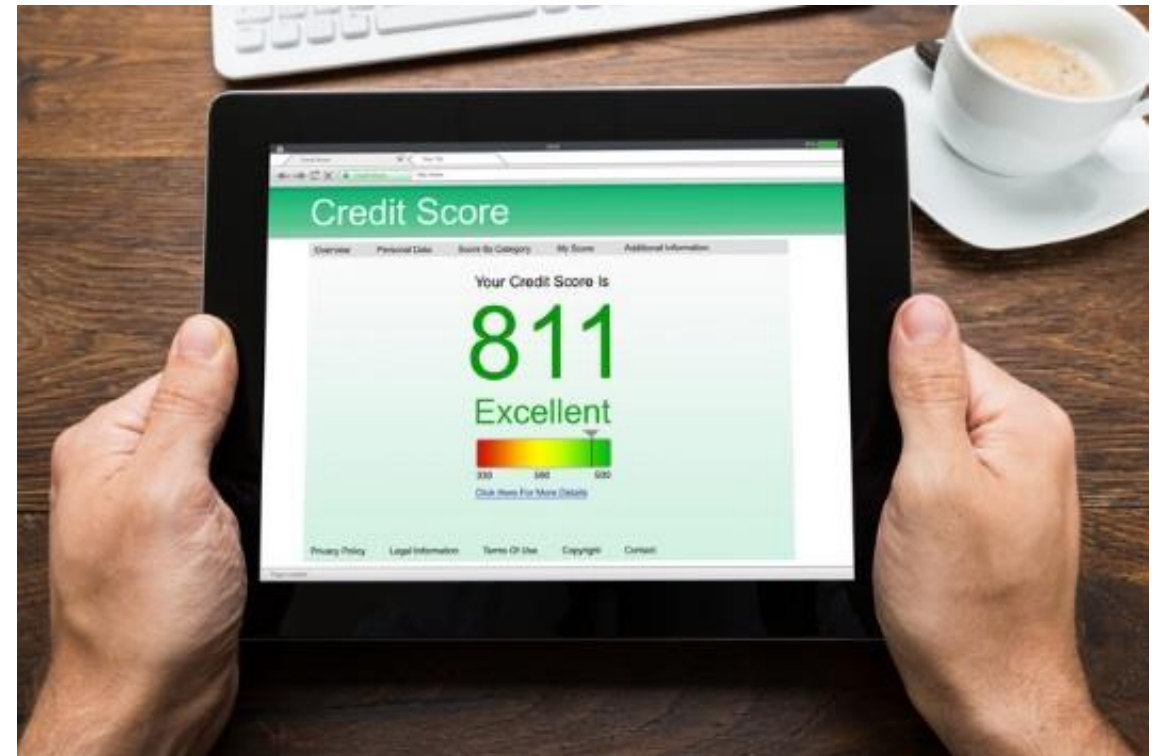
Scores range from:

300 - 850

Range	FICO Score	Impact
Subprime (Poor/Low)	Under 620	No access or unfavorable rates & terms
Prime (Fair/Good)	620 - 780	Reasonable or good rates & terms
Super Prime (Excellent)	780+	Better or best rates & terms

How to Improve/Rebuild your Credit

1. Pay on time and consistently
2. Keep balances low (30% or less)
3. Don't close old accounts in good standing if you don't need to
4. Have 3 active trade lines
5. Maintain mix of active credit trade lines
6. Six months of good history and activity
7. Resolve debt collection problems
8. Correct mistakes on your credit report



Watch out for “credit repair” companies



Personal Credit Assist

Contact us | Disclaimer

Repair Your Credit Today!

Start Here

Simple Fast Secure

Free Credit Repair Quote

Progress:

Select your residence state:

State/Province

← Back Next →

Terms | Contact | Re-Apply
SSL Secured MicroClick™ Form

As Easy As

1 2 3

Simple Fast Secure

- Clean Up Your Credit
- Improve Your Scores

Start Improving Your Credit Today!

- Outstanding Professional Support
- Around the Clock Credit Monitoring
- Cancel Anytime without Penalty

- ✓ Unlimited Disputes
- ✓ Unlimited Deletions
- ✓ No Hidden Fees
- ✓ Personalized Attention
- ✓ Guaranteed Satisfaction
- ✓ Regular Communication

1 Complete the Form
Fill out our **simple, fast** and **secure** form on the right

2 Get Professional credit analysis
with our qualified credit repair experts

3 Get your life Back
Let us do the rest

**We can REPAIR YOUR CREDIT
(for FREE)!**

**...and get you into
your DREAM HOUSE!**

Our Credit Specialists will help you to
update your credit reports, correct errors
and **BOOST** your **CREDIT SCORE**,
to qualify you for the lowest rate!

THIS IS A FREE SERVICE!



Watch out for “*credit repair*” companies

WARNING SIGNS:

- They tell you not to contact the Credit Reporting Agencies
- They ask for an advance fee
- They don't give you a contract
- They don't explain to you your legal rights
- Promise you a “new credit identity”
- Tell you that they can remove information from your report, even if its accurate

STEP 5: Maximize Your Money

Utilize Free Money Saving and Asset Enhancing Programs Available to You!

CFE RESOURCE GUIDE

Utilize local free resources to maximize your money!



LMI County Residents qualify for:

- Match Savings Programs
- Financial Counseling
- Free Tax Preparation
- Career Development
- Small Business Development
- *And more!*

CFE ONLINE

Find Additional Information
About

- Money Management Tools
- Digital Resource Guide
- VITA Tax Prep Locations
- BankOn Safe and Affordable Checking Accounts

FINANCIAL EMPOWERMENT

OPENING A
CHECKING
ACCOUNT

CREATE A BUDGET

FINANCIAL
SERVICES

FINANCIAL TIPS

FREE TAX PREP

DOWNLOAD
GUIDE

REACH US
ONLINE

Website
dcba.lacounty.gov

Social Media

Facebook: LACountyDCBA

Instagram: LACountyDCBA

Twitter: @LACountyDCBA

@LACoConsumidor

@LACountyCFE

@LACoSmallBiz

@LACimmigrants

Learn about current scam alerts,
community events near you,
consumer and small business
news



LOS ANGELES COUNTY
**CONSUMER &
BUSINESS AFFAIRS**
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**How can we help
you?**



**CONSUMER
PROTECTION**



**SMALL BUSINESS
SERVICES**



**FINANCIAL
EMPOWERMENT**



MINIMUM WAGE



**SMALL CLAIMS &
MEDIATION**

