

A Guide to Consumer Protection in Oregon

Navigating among the agencies that protect consumers can be challenging. The following is a list of topics and the state agencies or other organizations that cover them.

Auto repair

“The auto repair shop did not repair what I requested.”

Oregon Attorney General’s Office
877-877-9392 (toll-free)

Bankruptcy

“I think I need to file for bankruptcy. Who do I turn to?”

Oregon Law Center
<http://oregonlawhelp.org/issues/consumer/bankruptcy>

Career (vocational) schools

“The career school (beauty, welding, etc.) I attend closed without notice. Who do I call?”

Oregon Private Career Schools Licensing Unit
503-947-5751
Website: www.ode.state.or.us/go/pcs



Debt collection

“How do I stop debt collectors from harassing me at work?”

Oregon Attorney General’s Office
877-877-9392 (toll-free)

Debt reduction companies

“I need help with my debt. Who can help me?”

Oregon Division of Finance and Corporate Securities
866-814-9710 (toll-free)

Direct deposit advances

“I’m getting an advance on my Social Security disability check. Can they charge these fees?”

Consumer Finance Protection Bureau
855-411-2372 (toll-free)

Home repair scams

“I paid for home repairs, but they were never done.”

Oregon Construction Contractor’s Board
503-378-4621

For-profit degree schools

“The private college or university I enrolled in abruptly closed. What do I do?”

Oregon Office of Degree Authorization
503-373-0014

Loans – payday, short term, title

“Is this Internet lender legitimate? Should I wire money upfront to get a loan?”

Oregon Division of Finance and Corporate Securities
866-814-9710 (toll-free)

Medical insurance

“I was told this medical procedure was covered but I was charged.”

Oregon Insurance Division, consumer advocates
888-877-4894 (toll-free)

Prepaid cards

“Why am I charged for so many fees?”

Consumer Finance Protection Bureau
855-411-2372 (toll-free)

Wiring or transferring money

“I wired money but it didn’t go through – why?”

Oregon Division of Finance and Corporate Securities
866-814-9710 (Toll-free)



A Word about refund anticipation loans

Refund anticipation loans (RALs) provide fast tax refunds but at a high cost. Consider filing online and choosing direct deposit. You will get your Oregon refund in as little as four to 10 days (the federal return may take a little longer).

Check if you qualify to file your federal tax return online for free at www.irs.gov. Click on the freefile logo (for Oregon visit oregon.gov/dor/e-filing).

If you do not have access to a computer, or need help with filing, the Volunteer Income Tax Assistance (VITA) program offers free help for those who qualify: 800-906-9887 (toll-free). The Tax Counseling for the Elderly (TCE) also offers free help: 888-227-7669 (toll-free).

An easy way to save

Saving is the best way to avoid taking out loans or maxing out credit cards. Intimidating? Try small steps. Start with loose change and place it in a jar or piggybank. Pay yourself first – take out \$3 from each paycheck – before you pay bills and then increase it every couple months. When shopping, ask yourself: Do I really need this? Can I buy the same thing only cheaper?

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