



PRESENTATIONS

Internet Safety - The internet is an immense and valuable resource that unlocks a world of possibilities. Today both adults and children are using the Internet to research a wide array of issues including colleges, health plans, and employment opportunities. Our kids, however, are also using the Internet as an online playground. They socialize, post pictures and videos, play video games, and share experiences with friends and friends of friends. Unfortunately, strangers also have access to these conversations, pictures and videos. When our kids are online, they can be exposed to real dangers - among them, pornography, sexual predators, identity theft and cyber bullying. As parents, we can help our kids take advantage of the Internet without falling victim to its risks. The Attorney General has made the online safety of children a top priority. Our office has created educational materials with The Netsmartz Workshop, a resource of the National Center for Missing and Exploited Children. This presentation provides vital information that will help you have a conversation with your child about how to safely enjoy the digital world. By working together, we can keep our kids safer.

Identity Theft - Identity theft is the unlawful use of an individual's personal identification information. Identity thieves steal information such as your name, social security number, driver's license information, or bank and credit card accounts and use the information to establish credit, make purchases, apply for loans or even seek employment. The office will go over tips consumers can apply in everyday life that will help protect their personal information.

Student Lending - Our office launched a nationwide investigation of the student loan industry for questionable and deceptive practices. The inquiry concerned incentives that certain student loan companies may have offered or provided to secure placement on schools' "preferred lender" lists, as well as other lender activity which might create conflicts of interest and compromise the interests of individual student borrowers. The Office is committed to providing guidance to students and their families so they have the necessary information to make smart decisions about their student loans. Our presentation informs parents about the "Student Bill of Rights" so students know what rights they have when taking out a loan. It also educates families about the recently passed law making New York the first state in the nation to offer a comprehensive solution to the widespread abuse in the student loan industry, called the Student Lending Accountability, Transparency, and Enforcement (SLATE) Act.

Consumer Fraud - Predators that seek to prey on consumers abound in New York State. The Attorney General's Office prosecutes businesses and individuals engaged in fraudulent, misleading, deceptive, or illegal trade practices. In addition to litigating, the Bureau mediates thousands of complaints each year from individual consumers. Many of these complaints are resolved satisfactorily through the mediation process. As part of its mission, the Attorney General's Office provides information to consumers and seeks to ensure a fair and vigorous

market place. A representative from the Office can educate consumers on how to protect themselves from fraud while buying a used or new car; hiring home contractors; obtaining a mortgage; or purchasing items online. The useful tips will help make you an educated consumer.

Predatory Lending - Predatory lending is a term commonly used to describe certain unfair and deceptive practices engaged in by unscrupulous merchants in the mortgage lending and consumer finance industries. The consumers are pressured into accepting high cost loans, usually secured by a mortgage on their home, which provide little or no financial benefit to the consumer. Our office will go over tips consumers should apply to everyday life to stay safe from predatory lenders.

Project Sunlight - Project Sunlight is an effort by the Attorney General's Office to promote the public's right to know and to monitor governmental decision-making. This website - the first of its kind in New York - allows citizens to easily access statewide government information that until now has been scattered and difficult to retrieve. The Project Sunlight website gives people the ability to examine information related to campaign finance, legislation, lobbying activity, and recipients of state government contracts. The Attorney General's goal is to promote disclosure as well as to increase government's transparency and accountability to you. As James Madison, the Founding Father of the Bill of Rights observed, "Knowledge will forever govern ignorance; and people who mean to be their own governors must arm themselves with the power which knowledge gives." Representatives from our office are available to teach citizens about Project Sunlight and walk through exactly how they can use the site to learn more about state government.

Medicaid Fraud - The mission of the New York State Medicaid Fraud Control unit is two-fold. We work to ensure that Medicaid dollars are not wasted or stolen through fraud, and use the law to recover misspent funds and to punish those who misuse the system. We also oversee nursing homes and other board and care facilities to protect residents from abuse, neglect and mistreatment. The presentation will give the community an understanding of what the Office does and explain how someone can file a complaint.

Healthcare - The NYS Attorney General's Healthcare Bureau protects and advocates for the rights of all Healthcare consumers statewide. The Bureau helps New Yorkers with individual Healthcare and insurance problems; investigates deceptive business practices; takes law enforcement actions to address systemic problems in the operation of the Healthcare system; and where appropriate, proposes legislation to enhance Healthcare quality and availability in New York State. The presentation will focus on how New York residents can utilize the Attorney General's Health Care Bureau.

Charities - The Attorney General's Charities Bureau is responsible for supervising charitable organizations to ensure that donors and beneficiaries of those charities are protected from unscrupulous practices in the solicitation and management of charitable assets. The Bureau also maintains a registry of charities and fund-raising professionals. This presentation discusses the oversight and enforcement role of the Charities Bureau as well as the legal responsibilities of a not-for-profit's board members, its directors and officers. The presentation shows how to ensure compliance with the laws governing solicitation of funds, not-for-profit transactions, accountability, and disclosure standards. Helpful tips on how to track charitable donations are included.

As you prepare for upcoming meetings or events, please consider inviting us to be a presenter. If you have any questions or would like to schedule a presentation, please call or email Marthe Ngwashi at: (585) 327.3258 or marthe.ngwashi@oag.state.ny.us

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