Paying Too Much

Here's how it works:

Everyone pays all kinds of bills. Some are higher than you think they should be. Sometimes, unexpected charges appear on your bill – or sometimes, you might see a fee for a service you don't recall ordering. Are you paying more than you should?

You are your own best advocate. How often does a company figure out that you've overpaid – and refund your money? It could happen – but you're more likely to get money back if you spot the error and point it out.

It means keeping track of what you normally pay, and what the charges are for. You also can ask for a better deal: call to see if there's a promotion you qualify for and how long it will last, or if they can lower your interest rate. They might say no – but if you don't ask, you don't get.

Here's what you can do:

1. **Read every statement, every time.** Does something look wrong or unfamiliar? Call the company and ask. If you don't like the response you get, ask for a supervisor. And keep written records of your calls.

2. **Pass this information on to a friend.** Not paying more than you need to might come easily to you. But you probably know someone who could use some friendly encouragement.

? Want to know more? Sign up for scam alerts at ftc.gov/subscribe.

...*Pass* it ON

Please Report Scams

If you spot a scam, please report it to the Federal Trade Commission.

- Call the FTC at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261

- Go online: ftc.gov/complaint

Your complaint can help protect other people. By filing a complaint, you can help the FTC's investigators identify bad business practices and scam artists, and stop a friend from over-paying. It really makes a difference.