

FTC Refunds to Consumers

Consumers Nationwide Benefit from FTC Refund Programs

FTC Refunds Mailed to States in 2022

State	\$\$ Mailed in 2022	State	\$\$ Mailed in 2022
AK	\$950,879	NC	\$12,908,246
AL	\$8,938,997		

How the FTC Provides Refunds

Determining how the money will be divided

In cases where the court order does not specify the parameters of the refund program, FTC staff

Cases with First Distributions in 2022

Case Name

Updating names and addresses

Finding current contact information for eligible recipients is a challenge. Court cases sometimes take years to resolve, so the FTC uses several tools for updating addresses.

Before mailing checks, every distribution list is checked against the National Change of Address system, which records change-of-address notices submitted to the U.S. Post Office. When a check is returned as undeliverable or remains uncashed after its void date, the agency conducts an address search to determine if there is a more recent address for the consumer, and then reissues a new check to the updated address.

Considering whether an additional distribution is feasible

After updating addresses and reissuing payments, as necessary, the FTC considers whether the remaining money can be used to send a second round of payments. For example, recipients might get 50% of their money back with the first payment and an additional 10% of their money back with the second payment. In very rare circumstance, the agency may send a third or fourth round of payments, for example, when the agency recovers additional money from the defendants.

Usually, if there are sufficient funds to provide a meaningful refund amount to recipients and to pay for the related costs, the FTC sends a second round of payments. Generally, to be eligible for an additional payment, the consumer must have cashed their previous payment. In addition, the FTC sometimes imposes a minimum check amount that excludes some consumers who otherwise would have been eligible. In general, the FTC does not mail checks of less than \$10.

In 2022, the FTC sent additional payments totaling more than \$193 million dollars to consumers in 26 different FTC cases.

Cases with Additional Distributions in 2022

Case Name	Date of Most Recent Distribution	Payments Sent in Most Recent Distribution	\$\$ Sent in Most Recent Distribution	\$\$ Returned to Consumers in Previous Distributions	# of Consumers Who Have Cashed At least One Payment
Strategic Student Solutions	Jan-22	11,765	\$502,860	\$2,500,000	16,354
Standard Industries	Feb-22	2,783	\$450,219	\$11,000,000	19,885
FBA Stores	Feb-22	3,065	\$669,534	\$8,400,000	11,449
National Urological Group	Mar-22	102,938	\$2,713,975	\$12,000,000	127,146
Student Debt Relief Group	Mar-22	2,367	\$167,228	\$1,500,000	16,626

Refund Programs Administered by FTC Defendants and Other Federal Agencies

In rare circumstances, refunds resulting from FTC enforcement actions are provided directly by defendants or by another federal agency. In many of these cases, to protect the interests of affected consumers, FTC staff provides consultation and support, including guidance about the proposed refund program and related communications to affected consumers. The Enforcement Division engages in close oversight and monitoring of the program to ensure it complies with the order. For example, in 2022, consumers affected by the Equifax data breach began receiving benefits from the global settlement between Equifax and the Federal Trade Commission, the Consumer Financial Protection Bureau, and 50 U.S. states and territories. The settlement includes up to \$425 million to help people affected by the data breach.