

**BBB NATIONAL PROGRAMS**

***THE DIRECT SELLING SELF-REGULATORY COUNCIL***

Financial Education Services

Case No. 73-2022  
Filed June 23, 2022

**MONITORING INQUIRY**

**I. Company Description**

Financial Education Services (“Financial Education Services” or the “Company”) is a multi-level direct selling company that markets credit repair services to consumers.

**II. Basis of Inquiry**

The Direct Selling Self-Regulatory Council (“DSSRC”) is a national advertising self-regulation program administered by BBB National Programs. This inquiry was commenced by DSSRC pursuant to its ongoing independent monitoring of advertising and marketing claims in the direct selling industry.

This inquiry concerns earnings claims disseminated by the Company’s salesforce members. The representative claims that formed the basis of this inquiry were located on social media accounts of Company salesforce members. Those claims are set forth below:

*A. Earnings Claims*

- Image with copy stating “Tis the Season for Financial Freedom”
- “Please join us for our FES Financial Freedom Webinar TODAY  
Learn how to Control your income and build your business. With many opportunities available including residual earnings, your growth has unlimited potential.  
Our Contests and Conventions offer the opportunity to earn vacations, cash and network with tip agents from around the Country.  
Our R&R Club benefit program provides large rewards for those moving up within the Company”

- “This is a movement to help a financially distraught nation move into financial freedom and generational wealth. Celebrities are even joining the movement to help make this happen. You can do this full time or part time.”
- [16:43] Lets say you enroll in five customers a week part-time, that’s an extra \$2,000 a month in income on top of what you’re already doing
- “#Financial #Freedom #Hustle”
- “Mr Kelly Parker, he’s motivated and ready to make a life changing leap into securing his financial freedom and stability”
- [29:50] Level four is a 25 thousand dollar cash bonus...level five is a fifty thousand dollar check as well as that Bentley upgrade and one of them was only 25 years old
- “#residualincome”
- “Contact my sister for financial freedom”
- Image with copy stating “Debt free; Weekly pay, Commissions, Bonuses & Residuals; Incentive Vacations,” and images of luxury cars, mansions, and vacations with copy stating “THE FES R&R CLUB  
Level 1: Up to \$600 Monthly Car Payment; Level 2&3: \$10,000 Cash Bonus, \$1500 Car Allowance; Level 4: \$25,000 Cash Bonus; Level 5: Cash Bonus w/ Automobile Upgrade Option; Level 6: House \$5k Monthly House Payment; Level 7-10: Monthly Retirement Bonus up to \$25k, Monthly Lifetime Bonuses from \$100k - \$250k”

DSSRC informed the Company of its concern that such claims may communicate the message that the typical salesforce member of the Company can earn significant, career level, and/or replacement income through the Company’s business opportunity.

### **III. Administrative Closure**

The Company responded to DSSRC’s inquiry and provided DSSRC with an initial update as to the status of the Company’s efforts to address the social media posts identified by DSSRC. During the pendency of the inquiry, however, DSSRC became aware of a regulatory enforcement action commenced against the company in federal district court. Upon becoming aware of that proceeding, DSSRC determined that this inquiry is not appropriate for investigation in this self-regulatory forum and administratively closed this inquiry.

(Case No. 73-2022, closed on June 23, 2022)  
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