

## UNITED STATES OF AMERICA Federal Trade Commission WASHINGTON.D.C.20580

Concurring Statement of Commissioner Melissa Holyoak
Career Step LLC, FTC Matter N2323019

July , 2024

I am proud today to support the Commission's action against Career Step LLC, which targeted military consumers with legedly false and unsubstantiated representations about its online careetraining and certification program. The Commission's order resolving these allegations provides for \$15.7 million for consumer redressed \$27.8 million in debt for giveness It will also require Career Step to instruct consumer reporting agencies to delete the for given debt from consumer's credit allegedly

deceptive marketing. Last year alone, the Commission received nearly 200,000 complaints from military consumers who

reportedfraud losses totally \$477 million.<sup>2</sup> Any fraud is necessarily harmful to consumer sput fraud targeting servicemembers nhanye particularly harmful effects on its victims and socients such as compromising military readiness.

and women who serve in our military. to protect those who protect us.	I look forward to	o working with my	r fellow Commi <b>ess</b> ion