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FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

For Your Information

FTC Sends More Than \$3.5 Million to Consumers Harmed by 'The Credit Game' Credit-Repair Scheme

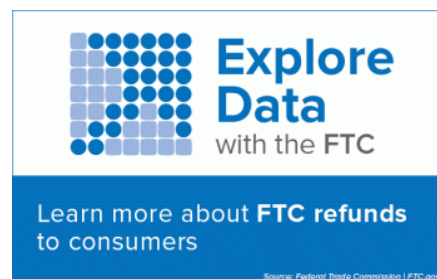
June 26, 2025



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The Federal Trade Commission is sending more than \$3.5 million in refunds to consumers harmed by a credit-repair scheme called 'The Credit Game.'

In 2022, [the FTC sued](#) the scheme's operators, Michael and Valerie Rando, and their companies, alleging that their operation illegally charged consumers hundreds and even thousands of dollars for credit-repair services that provided little to no value.



The FTC's complaint alleged that the defendants:

- Lied to consumers about the legality and effectiveness of their products, and whether consumers would receive a refund when requested.
- Provided false information to credit-reporting agencies regarding consumers' credit reports.

- Harmed consumers by pitching their customers a supposed business opportunity to create their own bogus credit-repair scheme; and
- Encouraged consumers to pay for the bogus services using COVID-19 tax relief funds, in violation of the COVID-19 Consumer Protection Act.

The FTC’s action resulted in an order halting the company’s illegal operations and [banning](#) Michael and Valerie Rando from the credit-repair industry. The order also required them to turn over assets to provide refunds to consumers harmed by the scam.

The FTC is sending checks and PayPal payments to 9,224 affected consumers. Check recipients should cash their checks within 90 days, as indicated on the check. PayPal recipients should redeem their PayPal payments within 30 days.

Consumers who have questions about their payment should contact the refund administrator, Simpluris, at 833-296-0723, or visit the FTC website to [view frequently asked questions](#) about the refund process. The Commission never requires people to pay money or provide account information to get a refund.

The Commission’s [interactive dashboards for refund data](#) provide a state-by-state breakdown of refunds in FTC cases. In 2024, FTC actions led to more than \$339 million in refunds to consumers across the country.

The Federal Trade Commission works to promote competition and [protect and educate consumers](#). The FTC will never demand money, make threats, tell you to transfer money, or promise you a prize. Learn more about consumer topics at [consumer.ftc.gov](#), or report fraud, scams, and bad business practices at [ReportFraud.ftc.gov](#). Follow the [FTC on social media](#), read [consumer alerts](#) and the [business blog](#), and [sign up to get the latest FTC news and alerts](#).

Press Release Reference

[FTC Acts to Shut Down ‘The Credit Game’ for Running a Bogus Credit Repair Scheme that Fleeced Consumers](#)

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