



2013 Consumer Action Handbook: Be a Smarter Consumer

U.S. General Services Administration, Office of Citizen Services and Innovative Technologies, Federal Citizen Information Center

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This everyday guide to being a smart shopper is full of helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, and more. The information and resources you'll need are arranged as follows: PART I—BE A SAVVY CONSUMER; PART II—FILING A COMPLAINT; PART III—KEY INFORMATION RESOURCES; PART IV—CONSUMER ASSISTANCE DIRECTORY. As a savvy consumer, you should always be on the alert for shady deals and scams. To avoid becoming a victim, keep these things in mind: 1) A deal that sounds too good to be true usually is! Be wary of promises to fix your credit problems, low-interest credit card offers, deals that let you skip credit card payments, work-at-home job opportunities, risk-free investments, and free travel; 2) Don't share personal information with someone you don't trust. Learn how to recognize fraud; 3) Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. A cash advance on a credit card may be a better option; 4) Read and understand any contract or legal document you are asked to sign. Do not sign a contract with blank spaces or where the terms are incomplete. Some contracts include a clause that prohibits you from taking legal action and require you to engage in mandatory arbitration with a company in the case of a dispute; 5) Get estimates from several contractors for home or car repairs. Make sure the estimates are for the exact same repairs for a fair comparison; 6) Before you buy, make sure you understand and accept the store's refund and return policies, especially for services and facilities that charge monthly fees; 7) When paying for your purchases, double-check the final price. If you think the price that has been charged is incorrect, speak up. Remember, when shopping online, your purchase may include additional fees, such as shipping, handling, and convenience fees that are not calculated until you check out; 8) When shopping online, look for the padlock icon in the bottom corner of your screen or a URL that begins with "https" to ensure that your payment information is transmitted securely; 9) Don't buy under stress. Avoid making big-ticket purchases during times of duress (e.g., coping with a death or debt); 10) If you are having difficulty making payments on loans, notify your lender immediately so that you can work out a payment plan.

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