

State of New Jersey  
Department of Law & Public Safety  
Division of Consumer Affairs  
**New Jersey High School Consumer Bowl**  
**STUDY GUIDE OUTLINE - Regional Competition**

**Topics for Regional Competition 2012**

Briefs, DCA Web, Consumer Fraud Act, Regulations, and Booklets

**ADR (Alternative Dispute Resolution)**

- Mediation- Decision maker, Advantages, Options
- Arbitration - Definition

**Advertising**

- Price Reduction words
- Fictitious former pricing

**Auto Leasing** – (Brochure)

**Automotive Maintenance** – (Brief)

**Bureau of Securities**

- Bonds
- Churning
- Prospectus
- Returns of investments
- Ponzi Scams
- Investment Losses – FAQ

**Carbon Monoxide Poisoning** – (Brief)

**Cellular Phone** - (Brief)

**Charities and Fund-Raising** - (Brief)

- Fake charities
- Information you should get from charities – Tips

## **Consumer Fraud Act**

- Advertising – MSRP - Auto
- Appliances/Repairs/Old Parts/Warranties
- Internet Dating – tips to be safe
- Mail Order or catalog shopping - disclosure
- Ticket Brokers
- Windows Tinted
- Items that cannot be sold after the expiration date
- What is a demo automobile – (CFA/Regulations)

**Credit Repair** - (Brief)

**Credit Card Skimming** - (Brief)

**Do Not Call/Telemarketing** – (Brief)

- Exemptions

**Foreclosure Scams** – (Brief)

- How to protect yourself

**Heating Your Home** - (Brief)

**Home Improvement Contractors** –

- Registration number – Rule

**High Gas Prices** – (Brief)

- Tips to save gas

**Identity Theft** – (Brief)

- Guide for business – security freeze

**Legalized Games of Chance**

- Amusement Games
- Bingo
- Raffles
- Organizations that must register

**Lemon Law**

- New Car – appeal process
- Used Car
- Administrative Law Judge

## **Medical Board**

- Malpractice Law suit

## **Mortgage Loan Modification**

- Definition
- Lease back scam
- Debt adjuster

## **Nursing, Board of – Role**

- Certified Homemaker Home Health Aide – supervision

## **On line Glossary A-Z – (Brief)**

- Pharming
- LCD
- Virus
- Worm
- Firewall

## **Playing it Safe on the Internet – (Brief)**

## **Pharmacy – (Brief)**

- Role
- Patient's profile
- Medication/Instructions

## **Physical Therapist**

- Definition

## **Prepaid Phone Cards - (Briefs)**

## **Prescription, buying On-line – (Brief)**

- What you should know

## **Prescription Drug Retail Price Registry - (Brief)**

## **Public Movers – (Briefs)**

- Damage claims

## **Regulated Businesses - (CFA)**

- Employment Agencies
- Modeling Agencies
- Counseling Services

## **Selecting a Doctor - (Brief)**

## **Selling your precious Metals and Jewelry - (Brief)**

### **Space Heaters (Portable Heaters) – (Brief)**

- Kerosene
- Type
- Safety

### **Sweepstakes – (Brief)**

### **Toy Safety - (Brief)**

- Levels of lead
- Safety tips

### **Towing – (Brief)**

### **Travel Scam - (Brief)**

- Questions to ask
- Blackout periods

### **Veterinary**

- Sick Animals

### **Weights and Measures**

- Home Heating Oil, Delivery Ticket – (Brief)
- Timing Devices
- Unit Pricing
- Commodities – Unit of Measures
- Seals

### **Wheel Alignment – (Brief)**

- Tips to avoid scams