

New Jersey High School Consumer Bowl 2012

STUDY GUIDE OUTLINE – County Competitions

Resource material: [Consumer Briefs](#), [Consumer Fraud Act](#), [Regulations](#), and [Online Publications on our website](#)

Note: Please do not use the Internet as a resource because laws vary from state to state.

Topics for 2012 County Competitions

Advertising – General-Consumer Fraud Act

- a) “Close-Out Sales”
- b) Bait & Switch
- c) Going Out of Business Sale

Alternative Dispute Resolution

- a) What is ADR?
- b) What are the requirements to be a mediator?
- c) What are the processes of ADR?

Auto Repair

- a) Signs Posted
- b) Information Disclosed / Contracts

Auto Dealer

- a) Definition According to Consumer Affairs

Bureau of Securities

- a) CDR- Central Registration Depository – What type of information can you get?
- b) Definition of Stockbrokers
- c) Who should be registered?
- d) Commissions & Fees
- e) Boiler Rooms / Bucket Rooms
- f) What are stocks?
- g) Capital Gains
- h) “Pump & Dump”
- i) Affinity Fraud

Charities

- a) Phone Solicitations
- b) Getting Information on Charities
- c) “Red Flags” – Misleading Names of Charities and what not to do
- d) Trinkets / Items Sent by Mail
- e) Make Your Donations Count brief
- f) Disaster Scams brief
- g) Fraudulent Charities brief

Chiropractic Board

- a) Prescriptions Allowed
- b) Description of Board

Consumer Fraud Act / Briefs

- a) Refunds / Posting
- b) Rain Checks

Cosmetology Board (Brief)

- a) Whom do they license?
- b) What must be displayed?
- c) Sanitary Practices in Shops

Credit Card Skimming Brief

- a) Proof of Purchase
- b) Penalties for Violations of the Consumer Fraud Act

Credit Reporting and Repair Brief

- a) Security Freeze
- b) Credit Reporting Agencies
- c) Credit Counselors – nonprofit & profit
- d) Negative But Accurate Information
- e) Unsolicited Credit Cards

Foreclosure / Modification loans

- a) Definitions
- b) What not to do
- c) Surplus Fund-Definitions
- d) Foreclosure Modification Programs

Furniture Delivery – Regulations

- a) What must the contract state?
- b) Your rights if furniture is not delivered on time

Gift Cards and Gift Certificate – brief

- a) New Jersey’s Gift Card Act – Expiration Dates
- b) Dormancy Fees

Grandparent Scam - brief

Health Clubs

- a) Membership / Cancellations
- b) Closing of a Spa
- c) Health Club Facilities – Description

Home Improvement

- a) Contracts – Amounts and What Should be Included
- b) Warning Signs of a Fraudulent Contractor
- c) Payment to Contractors
- d) What must the contractor’s advertising materials, such as ads & business cards, include?

Identity Theft

- a) Phishing
- b) Dumpster Diving
- c) If you are a victim, what should you do?

Internet, Playing it Safe - Brief

- a) Shopping on the Internet
- b) Spam
- c) Defective Goods

Legalized Games of Chance Control Commission

- a) Role of Commission
- b) Raffles Registration - Who should register?
- c) Boardwalk Games – What should be posted?
- d) Fees to Register
- e) Municipal / State Approvals

Lemon Law

- a) Used Car Lemon Law / Cars Covered
- b) Used Car Warranties / Repairs
- c) Used Cars Bought Out-of-State
- d) New Car – 2009 Revised Law / Mileage to Qualify (Brief)
- e) New Car – What is “One Final Chance Letter”?

Mail Order

- a) Regulations Regarding Delivery
- b) What are mail orders?
- c) Customers’ Rights

Medical Examiners

- a) License Revocation
- b) Records of Patients

Online Glossary

- a) Blogs
- b) Name of Most Popular Sites
- c) Cyberbullying

Pet Purchases

- a) Who is a dealer?
- b) Quarantine
- c) What information must you get from the dealer when you buy a pet?
- d) What is considered an animal according to the Consumer Fraud Act?

Pre-Paid Phone Cards

- a) Expiration Dates
- b) Guarantees from the Seller
- c) Rates

Prescription Drugs Online – Buying

- a) Medicine Without a Prescription
- b) If you buy prescriptions online, what are the potential problems you should watch out for?
- c) Alerts – Illegal Practices
- d) Expiration Dates

Refund Anticipation Loans - Brief

Scalping / Ticket Broker

- a) Definition

Slamming – Telephone

- a) What is slamming?
- b) What is cramming?
- c) Regarding Telephone Bills

Small Claims Court

- a) Purpose
- b) What is the limit on the amount of money a consumer can recover?
- c) Defendant and Plaintiff

Sweepstake Scams – Brief

- a) Protect Yourself Against Scams
- b) Deceptive Mail Prevention and the Enforcement Act
- c) May I be charged a fee to get the prize I won?

Telemarketers / Do Not Call

- a) Phone Solicitations – Caller Disclosure – Law About the Time of Day Telemarketers May Call
- b) Do Not Call / Organizations That are Exempt
- c) Tips to Avoid Scams
- d) Federal Trade Commission

Toys – Brief

- a) Helmet / Age Required
- b) Definition of a Child
- c) Unsafe Toys
- d) Who has to report an injury to a child by a toy?
- e) Safety of Consumer Products

Veterinary Board

- a) Prescriptions
- b) Purpose of the Board
- c) Emergency Care

Weights and Measures

- a) What should you look for when buying gasoline and checking for a change in prices?
- b) Inspection Seals – How often must they be inspected?
- c) Dealing with High Gas Prices
- d) Scales