

# Consumer Bowl Study Quiz

- When hiring a home improvement contractor, what portion of the cost of the contract does the Division of Consumer Affairs recommend you pay up front?**

  - A. 1/4 of the cost
  - B. 1/3 of the cost**
  - C. 1/2 of the cost
  - D. The entire cost of the contract.
- Under the New Jersey Fair Credit Reporting Act, which of the following statements is true regarding credit repair companies?**

  - A. A credit repair company may accept your deposit after you have signed a contract for its services.
  - B. After signing any credit repair company's contract, you have a week to cancel that contract.
  - C. A credit repair company cannot remove accurate negative information from your credit report.**
  - D. A credit repair company may help you hide bad credit.
- When dealing with high gas prices, which of the following statements is correct regarding the New Jersey Office of Weights and Measures?**

  - A. All gasoline stations are not required to be registered with the Office of Weights and Measures.
  - B. It conducts inspections regularly at gas stations to ensure that pumps are dispensing accurate amounts of fuel.**
  - C. It allows gasoline prices to be changed more than twice a day.
  - D. It requires all gas station pumps to be registered under the National Gas Station Registration Act.
- The New Jersey Motorized Wheelchair Lemon Law requires manufacturers to give customers warranties for at least:**

  - A. Six months
  - B. One year**
  - C. Three years.
- Under the New Jersey Consumer Protection Leasing Act, a lease is a long-term rental of:**

  - A. 60 days or more
  - B. 90 days or more
  - C. 120 days or more**
  - D. 180 days or more.

6. **When a consumer leases an automobile, who is responsible for insuring the vehicle?**
- A. The leasing company
  - B. The New Jersey Department of Banking and Insurance
  - C. The Consumer**
  - D. A private insurer.
7. **Name two ways in which your identity can be stolen.**
- When you give your personal information to phony e-mails
  - When you give personal information to unscrupulous telemarketer
  - Through credit card receipts and bank statements
  - From a lost or stolen wallet or purse
  - When people collect personal information from your garbage
  - When your Social Security number has been stolen.
8. **How long must a doctor keep your medical records?**
- A. Permanently
  - B. Seven years**
  - C. Until you ask for them
  - D. It depends on the doctor.
9. **As defined by the Consumer Fraud Act, name two examples of fraud:**
- Misrepresentation
  - False promises
  - Knowing concealment of material facts
  - Deception
  - Unconscionable commercial practices.
10. **What is the penalty for a violation of the New Jersey Consumer Fraud Act for the second offense and each subsequent offense?**
- A. up to \$5,000
  - B. up to \$10,000
  - C. up to \$20,000**
  - D. up to \$1,000.
11. **All of the following must be on the prescription label of your pet's medicine, with the exception of:**
- A. The name of the drug or device
  - B. The strength per unit
  - C. The date it was dispensed
  - D. The location where the animal was purchased.**
12. **A retail merchandiser has how many days to honor a rain check?**

- A. 15 days after the sale
  - B. Within 60 days of the date of issuance**
  - C. There is no time limit
  - D. Within 30 days of the date of issuance.
13. **What does placing a security freeze on a credit report accomplish?**
- It prevents identity thieves from opening new credit cards or being granted loans in your name.**
14. **When buying gasoline, which of the following should not be a consideration?**
- A. Look for the decal that indicates the pumps have been inspected by the Weights and Measures unit of the Division of Consumer Affairs.
  - B. Check that the advertised price on the street sign and the one at the pump is the same.
  - C. The pump meter should be on zero.
  - D. The gas station must have a convenience store.**
15. **What must be displayed in a conspicuous place when you go into a hair styling salon or barbershop?**
- A. The licenses of all the people who work on clients.**
  - B. How many years they have been in business.
  - C. How many employees are in the shop.
  - D. A list of products that they use.
16. **What unit of the Division of Consumer Affairs licenses pre-paid computer job matching services?**
- A. The Legalized Games of Chance Control Commission
  - B. The Regulated Business Section**
  - C. The E-Commerce Unit
  - D. The Charities Registration Section.
17. **After 24 months have passed following your purchase of a gift card, it is permissible for the retailer to charge a "dormancy fee." What is the maximum amount permissible for a retailer to charge per month?**
- A. \$5.00
  - B. \$3.00
  - C. \$2.00.**
18. **Name one thing that a credit reporting agency must do after a consumer has requested a security freeze.**
- Comply with the request within five business days.**
  - Send written confirmation of the freeze at the consumer's request.**

- Include a personal identification number (PIN) or password when sending the written confirmation to the consumer.

19. In what year did Governor Woodrow Wilson establish the Office of Weights and Measures to protect the citizens of New Jersey?
- A. 1911
  - B. 1948
  - C. 1930
  - D. 1932.
20. You receive a call from *XYZ Help the Children Foundation*. You are considering giving a donation. Where can you call to obtain information regarding this charity?
- A. The Department of Community Affairs
  - B. The Department of Banking and Insurance
  - C. The Division of Consumer Affairs' Charities Registration Section
  - D. The Department of the Treasury.
21. Providing information to online surveys, contests and chat rooms *today* can lead to unwanted e-mails *in the future*. What is another word for these unwanted e-mails?
- A. Internet Service Provider – I.S.P.'s
  - B. Megabytes
  - C. Spam
  - D. Cookies.
22. Name two types of information that an electronic credit card reader, known as "a skimmer," can gather from the encoded magnetic stripe on the back of your card.
- Name
  - Address
  - Telephone number
  - Credit Card Number
  - Credit Limits
  - PIN Number (Personal Identification Number).
23. Name two of the top three credit-reporting bureaus that can provide you with a copy of your credit report.
- Trans Union
  - Equifax
  - Experian.
24. Which organization administers the national "Do Not Call" registry?

- A. The Federal Trade Commission
- B. The National Protection Office
- C. The Federal Communications Commission
- D. The National Consumer Affairs Commission.

25. **If you notice a pattern of electronic scanning errors in a particular store, which unit of the Division of Consumer Affairs should you contact?**
- The Office of Weights and Measures.
26. **What should parents do to guard their children's safety while using the Internet?**
- A. Use or purchase filtering software to screen out adult content, hate speech and other objectionable material.
  - B. Track their surfing history and find out what sites they've opened by clicking on "Communication Tools History."
  - C. Keep tabs on "virtual friends," for-free e-mail and instant messages.
  - D. All of the above.
27. **The cost of filing a case against one defendant in a small claims court is \$15.00. What is the cost for each additional defendant?**
- A. \$4.00
  - B. \$3.00
  - C. \$2.00
  - D. \$10.00.
28. **What does the term "rain check" mean?**
- A rain check is a written statement issued by an advertiser allowing the purchaser of designated merchandise to purchase previously advertised merchandise at a later date.
  - It is a coupon or statement given to a customer to buy something that is out of stock during a sale or clearance of that merchandise to use at a later date when the merchandise is in stock.
29. **If a consumer has purchased merchandise by mail, but the merchandise is out of stock, name one thing that the company must do.**
- Send the consumer a notice explaining the delay.
  - Offer to send a full refund.
  - Offer the consumer the opportunity to purchase a substitute item, that is the same or better than the original, for the same price.
30. **Regarding your just-filled prescription, name two things for which you should receive instructions before leaving the pharmacy.**
- The name of the medication.
  - Whether there are any food and/or drink restrictions.

- Whether there are any problems taking the drugs with other medications.
- What should be done if a dose is missed.
- How often to take the medication.
- Any side effects of the medication.

31. **What is an affinity fraud scam?**

- Members of closely knit religious, political, social or ethnic groups are targeted frequently by con artists. Their pitch is essentially, "Since I am like you and believe like you, you can believe in me and in what I say." When an investment is presented in this context, the potential investor should be extremely wary. This pitch seeks to substitute an emotional appeal for careful analysis and critical thought.

32. **Physicians and pharmacies cannot restrict a patient's right to choose a pharmacy to fill his or her prescription by directing the consumer to go to a specific pharmacy. The New Jersey's Pharmacy Practice Act defines this act by using what word/s?**

- A. Directing
- B. Locum Tenens
- C. **Steering**
- D. Coercing.

33. **What is the best method of payment for vacation travel?**

- A. Pay by check
- B. Pay with cash
- C. **Pay with a credit card**
- D. Pay with a debit card.

34. **A.D.R. is a mediation unit within the Division of Consumer Affairs. What do the initials A.D.R. stand for?**

- **Alternative Dispute Resolution**

35. **A computer store advertises a computer for \$500.00. When you go to purchase the item, the salesperson tells you that the item advertised was sold or is not available and attempts to sell you a more expensive model priced at \$1,500.00. Which of the following statements is true?**

- A. This is permissible because the merchant wants you to get the best product available.
- B. **This is referred to as "bait and switch" and is a violation of the Consumer Fraud Act.**
- C. This is permissible because the merchant is in the business of making a profit.

D. This is permissible because you are responsible for the way you spend your money.

36. **Name at least one primary function of the Division's professional and occupational boards.**

- To license professionals who work in New Jersey.
- To monitor the education, performance, and standards of practice of the profession which it regulates.
- To discipline licensees when necessary.
- To suspend or revoke licenses.
- To renew licenses.
- To promulgate regulations.

37. **Which one of the three groups listed below is not licensed by the Division of Consumer Affairs?**

- A. Pharmacists, Cosmetologists and Accountants
- B. Dentists, Optometrists and Nurses
- C. Teachers, Lawyers and Real Estate Brokers.

38. **What are the warning signs of a fraudulent contractor? Name two. The contractor:**

- Tells the consumer that he/she needs to make a large payment before the home repair work can begin (more than 1/3).
- Insists that the consumer pay cash.
- Tells the consumer that a written contract is not necessary.
- Only has a post office box as an address.
- Does not have a N.J. contractor's registration number.
- Approaches the consumer saying that they are in the neighborhood and can give him/her a great deal by doing (sometimes unnecessary) work at a good price.

39. **Which one of the following professions is licensed by the professional and occupational boards of the Division of Consumer Affairs?**

- A. Real Estate Appraisers
- B. Real Estate Brokers
- C. Real Estate Agents
- D. None of the Above.

40. **Which section of the Division of Consumer Affairs is responsible for taking complaints and referrals?**

- A. The Personnel Unit
- B. The Consumer Service and Intake Center (CSIC)
- C. The Regulatory Analyst Unit
- D. None of the Above.