

ARE YOU CONSUMER WISE?



Being a savvy consumer will help you make wiser choices in our marketplace. Take the test and see if you're consumer wise!



Brought to you by the Consumer Education Program
Department of Commerce and Consumer Affairs cca.hawaii.gov

Test your consumer savvy.
Circle the correct answer.
When you're done, check the
back page for the answers.
Don't peek!!!

1. From groceries to barbecue grills, most items contain a symbol that can be scanned at the cash register. What is that symbol called?

- a. FTC
- b. USPS
- c. UPC

2. Today, you bought a used car "as is." If the car stops working tomorrow, what are the seller's obligations to fix the problem?

- a. He has to fix the problem right away
- b. He has to give you money so you can fix it
- c. None; there is no warranty



3. You order something by computer, and no delivery date is specified. Federal law says the item must be delivered within:

- a. Thirty days
- b. Two weeks
- c. Five days



4. If a company sends you merchandise you never ordered:

- a. You can keep it as a free gift
- b. You must send it back, but the company must pay for shipping
- c. You only have to pay half of the usual price of the item



5. If a mail order company cannot ship an item as promised, they must:

- a. Give you a free product
- b. Offer to cancel the order and give a refund
- c. Offer a price reduction

6. You are interested in making a big-ticket purchase. What should you do?

- a. Buy the first item you find
- b. Comparison shop
- c. Wait to get it as a gift

7. Which of these examples best describes the scam of phishing?

- a. Someone physically stalking you
- b. Someone illegally taps into your phone or cable service
- c. Someone trying to trick you into giving away your personal information

8. Why should you never give your checking account or savings account numbers to unknown telemarketers?
- a. They can deposit money into your account
 - b. They will be able to access your account and withdraw money
 - c. They can help you budget your money

9. You purchased a new smartphone. When does the warranty go into effect:

- a. Thirty Days
- b. Two Weeks
- c. When you take possession of the phone



10. Which federal agency would likely take action against a phony company offering fraudulent work at home opportunities?
- a. Federal Trade Commission
 - b. Federal Communications Commission
 - c. U.S. Department of Justice

11. A thirty minute advertisement that looks like a television show is called:
- a. A theatrical performance
 - b. An infomercial
 - c. A song and dance

12. A store puts aside merchandise for you, and will give it to you once all payments are made. What is this called?

- a. Return
- b. Consignment
- c. Layaway

13. Under the federal Cooling Off Rule, how many days do you have to cancel purchases made in-home over \$25 or at a temporary location over \$130?

- a. None
- b. Three Days
- c. Thirty Days

14. You want to check on a company's license or registration. Which of these sources is the most reliable?

- a. The business itself
- b. Local attorneys
- c. State Department of Commerce and Consumer Affairs



Answers:

1. c – The Universal Product Code is a 12-digit barcode symbol used for item identification. At the register, check that scanned prices are actual advertised prices.



2. c – The buyer accepts responsibility for any and all repairs needed after the car is driven off the lot. Do a thorough check before signing.

3. a – 30 days

4. a – It's a good idea to notify the company that you didn't order the product but will be keeping it for free. It might discourage them from sending items and demanding payment. If it's an honest shipping mistake, retailers should be willing to pay for the return of the item.

5. b – Cancel and refund your order

6. b – You should always comparison shop to get the best deal. You can also check online reviews by other consumers.

7. c – Remember to keep your personal information safe. Don't give it to someone you don't know.

8. b – Scammers can get access to your hard earned money. Don't give out any personal information.

9. c – Make sure you read the details of a warranty before you make a purchase. And ask questions if you don't understand. Protection coverage varies.

10. a – You can file a complaint with the FTC at 1-877-382-4357 or at ftc.gov/complaint.

11. b – An infomercial 15 minutes or longer must disclose that they are a paid advertisement.

12. c – Be aware, layaways may have fees associated with it.

13. b - In a door-to-door sale, sellers must notify you of your right to cancel the sales contract within three business days of the transaction.

14. c – Log onto DCCA's website www.businesscheck.hawaii.gov to check on a business or professional and get complaints history or Call 587-4272 for information.

