

Consumer Action Handbook

Updated each year, the *Consumer Action Handbook* is one of the most informative and popular consumer resources produced by the federal government. This 176-page guide helps citizens make smart consumer decisions and find assistance for their consumer problems and questions. And for those who prefer to receive information in Spanish, the *Consumer Action Handbook* now has a Spanish-language companion publication, the *Guía del Consumidor*.

What is the Consumer Action Handbook?

- A free federal publication designed to help citizens get the most for their money, avoid problems in the marketplace, and resolve difficulties
- Produced by the Federal Citizen Information Center (FCIC) in GSA's Office of Citizen Services in cooperation with 31 corporate and eight Federal partners
- Loaded with great tips, including information on buying cars, building good credit, protecting privacy, avoiding identity theft, and much more
- Organized into separate sections for pre-purchase information and for resolving problems after a purchase, including where to go for help
- Lists thousands of consumer contacts at companies, trade associations, Federal agencies, state and local consumer offices, and national consumer organizations.
- Includes expanded resources for military personnel and persons with disabilities
- Includes a sample complaint letter to help consumers successfully express problems via mail, fax, or e-mail.
- Hailed by Dear Abby as a resource that "belongs in every household" and referred to as "Uncle Sam's Bible for Buyers" by AARP and consumer protection officials across the country

What's new in 2008?

- The latest information regarding consumer technology, such as tips on cell phone and Internet service providers, online safety, and digital television
- Information for military members and their families that details new protections against predatory lending practices
- The *Guía del Consumidor*, a 96-page consumer guide developed specifically for Spanish-speakers in the U.S.

Is it available online?

- Yes! The *Consumer Action Handbook* is available at **www.ConsumerAction.gov**. The website provides searchable, interactive access to all of the information in the *Handbook*. This same information is also available in Spanish at **www.consumidor.gov**.
- New navigation tools create an attractive, user-friendly way for consumers to browse consumer topics, locate state consumer offices, contact corporations and much more. The site also features timely and relevant consumer news links and resources on every page. In addition, consumers can download various PDF files to view separate portions of the *Handbook* directly.

How can you and your audience get a copy?

There are three easy ways to obtain a free copy of the *Consumer Action Handbook*:

- Send your name and address to: *Handbook*, Pueblo, Colorado 81009.
- Go online to **www.ConsumerAction.gov** and click on "Order Handbook" in English or Spanish at top of the screen.
- Call toll-free, **1 (888) 8 PUEBLO**. That's **1 (888) 878- 3256**, weekdays 8 a.m. to 8 p.m. Eastern Time, and ask for the *Handbook*.

You can find out more about the *Handbook* or request additional copies by contacting the Federal Citizen Information Center at **marietta.jelks@gsa.gov** or **(202) 501-1794**.

For an example of the handy information you'll find in the *Handbook*, check out the "Quick Consumer Tips" on the other side of this factsheet.

QUICK CONSUMER TIPS

As a savvy consumer, you should always be on the alert for shady deals and scams. To protect your money and avoid being a victim of fraud, keep these things in mind:

- 1. A deal that sounds too good to be true usually is!** Offers that often fall into this category are promises to fix your credit problems (p. 14), low-interest credit cards (p. 12), deals that let you skip credit card payments (p. 12), business/job opportunities (p. 19), risk-free investments (p. 35), and free travel (p. 44).
- 2. Extended warranties or service contracts are rarely worth what you pay for them.** See page 2 for questions you should ask before you say yes to one of these contracts.
- 3. Say no to credit insurance offers.** Often offered with credit cards, car loans and home mortgages, it is almost always better to purchase regular property, life, or disability insurance (p. 28).
- 4. There is no universal three-day cooling-off period.** Don't be misled into thinking that you have an automatic three days to cancel a purchase. Only a few types of contracts give you a right to cancel. See 3-Day Cooling-Off Rule (p. 42).
- 5. Think twice before sharing personal information.** Protect your privacy and avoid unauthorized use of your personal information by following the advice on page 39.
- 6. Beware of payday and tax refund loans. Interest rates on these loans are usually excessive.** Even a high-interest cash advance on a credit card could be a better option. For more information on these costly credit options, see page 16.
- 7. Not all plastic cards offer the same protections.** Your liability for the unauthorized use of a gift card (prepaid cards p. 4) and debit/ATM card (p. 3) may be much higher than the \$50 maximum on your credit card.
- 8. Real estate agents represent the seller, not the buyer.** When buying, consider hiring an agent or lawyer who represents you (p. 23).
- 9. Home improvement (p. 25) and auto repairs (p. 10) are the subject of frequent complaints.** Second opinions are especially important when you are dealing with a repair service you do not know.
- 10. Think twice before you rent-to-own. Interest rates on rent-to-own purchases can be very high.** If you miss a payment, you could end up with nothing. Consider other options such as buying second-hand at a thrift shop or through ads in your local newspaper.
- 11. Don't buy under stress.** Research suggests senior citizens, people in crisis (e.g., coping with a death or debt), college students, small business owners, minorities, and immigrants are especially at risk of being victimized. Avoid making big-ticket purchases during times of duress.
- 12. Be cautious of Buy Here, Pay Here lots.** If you decide to buy a car from a used car lot, be sure to read all of the papers before you sign. Don't sign contracts that allow the dealership to change the finance rate AFTER you leave the lot.
- 13. Work-at-Home ads usually don't pay off.** Be especially wary of ads that promise huge annual salaries; they often require expensive upfront fees with no guarantee. You risk losing your money and wasting a lot of time and energy.