

**State of New Jersey
Department of Law and Public Safety
Division of Consumer Affairs**

**New Jersey High School Consumer Bowl
2010 Final Competition On-Line
Study Guide**

**(Division of Consumer Affairs' Briefs, Consumer Fraud Act,
Booklets and Regulations)**

Advertising

- Bait and Switch
- Sale of Motor Vehicle
- Targeted merchandise Discount
- Catalog Sale
- Multi-Tiered Pricing
- Fictitious (former) pricing
- Public notice/public sale

Auto Repair

- Requirements
- Exclusions

Board of Cosmetology

- Sanitation

Board of Electrical Contractors

Board of Medical Examiners

- Records
- Fees

Board of Ophthalmic Dispensers Technician

Board of Pharmacy - Prescription

Board of Veterinarian Medicine

- Prescription

Bureau of Securities

- Principal
- Boiler Room –bucket shops
- Creditors
- Penny Stocks
- Affinity Fraud
- Common stock
- Discretionary account
- Pump and dump scams
- Fees and Commission
- Return

Car Demo – Regulation/definition

Car Leasing

- Residual value
- Close end or walk away lease
- Unsigned contract – cancelation rule
- Purchase option price

Consumer Affairs On-line Glossary

- Cookies
- Pharming
- Cyberspace
- Cyberbullying

Consumer Fraud Act

- Expiration dates on products
- Car leasing
- Home appliance
- Powers of the Attorney General
- Retail Price
- Cease and desist order
- Kosher
- Halal
- Consumer Product Commission – Definition of a child

Credit Report and Repair

- Credit cards
- Role of agencies

Do-Not-Call

Foreclosure

- Lease back
- Debt adjusting
- Mediation
- Mortgage loan modification – debt adjusters

Fraud against seniors - Penalties

FTC

- ID theft

Home Improvement Contractors

- Definition of work
- Registration

Identity Theft – Breached security

Internet Safety

- Bidding

Lemon Law

- Used Car – Dealers fee/warranties
- New Car – Accident/Administrative Judge

Legalized Games of Chance Controlled Commission (LGCCC)

- amusement games

Mail Order

Pet Purchase Protection Act – Dealer

Predatory lending

Rain checks

Regulated Business – Divisions

Small Claims Court

Sweepstakes

Ticket Broker

- Scalping

Tinted Windows

Travel Scams – blackout periods

Weights and Measures

- Registration fees - devices
- Percentage of fat – meat - hamburgers
- Timing devices
- Unit pricing
- Prices on shelves
- Delivery Ticket for fuel