

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?**
 - 1/4 of the cost
 - 1/3 of the cost
 - 1/2 of the cost
 - 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 credit repair company may accept your deposit after you have signed a contract for its services.
 - After signing any credit repair company's contract, you have a week to cancel that contract.
 - A credit repair company cannot remove accurate negative information from your credit report.
 - 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?**
 - All gasoline stations are not required to be registered with the Office of Weights and Measures.
 - It conducts inspections regularly at gas stations to ensure that pumps are dispensing accurate amounts of fuel.
 - It allows gasoline prices to be changed more than twice a day.
 - 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:**
 - Six months
 - One year
 - Three years
- Under the New Jersey Consumer Protection Leasing Act, a lease is a long-term rental of:**
 - 60 days or more
 - 90 days or more
 - 120 days or more
 - 180 days or more
- When a consumer leases an automobile, who is responsible for insuring the vehicle?**
 - 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.**

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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:**

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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?**

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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.**
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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.**
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23. **Name two of the top three credit-reporting bureaus that can provide you with a copy of your credit report.**
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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?**
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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?**
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29. **If a consumer has purchased merchandise by mail, but the merchandise is out of stock, name one thing that the company must do.**
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30. **Regarding your just-filled prescription, name two things for which you should receive instructions before leaving the pharmacy.**
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31. **What is an affinity fraud scam?**
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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?**
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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.**
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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:**
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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

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