

New Jersey High School Consumer Bowl
2014 STUDY GUIDE OUTLINE

**New Jersey High School Consumer Bowl
2014 Regional Competitions Topics**

New Jersey's Consumer Fraud Act and Related Regulations and Briefs, Booklets & Flyers,
A-Z Briefs Published by the Division of Consumer Affairs

This is only a GUIDE.

There may be additional questions, which are not listed, regarding the topics defined below.

Advertising – (Consumer Fraud Act –CFA-and associated Regulations)

- Going Out of Business Sale
- “Closeout Sales”
- Multi-Tiered Pricing

ADR – Mediation/Arbitration

- Description of Mediation & Arbitration
- What are the requirements to be a mediator?
- Confidential information

Anticipation Loans (RAL)

- What are they?

Auctions

- Market Value
- Competing Bids

Auto Dealer

- Demo Car

Auto Leasing

- Closed-End or Walk-Away Lease
- Gap Coverage or Gap Insurance
- Lessor/Lessee
- Depreciation
- Residual Value
- Definition of Manufacturer's Suggested Retail Price (“MSRP”)

Auto Maintenance

- Emergency Tools needed

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Auto Repair

- Signs Posted
- Information Disclosed/Contracts

Board of Chiropractic Examiners, State

- Duties
- Can they prescribe medicine?

Board of Cosmetology and Hairstyling, State

- Sanitary Practices
- Rules
- Student permit

Board of Medical Examiners, State

- Who can obtain your medical records?
- License Revocation
- How long does a doctor have to send you your medical records?

Board of Pharmacy - Consumer Brief

- Steering

Board of Veterinary Medical Examiners, State

- Purpose/License
- Prescriptions – What must be included?
- Emergency Care

Bureau of Securities

- Creditors
- Capital Gains
- Churning
- Maturity Date
- Mutual Funds
- Investments
- Dividends
- Discretionary Funds
- Commissions & Fees
- Principal
- Bull market

Carbon Monoxide

- Sources of Carbon Monoxide in your home
- What is Carbon Monoxide?

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Charitable Giving/Fund - Consumer Brief

- Misleading names
- Phone Solicitations
- Who regulates fund-raising activities?
- Getting information on charities
- Public Safety fund-raising

Consumer Fraud Act

- What is considered merchandise?
- Who is a senior citizen as per CFA?

Credit Card Disclosure Act

- Protecting college students and underage persons

Credit Report and Repair – Brief

- Charges for services
- Unsolicited credit cards
- Companies' promises

Cyber Fraud

- Tips to avoid getting scammed

Debt Collection

- Unfair practices

Dentistry Board

- Disciplinary Action

Designer Drugs

- Bath Salts – Effects

Doctor, Selecting a –Brief

- Profile

(New) Firewood – Brief

- What is a Cord?
- Illegal Terms
- Insects

(New) Fireworks – Brief

- Injuries as measured by statistics
- Law
- Who must approve permits?

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Flood Victim Flyer

- State of emergency
- Tips to avoid scams
- Cars damaged by floods

Foreclosure/Mediation/Modification - Brief

- Surplus Funds
- Deed Holders
- Cost to apply for surplus funds
- Lease back scams

Getting Towed

- Fees/ Payment accepted
- Storage
- Tows from Private Property
- Trolling or cruising

Government Imposter Scam

(New) Health Care Financing Plans

- Scams
- Tips/Guidelines

Health Club- Brief

- Membership Contracts
- Closing of a Club
- Security bond
- Charges

High Gas Prices – Brief

- Rules
- Tips to Save Gas
- “Pinging” or “bucking”

Home Improvement Contractors - Brief

- Payment to contractors
- Rules – Permits to work
- What must the contractor’s advertising materials include?
- What are the Warning Signs of a Fraudulent Contractor?

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Identity Theft Prevention Act - Brief

- Client records
- “Red flags”
- If you are a victim, what should you do?

Legalized Games of Chance Control Commission

- Fees to Register
- Armchair Races
- Casino Night

Lemon Law - Brief

- **Used Cars**
 - Warranties and out-of-pocket costs
- **New Cars**
 - Maximum amount of mileage covered by warranty
 - Attempts to Repairs
 - Fees for reporting a problem to the Lemon Law Unit – New Car
 - What is the Lemon Law regarding the resale of autos that have been declared lemons?
 - New cars not covered by New Car Lemon Law
- **Wheelchair/Scooter Lemon Law Warranty**

Master Plumber

- Rules regarding Hiring a Master Plumber
- Checking if the plumber is licensed

Ophthalmologist

- Duties

Online Glossary - Consumer Brief (A-K & L-Z)

- DSL
- Blogs
- Portals
- Worms
- Applications
- Cookies
- Firewalls
- Adware
- Broadband

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Pet Purchase Protection Act (Dealer) – (Consumer Fraud Act (CFA) Regulations)

- Information posted on cage
- Illness of Pet
- What information must you get from the dealer when you buy a pet?
- Dealer’s Responsibilities/rules for shop

Physical Therapists

- Duties
- Rules

Playing it Safe on the Internet - Brief

- Defective Goods
- “Red Flags”
- Shopping
- TRUSTe

Precious Metals/Selling your Jewelry – Brief

- What to check before selling your gold
- Bond required for transient buyers of gold
- Scales
- Pennyweight

Predatory Lending

- What is Predatory Lending?
- What is the name of the law concerning Predatory Lending?
- Who do they target the most?
- What is Flipping?

Prepaid Phone Cards – Brief -

- Responsibility of store manager
- Pin Number
- Expiration dates
- Customer service
- Guarantees from the Seller
- Rates

Prescription Drug Register Monitoring Program

- Purpose
- Types of drugs on the registry

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Prescription Drug Online - Buying

- If you buy prescriptions online, what are the potential problems?
- Illegal Practices

(New) Prescription Drugs – Ways to Save

- Tips to save money
- Generic medicines

Project Medicine Drop

- Proper disposal of medicine
- What consumers should not do?

(New) Property Rental Scam

- Scams
- Tips

Public Movers - Brief

- How are costs determined?
- Rules

Refund Anticipation Loans – Brief

- Are they refunds?
- Fees
- Questions to ask

Real Estate Appraisers

- What is their job?

Rent to Own – Brief

- Advantages/disadvantages

Small Claims Court – Brief

- Summons
- Complaints
- Plaintiff

Space Heaters - Brief

- Tips on buying a heater
- Types of space heaters sold in stores
- What do sensors do?
- Where are space heaters not allowed?

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Sweepstakes – Brief

- The Deceptive Mail Prevention and Enforcement Act
- Are you a winner?
- Protect yourself

Telemarketers/Do Not Call

- Tips to Avoid Scams
- Phone solicitations – call disclosure
- Hours not to call

Ticket Broker – (CFA)

- Digger
- Scalping
- Bond
- Amount of fee needed to register with Consumer Affairs

Tinted Windows

- Rules

Toy Safety – Brief

- Lead/safe levels
- Unsafe toys
- Definition of a Child
- Who is required to report an injury to a child by a toy?
- Safety of Consumer Products

Travel Scams – Brief

- Scams
- Charter flights

Weights and Measures

- Registration Fees (*Devices*)
- How are they determined?
- Timing Devices – What are they?
- Scales
- What devices should be registered?
- Scanners
- Unit pricing - Brief