

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

New Jersey High School Consumer Bowl 2024

STUDY GUIDE OUTLINE – Final Competitions

Resource material: [Division of Consumer Affairs Briefs](#)

Note: Please do not use the Internet as a resource because laws vary from state to state

Topics for 2024 Final Competitions

Alternative Dispute Resolution – Brief

Architects, New Jersey State Board of – Brief

Auction, What is an – Tips to Avoid Auction Scams – Brief

Bureau of Securities FAQs – Brief

Bureau of Securities - Brief

Buying Furniture – Brief

Certified Home Health Aides C.H.H.A .- Brief

Charitable Giving by New Jersey Consumer - Brief

Consumer Affairs, New Jersey Division of - Brief

Cosmetology & Hairstyling, New Jersey State Board of – Brief

Credit Card Surcharges FAQ – Brief

Credit Repair and Credit Reporting – Brief

Fireworks - Brief

Flood Victim, Tips for (How to Avoid Disaster-Related Scams) – Brief

Fraudulent Charities, Beware of – Brief

Gift Card Fraud - Brief

Home Improvement Contractors, Hiring – Brief

Junkyard ID Theft, Beware of – Brief

Mortgage Loan Modification Scams - Brief

Online Glossary (A-K and L-Z) – Brief

Planning Your Wedding (Tips to Avoid Scams - Brief

Preneed Funeral Arrangements - Brief

Privacy Notices, What You Should Know About – Brief

Public Movers and Warehousemen – Brief

Refund Anticipation Loans (What Consumer Should Know About) – Brief

Rent-to-Own: An alternative to Purchase - Brief

Small Claims Court – Brief

Sweepstakes: You are a Winner or Maybe Not – Brief