

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

2015 Topics for County Competitions

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

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

- “Red Flag” Predatory Lending
- Price Reduction (*Required Wording*)
- Going-Out-of-Business Sale

Alcohol and Drug Counseling

- Self-Help Meeting
- Professionals

ADR – Mediation/Arbitration - Consumer Brief and Booklet

- Requirements to be a Mediator
- Description of Mediation & Arbitration

Always Check Your Medications - Consumer Brief

Anticipation Loans (RAL) – Consumer Brief

- What are they?

Auctions - Consumer Brief

Auto Leasing

- Previously Used
- Lessor
- Lessee

Board of Pharmacy - Consumer Brief

- What information should you get from your pharmacist?

Bureau of Securities (BOS)

- Stockbrokers (*Who regulates them?*)
- What is a creditor?
- Commissions & Fees
- Dividends
- Investments
- Maturity Date
- Who should be registered?

Buying Prescriptions Online - Consumer Brief

- Medicine without a Prescription
- Alerts (*Illegal Practices*)

Carbon Monoxide - Consumer Brief

- Space Heaters

Charitable Giving/Fund - Consumer Brief

- Contributions
- What not to do
- Make Your Donation Count
- Getting Information on Charities
- Fraudulent Charities Brief

Chiropractic Board

- Description of Board

Consumer Affairs Online Glossary - Consumer Briefs (A-K and L-Z)

- DSL
- Social Networks
- Name of Most Popular Site

Consumer Fraud Act

- Posting
- Store Refund Policy
- Proof of Purchase

Cosmetology, Board – Consumer Brief

- Rules
- Whom do they license?

Credit Card

- Unsolicited

Cycling and Skating Safety - Consumer Brief

Designer Drugs - Consumer Brief

Disaster Related Scams - Consumer Brief/Flyer

- Increase in Prices
- Types of Scams
- States of Emergency

Do-Not-Call - Consumer Brief

- Rules

Foreclosure - Consumer Brief

- Debt Adjusters
- Foreclosure Modification Program

Furniture Delivery – Brief and Regulation

- What are your rights if the furniture is not delivered on time?

Government Imposter Scam – Consumer Brief

Grandparent Scam – Consumer Brief

- What is this scam?

Health Club - Consumer Brief

- Membership Contracts
- Facilities Description

Healthcare Financing Plans - Consumer Brief

- Scams
- Tips/Guidelines

Home Elevation Contractor

- Requirements
- Advice for Consumers

Home Improvement Contractors - Consumer Brief

- Complaints – Type
- Rules – Permit to Work
- Cost to Register
- Warning Signs of a Fraudulent Contractor

Identity Theft - Consumer Brief

- Internet
- Protect Yourself-What is a Security Freeze?
- Do Not Call

Internet Safety - Consumer Brief

- Shopping on the Internet
- Spam
- Playing it safe on Internet
- Defective goods

Legalized Games of Chance Control Commission

- Fees to register/exemptions
- Municipal approvals
- Role of the Commission
- Raffles Registration (*Who should register?*)

Lemon Law - Consumer Brief

- **New Car**
 - What is “One Final Chance Letter”?
 - What are the fees for reporting a problem with the Lemon Law Unit?
- **Used Car**
 - Features covered by limited warranty
 - Warranties/Repairs

Mail Order

- Regulations Regarding Policy
- What are Mail Orders?
- Customers’ Rights

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

- Sick/Pets
- Rules for shop (*Examinations of Pets*)

Preneed Funeral Arrangements – Brief

Public Movers and Warehousemen – Brief

- Rules – What must they give you?
- Claims/Damage of Property

Tinted Windows – Consumer Brief

Toy Safety - Consumer Brief

- Definition of a Child
- Unsafe Toys
- Who has to report an injury to a child by a toy?
- Safety of Consumer Product

Travel Scams - Consumer Brief

- Scams
- What should I remember about scams before traveling?

Weights and Measures - Consumer Brief

- Registering weighting devices
- Inspection seals – How often are weighing devices inspected?
- What should you look for when buying gasoline and checking for a change in prices?
- Store scanners/report complaint

Wheel Alignment - Consumer Brief

- How often should you have your wheels aligned?
- What are the signs that you may need a wheel alignment?