

BUY, BORROW, RENT, OR SHARE?

Have you ever purchased something that you were certain you needed or wanted, only to find out afterward that you almost never used the item? Bombarded by advertising campaigns designed to persuade you to purchase certain items that promise success, beauty, or happiness, you may sometimes find it difficult to buy wisely. Fortunately, you do not necessarily have to purchase something in order to use and/or enjoy it. Below are examples of other options:

Rent: People pay a rental service to use often high-priced items for a day or week.

Borrow: If a neighbor or friend has a needed item, people may borrow it for a period of time.

Share: Friends and neighbors join together to form a co-op. The co-op makes a group purchase (of garden equipment, for example) that everyone can take turns using.

Directions: Read the descriptions below. On the line provided, write *Buy*, *Borrow*, *Rent*, or *Share* as the best option for acquiring the use of an item. Then briefly explain why you chose each option.

1. Dan and several of his neighbors rototill their gardens once a year. Last year they all rented rototillers at different times.

2. Brianna needs an angel food cake pan to bake her grandmother's birthday cake. Brianna doesn't particularly like angel food cake.

3. Jan and Paul have offered to move their daughter's belongings from college to her new apartment 100 miles away. They need to use a van or a trailer for the move.

4. Jenna's uncle needs a wheelchair for about six weeks while he recuperates from surgery.

5. You're landscaping your yard and need a wheelbarrow to do the work. There are many occasions when a wheelbarrow would come in handy.

6. Your little brother wants to play the drums. Last year he wanted to play the trumpet.

LET THE BUYER BEWARE

Teens are often targets of con artists trying to make a quick dollar. Their lack of consumer experience and their limited incomes make them particularly prone to deals that sound “too good to be true.” Therefore, it is especially important that teens know how to spot consumer fraud and what to do if they find it.

Any effort to deliberately deceive or cheat a consumer is a fraudulent action. Schemes that teens should be particularly aware of include mail-order fraud, health claims, and bait-and-switch tactics.

Mail-Order Fraud

Mail-order schemes are a common type of consumer fraud. They can be difficult to spot because products cannot be inspected before they are purchased. Therefore, to make sure you know what you are getting, read all the fine print in an ad before placing an order. Be suspicious of ads that make exaggerated claims.

Sometimes companies send items in the mail, hoping that consumers will want them even though an order was never placed. If consumers receive unordered merchandise through the mail, *they are not legally obliged to pay for it*. Complaints about this practice and other types of mail-order fraud can be made to the U.S. Postal Service. When mail-order items travel across state lines, the Federal Trade Commission may also be able to assist.

And remember, *never* give a company or person you don't know your social security or bank account number over the phone, through the mail, or over the Internet.

Health Claims

Because appearance is very important to most teens, they are easy prey to false or deceptive health claims. Some signs of these claims include:

- Products that rely on “secret” or “special” ingredients.
- Products that are available only through the mail.
- The use of celebrity testimony.
- Products that are used as substitutes for real food items.
- Claims of quick results.

Those who suspect false health claims can contact the Food and Drug Administration, which checks on the safety and effectiveness of these products. If the products are sent across state lines, the Federal Trade Commission may also be involved.

Bait and Switch Tactics

“Bait and switch” is an illegal tactic used to draw consumers into a place of business. The bait is an item that is advertised at a low price. The switch takes place when the consumer goes to the store and finds the item is sold out. The dealer then encourages the customer to buy another item at a higher price. The Better Business Bureau can warn consumers of businesses known to use bait-and-switch tactics. The state Attorney General's office can investigate possible cases.

Focus In

How can you protect yourself against consumer fraud? Discuss the question with a group of your peers. Then create a list of do's and don'ts to help other people your age.