

CONSUMER LAW

Consumer law spans a large spectrum of financial and safety issues. The most common consumer matters that affect students involve identity theft and credit/debt problems. These issues are treated separately in this Handbook due to their particular interest to students. (Please see the Identity Theft and Credit sections.) The following are brief descriptions of other types of consumer law issues as well as resources for getting help.

CONSUMER FRAUD AND SCAMS

What steps consumers should take if they become victims of fraud or consumer scams depends largely on the nature of the underlying transaction. A good first step is to determine whether or not the product or service giving rise to the fraud or scam is regulated by an agency or association. For example, food and medications are regulated by the U.S. Food and Drug Administration (FDA), while attorneys are regulated by the bar association in the state in which they practice law. Generally, if the product or service is regulated by an agency or association, the victim should contact the regulating organization.

HEALTH AND FITNESS

Some companies prey on the desire of individuals to lose weight, change their appearance, or engage in a healthier lifestyle. Many consumers have experienced dissatisfaction with diet pills, health club contracts, or representations made by makers of cosmetic procedures or products.

It is always important to make informed consumer decisions, especially when those decisions affect one's health and well being. Contact a health professional before starting a diet program or exercise regime or making any decision that may affect your health.

SCHOLARSHIPS

It is no secret that paying for school is a major concern for students and their families. There are many wonderful scholarship opportunities available for students. Unfortunately, some organizations take advantage of students' need for financial aid. You should fully investigate and think critically about any scholarship opportunity presented to you.

There are certain "red flags" that students should be aware of regarding scholarship offers. First, you should never provide your bank account information to a scholarship organization. There are other ways of verifying income and assets. Next, be skeptical if you have won a scholarship or are a "finalist" for a scholarship to which you did not apply. Also, be careful if the organization tells you that they have "information that you cannot get anywhere else." Scholarship information is readily available from many resources that are free of charge.

TELEMARKETING

Telemarketing can not only be irritating, it can also be costly if the product or service the caller offers is a scam. You should never give your credit card number or other financial account information to a caller. Be careful about phrases like "you have to accept this offer right away" or other high-pressure tactics designed to persuade you to make a quick decision. The National

Do Not Call Registry is a program sponsored by the Federal Trade Commission that makes it easier to stop telemarketers from calling consumers.

Getting Help

General Legal

Student Legal Services, 858.534.4374 or <http://sls.ucsd.edu>

General Consumer Resources

San Diego Better Business Bureau,
<http://www.sandiego.bbb.org>

Better Business Bureau Online,
<http://www.bbbonline.org>

City of San Diego,
Office of the City Attorney
Consumer Hotline
619.533.5600

County of San Diego, Office of the District Attorney
Consumer Fraud Hotline,
619.531.3507

California Department of Consumer Affairs,
<http://www.dca.ca.gov>

California Office of the Attorney General,
<http://www.ag.ca.gov/consumers/>

Federal Trade Commission (FTC),
<http://www.ftc.gov>

Food and Drugs

U.S. Food and Drug Administration (FDA),
<http://www.fda.gov/consumer/default.htm>

Insurance

California Department of Insurance,
1.800.927.HELP or
<http://www.insurance.ca.gov/0100-consumers/>

Scholarships

FTC Scholarship Scam Information,
<http://www.ftc.gov/scholarshipscams>

Telemarketing

FTC's Do Not Call Registry,

<http://www.donotcall.gov>