



## 2013 Consumer Action Handbook: Be a Smarter Consumer

By U S General Services Administration, Office Of Citiz Innovative Technologies, Federal Citi Center

Createspace, United States, 2013. Paperback. Book Condition: New. 279 x 216 mm. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*.This everyday guide to being a smart shopper is full of helpful tips about preventing identity theft, understanding credit, filing a consumer complaint, and more. The information and resources you ll need are arranged as follows: PART I-BE A SAVVY CONSUMER; PART II-FILING A COMPLAINT; PART III-KEY INFORMATION RESOURCES; PART IV-CONSUMER ASSISTANCE DIRECTORY. As a savvy consumer, you should always be on the alert for shady deals and scams. To avoid becoming a victim, keep these things in mind: 1) A deal that sounds too good to be true usually is! Be wary of promises to fix you credit problems, low-interest credit card offers, deals that let you skip credit card payments, work-at-home job opportunities, risk-free investments, and free travel; 2) Don t share personal information with someone you don t trust. Learn how to recognize fraud; 3) Beware of payday and tax refund loans. Interest rates on these loans are usually excessive. A cash advance on a credit card may be a better option; 4) Read and understand any contract or legal document you are asked to...



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