

Consumer Education: Financial Literacy

Lesson 7: How to Resolve Consumer Problems

Time of lesson: Approximately 45 minutes

Overview: This lesson covers how to resolve disputes after purchasing products or services.

Objectives: Students will learn how to attempt to resolve a dispute with a company, including writing a letter to the company and using resources such as the Ohio Attorney General's Office if they are unable to resolve a complaint on their own.

Materials:

- Lesson 7 PowerPoint
- Examples of complaint letters
- Complaint letter template
- Markers
- Poster paper

Activities:

1. Complaint Letters (group activity)

Two example complaint letters are provided to students. One of these is a very effective complaint letter, while the other is not. Read through these examples as a class, then divide the class into small groups and ask them to write sample complaint letters. A template for a sample complaint letter has also been provided for any students who wish to use it as a guide. Ask the students to read the letters out loud once they are finished. Students should list what makes an effective complaint letter.

2. Steps to resolving a dispute (homework)

Have students interview their parents or another relative of their choice about how they resolved a dispute with a company. Be sure they include what steps were taken to resolve the dispute and whether the result was successful. If the result was unsuccessful, the student can address whether additional efforts could have been taken to achieve a satisfactory resolution.

3. How a small business resolves a complaint (homework and group activity)

Ask students to interview one small business owner or manager about typical complaints they receive from customers as well as how they typically handle those complaints. Have students report to the class an example of a typical customer complaint with that business' product or service, whether they think the small businesses' complaint handling is fair, and provide a rationale for their viewpoint.

4. Researching complaints (homework)

Have students choose a business in their community and research whether any complaints have been made using resources from the Better Business Bureau and/or the Ohio Attorney General's Office. Ask them to write a report outlining what they found through their investigation.

Standards:

Ohio Department of Education: Financial Literacy Academic Content Standards - Financial Literacy

Consumerism:

Informed purchasing decisions are essential for responsible financial management. Limited protections against some consumer fraud exist in government regulatory agencies and laws. Ultimately, consumers must be informed and vigilant when making purchasing decisions.

Standards Updated: 6/12/2012

Dispute Letter A

April 25

[Company Name]

[Company Address]

[City, State, ZIP]

You seem to think that you have authorization to send us magazines and charge our checking account. STOP sending us magazines.

If any more is taken out of our account, we will contact our attorney. We also are calling the Attorney General.

R. Smith

Dispute Letter B

RE: Round trip bus service

Dear CEO,

On July 16, two sisters and I and my grandson embarked on a trip to N.C. All of us are seniors and my grandson had a cast on his rt. arm and hand.

Our first change was in Metrotown. The staff people on the ground have very little knowledge as to how to direct you---they seem to have an attitude when you ask for direction. Most of them seem to be very unpleasant or angry. No one tried to assist us off the bus or with our luggage—even, in this Metrotown change I was almost pushed down by an employee—he never looked back. My sister asked the driver that took us out of Metrotown a question—he told her to go ask the ticket agent—it was clearly a question he could answer.

He (driver) was so rude and disrespectful to a young man that sat behind him—he told him “you can’t sit there” in a nasty tone—the young man asked where he could sit—driver said “if you can’t find a seat you have to get off.” The man found a seat in the back of the bus.

Since there are no personnel to assist with bags, etc., it is hard on changes from one coach to the next. The people handling the bags and toss them around like balls. Upon my arrival, my large black bag was damaged by having the lock lost. On my return trip the hotel desk clerk gave me packaging tape to secure it. Here is a picture. A suitcase that cannot be locked is not of any use for safe guarding my personals—I would like to be compensated for my luggage—and speaking of compensation—I am requesting that we are all reimbursed for the trip—it was really unbelievable.

We left on July 28, returning home. The employee who tagged our suitcases attached a special transfer tags which were yellow, at our request. He added that it doesn’t mean anything—He was right. We all had to grab our luggage as fast as we could while the employees just looked. Not one would offer to help us. One bus had steps that were quite high—not even the driver would offer a hand to get up or down. The bus had heat that came on at 11:15 pm—then the air conditioner. The driver announced we may change busses—we never did. Other passengers were aware of the problem.

A young man on the bus left his wallet on the seat as he got off. My grandson called my attention to it—I took it up to the driver. He looked at me and said “now what am I supposed to do with it.” I said “turn it into lost and found.” I’m sure he would inquire about it after discovering it left on the bus. He appeared to be a student, he had a backpack on. As we arrived on Monday, I was the ticket stub left behind by this young man. I should have kept it and looked for this person myself, but with all the rushing to leave the bus, I gave this to the driver whose name is David. I often wonder if he turned the item to lost and found. I will investigate this myself.

In summary, I hope I never have to go on this bus again. People traveling and the employees that I encountered are just plain rude and disrespectful. There was a time that the elderly was assisted and treated as

if there was some degree of caring—not on this bus. I feel all these complaints should be addressed. Thanks for listening. I'll expect a reply.

[Consumer Name]

[Consumer Address]

[Sample Complaint Letter, Adapted from the Federal Trade Commission]

(Your Address)
(Your City, State, Zip Code)

(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, Zip Code)

Dear (Contact Person):

On (date), I bought (or had repaired) a [name of the product with the serial or model number or service performed]. I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product has not performed well (or the service was inadequate) because (state the problem).

To resolve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies, not originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents) concerning this purchase/repair.

I look forward to your reply and a resolution to my problem. I will wait (set a time limit) before seeking third-party assistance. Please contact me at the above address or by phone (home or office numbers with area codes).

Sincerely,

Your Name
Account Number

Consumer Resources

Annual Credit Report

Check each of your three credit reports for free once a year from this central Web site. You will have to pay extra to check your credit score.

www.annualcreditreport.com

877-322-8228

Attorney General's Office

File a consumer complaint, report a scam or get information on your rights under Ohio law.

www.OhioAttorneyGeneral.gov

800-282-0515

Better Business Bureau (BBB)

Check the BBB's Reliability Reports to help evaluate companies and charities.

www.bbb.org

Direct Marketing Association

Use the association's mail preference system to reduce the amount of mail you receive from national catalogue and marketing companies.

www.dmchoice.org

Do Not Call Registry

Put your phone number on this national registry to reduce the number of telemarketing calls you receive.

www.donotcall.gov

888-382-1222

Federal Student Aid

Federal student aid provides money for college to eligible students and families.

www.fafsa.ed.gov

800-4-FED-AID (800-433-3243)

Federal Trade Commission

This federal agency handles many consumer protection issues and produces educational materials on a wide variety of consumer topics.

www.ftc.gov

877-FTC-HELP (877-928-4957)

Ohio Board of Motor Vehicle Collision Repair

Check to make sure a collision repair shop is licensed.

www.collisionboard.ohio.gov

614-995-0714

Opt Out Prescreen

Limit the number of pre-approved credit card offers you receive.

www.optoutprescreen.com

888-567-8688

Ohio Attorney General's Office, Consumer Protection Section

The Ohio Attorney General's Consumer Protection Section protects Ohio's marketplace by enforcing consumer laws, offering complaint dispute resolution, and educating consumers and businesses.

OHIO CONSUMER PROTECTION LAWS

The Ohio Attorney General has enforcement authority over more than 25 consumer protection laws, which are listed below. Please note that additional laws may apply. The Ohio Revised Code (R.C.) and the Ohio Administrative Code (O.A.C.) are available at <http://codes.ohio.gov>. You also can find these laws at www.OhioAttorneyGeneral.gov (laws protecting consumers).

- Agency Security Breach Notification ([R.C. 1347.12](#))
- Anti-Pyramid Sales Act (starting at [R.C. 1333.91](#))
- Business Opportunity Purchaser's Protection Act (starting at [R.C. 1334.01](#))
- Certificate of Motor Vehicle Title Act (starting at [R.C. 4505.181](#))
- Condominium Sales Act (starting at [R.C. 5311.25](#))
- Consumer Protection of Persons on Active Military Duty ([R.C. 1349.04](#))
- Consumer Sales Practices Act (starting at [R.C. 1345.01](#)) and Substantive Rules (starting at [O.A.C. 109:4-3-01](#))
- Credit Card Recording Act (starting at [R.C. 1349.17](#))
- Credit Card Truncation Act ([R.C. 1349.18](#))
- Credit Freeze Act (starting at [R.C. 1349.52](#))
- Credit Services Organization Act (starting at [R.C. 4712.01](#))
- Deception Respecting Relationship of Performing and Recording Group Act ([R.C. 1349.81](#))
- Debt Adjusters Act (starting at [R.C. 4710.01](#))
- Defective Assistive Devices Act (starting at [R.C. 1345.94](#)) (definitions, [R.C. 1345.90](#))
- Gift Card Act ([R.C. 1349.61](#))
- Hearing Aid Returns Act ([R.C. 1345.31](#)) (definitions, [R.C. 1345.30](#))
- High Cost Mortgage Act ([R.C. 1349.27](#))
- Homebuyer's Protection Act, also known as the Predatory Lending Law and the Mortgage Brokers Act (starting at [R.C. 1322.01](#))
- Home Solicitation Sales Act (starting at [R.C. 1345.21](#))
- Lemon Law (Nonconforming New Motor Vehicle Law) (starting at [R.C. 1345.71](#))
- Motor Vehicle Collision Repair Operators Act (starting at [R.C. 4775.02](#))
- Odometer Rollback and Disclosure Act (starting at [R.C. 4549.41](#))
- Prepaid Entertainment Contracts Act (starting at [R.C. 1345.41](#))
- Public Utilities Commission Act ([R.C. 4905.72](#))
- Retail Installment Sales / Layaway Arrangements Act (starting at [R.C. 1317.01](#))
- Security Breach Notification Act- private entities ([R.C. 1349.19](#))
- Short-Term Lender Law, also known as the Payday Lending Law ([R.C. 1321.35](#))
- Telemarketing Act ([R.C. 109.87](#))
- Telephone Solicitation Sales Act (starting at [R.C. 4719.01](#))
- Title Defect Rescission Act ([R.C. 4505.181](#))
- Title Insurance Act (starting at [R.C. 3953.35](#))
- Using Nonoriginal Equipment Manufacturer Aftermarket Crash Parts ([R.C. 1345.81](#))