



**A Consumer  
Guide for  
Students**



PROTECTING ★ THE ★ UNPROTECTED

# Know Your Rights



Protect yourself from scams and unfair business practices by exercising your consumer rights and spending your money wisely.



**DAVE YOST**

OHIO ATTORNEY GENERAL



# Common Scams Targeting Students:

## » Job opportunity scams

Some scam artists promise that you can make thousands of dollars by working a great summer job or running your own business; you just have to pay an upfront fee. Be sure to research the organization before making any financial commitment. You don't want to end up spending more than you make.

## » Scholarship and grant scams

Anyone who asks you for an advance fee to help you find college scholarships or grants is likely after your money. You can usually find this information yourself for little or no cost by searching online.

## » Spring break scams

Promises of "free trips" or "bargain airfares" are probably not legitimate. When planning a trip, get all the details in writing before committing.

## » Internet scams

When shopping online or networking on social media, you should be wary of internet scammers, including people who offer "a great deal" or who claim to know you but whom you don't know.

## » Fake-check scams

Some scammers send checks that look real but are fake. If you receive a check unexpectedly from someone who asks for money in return, don't cash it or deposit it. It's a scam.



# Protecting Yourself

Living on your own for the first time, whether on a college campus or in your own apartment, can come with a lot of firsts — buying your first car, signing your first lease and maybe getting your first credit card. It is an exciting time but also involves adult-style challenges, such as avoiding getting taken advantage of.

## Key starting points to protecting yourself:

- Always remember that if something sounds too good to be true, it usually is.
- Be skeptical of anyone who contacts you unexpectedly and requests personal information or immediate payment.
- If someone contacts you claiming to be, say, your bank or the IRS, get off the phone. Look up the number for that entity through a legitimate source, such as the back of your debit or credit card or the official website, and call to verify the original contact.
- When creating a password, make it at least 12 characters and include capital and lower-case letters, numbers and special characters. Don't use the same password for everything.

## Here is more advice for how to protect yourself:

### Car purchases

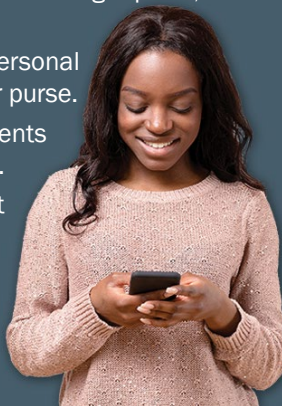
- Be sure to research a car dealer's reputation, and ask family and friends for referrals.
- Take any vehicle you are seriously interested in for an extended test drive before buying.
- Understand that buying a vehicle "as is" means you are generally responsible for any needed repairs.
- Check a car's history through one of the services listed at [www.vehiclehistory.gov](http://www.vehiclehistory.gov).
- Even when buying online, see the car in person before you purchase it. Do not buy a car sight unseen.

## Contracts

- Read and understand all terms and conditions before signing a contract. Never sign a blank or unread contract.
- Be sure that all promises and agreements are part of the written contract.
- Watch out for limited-time offers, termination fees and upgrades that may automatically extend a contract.
- Remember that apartment leases are contracts.

## Identity theft

- Check each of your three credit reports free once a year at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Consider placing a credit freeze or initial fraud alert on your credit file by contacting Equifax, Experian or TransUnion.
- Never carry unnecessary personal information in your wallet or purse.
- Shred all important documents before throwing them away.
- Check your bank and credit card accounts regularly for unauthorized charges.
- If you use a bank app on your phone, keep your phone locked.



## Cyberspace

- Take precautions when providing your personal information on the internet or by phone.
- Use strong passwords and change them often. Do not use the same password for multiple accounts.
- Understand privacy policies for apps and websites you visit.
- Be aware that scammers may use clever emails, texts and websites to “phish” for personal information by posing as a legitimate business.
- Use online resources ([www.stopthinkconnect.org](http://www.stopthinkconnect.org) or [www.staysafeonline.org](http://www.staysafeonline.org)) to keep up-to-date on cybersecurity practices.

## Money matters

- Think carefully before opening a credit card account. If you do open one, research which credit card would work best for you. Don't just sign up at the first table or booth you come across.
- Understand that you must pay back whatever you borrow, usually with interest. Resist the temptation to charge items you won't have the money to cover when it comes time to pay the bill, and resist purchasing things you want but don't need.
- When applying for financial aid, make sure you understand the differences in the types of loans or grants being offered.



When it comes to consumer protection, you should keep your guard up at all times and remember the 5 R's:

- 1** Research businesses and charities with the Ohio Attorney General's Office and the Better Business Bureau.
- 2** Remember that scammers' preferred payment methods are wire transfers, gift cards and prepaid money cards.
- 3** Relax. Don't feel pressured to act immediately, even if someone threatens that you will lose money or be arrested.
- 4** Report scams to the Ohio Attorney General's Office at 800-282-0515.
- 5** Realize that if it sounds too good to be true, it probably is.



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## Resources

### **Ohio Attorney General's Office**

800-282-0515 or [www.OhioProtects.org](http://www.OhioProtects.org)

Facebook: [www.facebook.com/OhioAttorneyGeneral](http://www.facebook.com/OhioAttorneyGeneral)

Twitter: @OhioAG

### **Better Business Bureau**

[www.bbb.org](http://www.bbb.org)

### **Federal Trade Commission**

877-382-4357 or [www.ftc.gov](http://www.ftc.gov)

### **Do Not Call Registry**

888-382-1222

### **Equifax**

800-525-6285 or [www.equifax.com](http://www.equifax.com)

### **Experian**

888-397-3742 or [www.experian.com](http://www.experian.com)

### **TransUnion**

800-680-7289 or [www.transunion.com](http://www.transunion.com)

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## How To File a Complaint

The Ohio Attorney General's Office provides a free, informal dispute resolution process to settle disputes between consumers and businesses. To file a complaint:

**Go online: [www.OhioProtects.org](http://www.OhioProtects.org)**

**Or call: 800-282-0515**

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## How To Remain Aware

To stay updated on current scams, sign up for the Consumer Advocate e-newsletter at

**[www.OhioAttorneyGeneral.gov/  
ConsumerAdvocate](http://www.OhioAttorneyGeneral.gov/ConsumerAdvocate).**