



Report Compliments of **Homes and Lifestyles of Colorado** - *Finding Your Place Called Home*

Denver Office: <http://www.DenverHomeLiving.com> - (303) 816-9199 Office

Avoid Scams!



Before you spend another dollar, invest a few minutes reading this section of the Handbook. The Federal Citizen Information Center (FCIC) has brought together information from federal agencies and various consumer organizations to help you make smart choices and avoid scams.

To avoid problems and make better decisions, use this checklist BEFORE you make a purchase.

- **Decide in advance exactly what you want and what you can afford.**
- **Don't buy on impulse or under pressure. This includes donating to charity.** Do your research.
- **Ask family, friends and others you trust for advice based on their experience.** Gather information about both the seller and the item or service you are purchasing.
- **Review product test results and other information from consumer experts.** See Consumer Information Sources.
- **Get advice and price quotes from several sellers.**
- **Make sure that the seller has all appropriate licenses.** Doctors, lawyers, home improvement contractors and many other service providers must register with a state or local licensing agency.

- **Check out a company's complaint record** with your local consumer affairs office and the Better Business Bureau.
- **Get a written copy of guarantees and warranties.** Compare their features.
- **Get the sellers refund, return and cancellation policies.**
- **Ask whom to contact if you have a question or problem.**
- **Read and understand any contract or legal document you are asked to sign.** Make sure there are no blank spaces. Insist that any extras you are promised orally be put in writing.
- **Consider paying by credit card.** If you have a problem, you may not have to pay the charge made on your credit card.

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