

Consumer Affairs and Financial Assistance Program



Consumer Information Guide

Consumer Myths
What Can I Afford?
Pre-Purchase Advice
Solicitations
Buying A Car
Automobile Repairs
Identity Theft
Scams & Schemes



This guide gives you the information and
resources available to become a
“Savvy Consumer”



Welcome To The World Of The Consumer



**As a consumer in today's market place your
DOLLARS are actively sought!**

You are targeted by:

**age
income
gender
married or single**

As a soldier you are a prime target:

You have a steady income

And

**It is highly unlikely you will receive
a pink slip at the end of the month**

Words like Government, Military, Service,
Armed, Veteran, Guarantee, United States,
Forces and Soldier, just to name a few, are
used to attract your attention.

This doesn't mean that this product or service
is endorsed or backed by the government!



Consumer Myths

MYTH #1 I have a three-day right to cancel any purchases or contracts

- You have three days to cancel purchases of \$25 or more if you buy an item in your home or location that is not the seller's permanent place of business. It does **NOT** apply to cars. Cancel all contracts in writing and send it *Certified Return Receipt* within the allotted time.

MYTH #2 Deposits are refundable

- A deposit is an agreement between you and the business. In most cases you do **NOT** have a right to receive your money back. Get all promises in writing.



MYTH #3 Retailers are required to give refunds

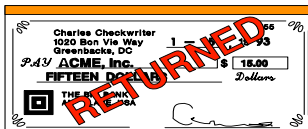
- A store is not obligated to accept items for refund, exchange, or credit except in cases where the item is defective. Find out the store's refund policy before purchasing an item.

MYTH #4 If my car breaks down I can return it under the "Lemon Law".

- Texas Lemon Law applies to new cars only. **NOT** used cars. There are a number of steps, requirements, and procedures, which must be documented and followed.

MYTH #5 The bank cannot cash a post-dated check before the date on the check.

- Most checks are processed through the bank electronically. The date on the check is a memo for your purposes only. Once you write a check it is a valid negotiable instrument and can be cashed immediately.





Command Financial Specialist/ Family Advocacy Specialist

Have you ever wondered what happened to your hard earned cash?

Do you want to save money?

Is your bank account drained and payday is a week away?

Are you about to buy a car or other expensive item?

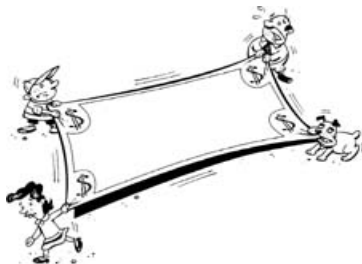
Is there a possibility that you might deploy?

Do you consider overdraft protection your emergency savings?

Is there a way to get out of debt?

Does Mr. Payday loan know you by your first name?

Is someone trying to sell you an insurance policy as an investment?

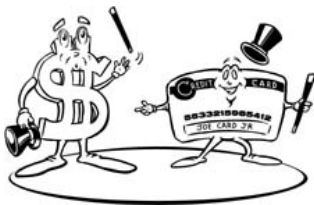


If you answered yes to any of these questions you're in luck. Your Battalion CF/FAS can help you find the answers; assist you in developing a budget; and gain control of your finances. Need their telephone number? Call 288-2862

Commanders & First Sergeants - IAW with III Corps & FH Reg 210-8 Each Battalion is required to have a primary and alternate CF/FAS.

Financial Education Classes

- ❖ Home Buying Class
- ❖ Banking/Checking
- ❖ Budget/Debt Management
- ❖ Credit Booster
- ❖ Savings & Investing
- ❖ Understanding Insurance



Mandatory Personal Financial Management Training

- First Term Soldiers in the ranks of E1-E4
- First Permanent Duty Station

Contact 288-2862 or 287-8979 for class location, date, and time.

- ❖ Car Buying 101
- ❖ Consumer Affairs Overview
- ❖ Identity Theft Seminar
- ❖ Baby Budget
- ❖ Pre-Deployment Budget

All of these classes are available to family members as well as soldiers. Call and make an appointment for yourself or schedule any of these classes for your unit or Family Readiness Group.

Army Emergency Relief 287-1686

Provides financial assistance for soldiers, active or retired, their family members and the spouses and children of deceased soldiers during period of valid emergencies. Approval of an AER loan is based on the need created by an emergency beyond the control of the individual, i.e., POV repair, emergency travel, funeral expenses, eviction/foreclosure, and utility termination notice.

Consumer Affairs Office 287-CITY

NADA Quotes – Before buying a new or used car or trading in your car call Consumer Affairs to find out the fair market value.

Pre-Purchase Advice – From Automotive Repair to Home Improvement to Renting a Car. Brochures and information are available to assist you in making a wise consumer choice **BEFORE** You shop.

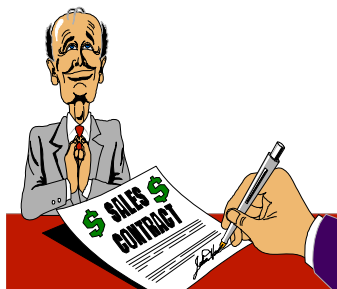
Business Inquiries - Call 287-CITY to find out how many complaints have been filed against a business. Consumer Affairs cannot make recommendations. You must ask about a specific Business.

Call *The Better Business Bureau* at 526-2600 to receive additional information about the business.

Renting off post – The Housing Office (287-4212) handles all inquires and complaints. Check with them before you rent.

Complaint Resolution - Consumers who need assistance in resolving problems can call for an appointment. Walk-ins will be seen if a counselor is available.

Remember oral promises are very difficult to prove in a court of law. Get every single promise, quote, or warranty in writing.



The key to saving consumers money, time, and grief is education and advice. The ability to solve problems and resolve complaints is limited by bad consumer decisions and legally enforceable contracts.

Solicitations on Fort Hood 287-6483

AR 210-7 governs the rules a salesperson must follow on Military Installations. The following is an abbreviated version of this regulation.

A solicitor must follow a strict set of rules. The solicitor:

- ❖ must have a prearranged appointment with the client (cannot knock door to door. i.e. barracks, government quarters) and the appointment cannot be during the soldier's duty hours
- ❖ must have a solicitation permit issued by the Fort Hood Solicitation Office, ask to see the permit
- ❖ cannot possess or process allotment forms
- ❖ cannot make courtesy visits to the chain of command
- ❖ cannot leave business cards or advertising material for display or distribution
- ❖ cannot address mass, group, or captive audiences
- ❖ will prepare DA Form 2056 for soldiers in the rank of E1-E3 and ensure the soldier has been counseled by his commander before processing an insurance policy
- ❖ active duty members cannot solicit to another member who is junior in rank or grade, at any time, on or off the military installation



Commander's information

- ❖ If appointments are to take place in the barracks, the commander must set a specific place for the solicitors to meet with the clients.
- ❖ Commanders will provide information and education programs on the conduct of personal commercial affairs. Under no circumstances will commanders use the services of commercial agents, including loan, finance, insurance, or investment companies for this purpose. (The bank or credit union located on the military installation may be used for this purpose)
- ❖ Oral or written representations, which suggest or appear that the Army sponsors or endorses the company or its agents, or the goods or services are prohibited.

If a solicitor is participating in any prohibited activities, contact the Fort Hood Consumer Affairs Office at 287-CITY (2489).



Looking To Buy A Car?

Before you start - attend the Car Buying 101 class!

- Evaluate your needs versus wants
- Next determine how much you can afford. Include Tax Title & License (TT&L), accessories, insurance, fuel and maintenance in your budget. See your Battalion's Command Financial Specialist for assistance and more information
- Do your research. Include reliability reports and safety records. Check out the online resources provided
- Call Consumer Affairs & the Better Business Bureau to check out the dealership's reliability report

Determine the fair price of the car you want to buy and your trade in. Call the Consumer Affairs Office for the NADA value or check it out online.

Used Cars - you will need to know the make, model, year, mileage, and accessories.

New Cars – Take into account the dealers invoice, holdbacks, and manufacturer's rebates during your negotiations.

The Three Steps of Car Buying

Keep each step separate – 1. Set the price 2. Arrange the financing (arrange financing with your bank or credit union before going to the car lot) and 3. Negotiate the trade-in.

Watch out For Dealers Extras - Dealers prep, credit life insurance, window etching, acid-rain protector, etc. These cost extra.

Have the car inspected and go for a test drive - take the used car to a certified mechanic to perform a thorough inspection and request a CARFAX report from the dealer or order one online.

Review your warranty before signing – There are a number of provisions, requirements, and ways to **VOID** your warranty. Most service contracts do not cover pre-existing conditions and require you to have your car inspected by a certified mechanic before signing your contract.



Review the contract in detail before signing. Make sure every promise is included in the contract. Your Legal Assistance Office will be glad to review your contract before you sign.

AS IS Warranty - As is means just that. The dealer assumes no responsibility for repairs regardless of any oral promises. If the dealer promises he will fix a part or anything that goes wrong it must be spelled out in detail on the buyers guide (the sheet of paper on the window of a used car).

Voluntary Turn-In is the same thing as repossession. The car is usually sold at an auction for a lot less than you paid for it. If you owe more on your car than it was sold for you are still under obligation to pay the difference.

Lemon Law –Covers new cars only. Stop by the Consumer Affairs Office and pick up a tri-fold with more information.

Cooling off period - You do **NOT** have three days to get out of a car deal. Once you sign the contract it is final. Have all promises included in your contract.

Web Sites of Interest

Consumer Affairs - Online Car Buying Class

www.hoodmwr.com/acs/frb.html

The Better Business Bureau www.centraltx.bbb.org

Edmund Car Buying info www.edmunds.com/index.html

NADA guides www.nada.com

CARFAX www.carfax.com

Kelly Blue Book www.kbb.com

Fort Hood Legal

[www.jagcnet.army.mil/JAGCNETInternet/Homepages/AC/IIICorps.nsf/\(JAGCNetDocID\)/HOME?OpenDocument](http://www.jagcnet.army.mil/JAGCNETInternet/Homepages/AC/IIICorps.nsf/(JAGCNetDocID)/HOME?OpenDocument)

Consumer Reports Online www.consumerreports.org

National Highway Traffic Safety Administration

www.nhtsa.dot.gov

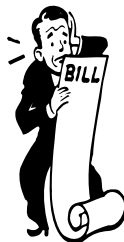
The Insurance Institute for Highway Safety www.hwysafety.org

Federal Trade Commission www.ftc.gov/bcp/menu-auto.htm



Automobile Repairs

TEXAS HAS NO COMPREHENSIVE STATUTE SPECIFICALLY GOVERNING AUTO REPAIRS



The key thing for you to remember is that it is **YOUR** responsibility to get everything in writing before anyone touches your car.

Check out the business with the Better Business Bureau, Consumer Affairs, friends and family.

Review your warranty and insurance policy. Follow all the procedures to include maintenance and pre-approval. Are rental cars and towing included in your policy?

Diagnosis - state the symptoms not the diagnosis. Get a written estimate for the diagnosis. Sign the estimate & keep a copy. You might consider taking a picture or video of the current condition of your vehicle. Have the estimate state they need your written permission if they are going over the estimate and before they start the repairs. Don't leave any valuables in your automobile.

Estimate to start repairs- get a separate written estimate that includes the following: the price for parts and labor; if the parts are new or used and if you are requesting your old parts back; the condition to be repaired; other fees, date repairs will be finished; if you are authorized a rental car; payment arrangements; how long the warranty is for and if it covers both parts and labor. Sign the estimate & keep a copy. Have the estimate state they need your written permission to go over the estimate.

When you pick up your car – ask the service manager to explain what was done to your car and look over your car for damages. Get a copy of the final bill. Always remain professional and don't lose your cool or make threats.

Storage Fees- If you don't pick up your car right away the repair shop might charge storage fees. After 30 days they will request a mechanics lien through the State Department of Transportation and then sell your car.





Identity Theft



Soldiers and their families are especially at risk for becoming victims of identity theft. Soldiers deploy, move frequently, and use their social security number for a variety of official purposes (i.e. medical, finance, and personnel transactions).

Identity thieves use a number of tactics to steal your identity to include but are not limited to:

- Lost or stolen purse/wallet
- Internet/E-mail/file sharing/WiFi
- Store/ bank/restaurant employees
- Dumpster diving / Steal your mail
- Telemarketer/sweepstakes
- At work
- They call you and pretend to be someone else

Limit the information you give out.

- Social Security Numbers / Date of Birth
- Mothers Maiden Name
- Account numbers,
- Drivers License Number



Ask how this information will be used and verify the source. Do not use the phone number provided by the caller or the link attached to the email. Call the operator or look at an old bill to find out the correct phone number. Email the company using a valid web address you have verified.

If you didn't initiate the call or email how can you be sure the person on the other end is who they say they are?

Order your credit report from each of the three major credit bureaus at least once a year, after deployments and PCS moves, and before any major purchases.

To obtain your free credit report authorized by law go to www.annualcreditreport.com or call 1-877-322-8228

For more information access the Federal Trade Commissions website at www.consumer.gov/idtheft/index.html



Scams & Schemes

Educational books and CLEP study guides for college, “Free” grants and scholarships, guaranteed degree or college credit. Before falling for any of these pitches or signing a contract contact your education center and make an appointment to see a counselor.

Magazine Subscriptions & Photo Clubs - Think the offer over for a few days before signing a contract and read the fine print. Compute the total costs involved. Don’t become a victim of “Buyer’s Remorse.”

Instant Tax Refund – These establishments give you a loan on your tax refund, usually at a high interest rate. Fort Hood’s Legal Office can process and e-file your federal and state tax return for free.

Payday loans & Instant rebates – There is no guarantee your post-dated check will be held until payday. Individuals often find themselves sucked into a never-ending cycle of bouncing between one loan establishments to another. Read your contract carefully. Contact your Battalion’s Command Financial Specialist to break the cycle and take control of your finances.

Debt Relief – Ads offering debt relief are often scams or bankruptcy offers. Your Battalion’s Command Financial Specialist can refer you to Consumer Credit Counseling Service. This service is at no charge for appointments on post.

Additional Information Contact the Fort Hood Consumer Affairs Office and the Better Business Bureau to check out the company. Make an appointment with your legal office to review your contract before you sign.

ARMY COMMUNITY SERVICE

FINANCIAL READINESS BRANCH



**Consumer Affairs and Financial
Assistance Program
287-CITY/287- 2489**