



Top 5 ways students get scammed:

1 Job opportunity scams

Some scammers promise that you can make thousands of dollars by working a great summer job or running your own business. Be sure to research the organization before making a commitment.

2 Scholarship and grant scams

Be wary if someone asks you for advance fees in exchange for helping you find scholarships or grants. You can usually find this information yourself for little or no cost by searching online.

3 Spring break scams

Promises of “free trips” or “bargain airfare” might be too good to be true. If you are planning a trip, be sure to get all information in writing.

4 Internet scams

Whether you are shopping on Craigslist or eBay or networking on Facebook, watch out for Internet scams designed to steal your identity and your money. Remember, never wire transfer money to a stranger.

5 Fake check scams

Some scammers send realistic checks that turn out to be fake. If you receive an unexpected check from someone who asks for money in return, it’s probably a scam.

Resources

Ohio Attorney General’s Office
800-282-0515 or www.OhioAttorneyGeneral.gov
Facebook: www.facebook.com/OhioAttorneyGeneral
Twitter: @OhioAG

Better Business Bureau
www.bbb.org

Federal Trade Commission
877-382-4357 or www.ftc.gov

Ohio Secretary of State
877-767-6446 or www.sos.state.oh.us

Do Not Call Registry
888-382-1222 or www.donotcall.gov

Annual Credit Report
877-322-8228 or www.annualcreditreport.com

How to File a Complaint

The Ohio Attorney General’s Office provides a free, informal dispute resolution process to resolve disputes between consumers and businesses. Complaint specialists work with the parties in an attempt to obtain an agreed upon resolution.

Filing a Complaint
Online: www.OhioAttorneyGeneral.gov
By phone: 800-282-0515
By mail: Hard-copy forms are available

Consumer e-Newsletter
Stay updated on current scams. Sign up for the Consumer Advocate e-newsletter at www.OhioAttorneyGeneral.gov/ConsumerAdvocate.

REMEMBER

If it sounds too good to be true, it usually is!



MIKE DEWINE
OHIO ATTORNEY GENERAL

www.OhioAttorneyGeneral.gov

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Protecting Ohio’s Families

Ensuring Students Know Their Rights as Consumers

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



A Consumer Guide For Students

Know Your Rights



MIKE DEWINE
OHIO ATTORNEY GENERAL

Buying a Car



- Research a car dealer's reputation, and ask family and friends for referrals.
- Get everything in writing, especially verbal promises.
- Take a vehicle for an extended test drive before buying.
- Buying a vehicle "as is" means you are responsible for any needed repairs.
- Check a car's history through one of the services listed at www.vehiclehistory.gov.
- If you are buying a car online, see the car in person before you purchase it.

Contracts



- Read and understand all terms and conditions before signing a contract.
- Be sure all verbal promises and agreements are included in the written contract. If a promise is not in writing, it is not guaranteed.
- Watch out for limited-time offers, termination fees, and upgrades that may automatically extend the contract.
- Remember that apartment leases are contracts, so be sure to fully understand all of your contractual responsibilities as a tenant.

Identity Theft

- Never carry unnecessary personal information in your wallet or purse.
- Shred all important documents before throwing them away.
- Take precautions when providing your personal information on the Internet or over the phone.
- Use strong passwords and change them often.
- Check your bank and credit card accounts regularly for unauthorized charges.



Credit Reports

- If you have credit in your name, a credit report explains how you use it and helps calculate your credit score.
- Check each of your three credit reports for free once a year at www.annualcreditreport.com.
- Watch for "free credit report" offers that automatically enroll you in a costly plan.

Credit Cards

Applying for and using credit

- Think carefully before opening a credit card account.
- Understand that you must pay back whatever you borrow, usually with interest.
- Decrease the amount of pre-approved credit card offers that come in the mail by visiting www.optoutprescreen.com.



Protect Yourself

- Research businesses.
- Read the fine print.
- Remember your rights.
- Reconsider the purchase.
- Report fraud to the Ohio Attorney General's Office.



Watch Out

- Be skeptical of anyone who contacts you unexpectedly and requests your personal information.
- Beware of people who demand payment via wire transfer or prepaid money card.
- Never sign blank or unread documents.
- Nothing legitimate will ever require that you purchase a product or pay someone in order to be granted aid or a scholarship.
- Beware of people who tell you that the process is too complicated and only they truly understand it.