### November 2019 - Consumer Rights

**Sunday**  |  **Monday**  |  **Tuesday**  |  **Wednesday**  |  **Thursday**  |  **Friday**  |  **Saturday**
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1. When looking for housing, which arrangement is more flexible, renting or buying?  
2. What is the term being defined: people or institutions that lend money?
3. A landlord refuses to return your deposit because he wants to change the wallpaper. Is this legal?
4. If a worker is injured on the job, they can receive worker's compensation unless:
5. What does the acronym COBRA stand for?
6. True or false: The HIPPA Privacy Rule also applies to mental health.
7. What are the most common reasons you may qualify for special enrollment for health insurance?
8. Federal law allows parents how many weeks of job-protected leave when a child is born?
9. What time of year can you sign up for Medicaid or CHIP?
10. You report safety violations in the workplace to a government agency. You are a:
11. Which addresses store return policies—state or federal law?
12. The opposite of a competitive market is:
13. A tax is put on imports to change their desirability to American consumers. These taxes are called:
14. The Bureau of Economic Analysis measures GDP in the U.S. The Bureau is under what federal agency?
15. Since the 1990s, which part of the business cycle has lasted longer—expansions or contractions?
16. You can learn about a vehicle's base price as well as fuel economy and other details by checking:
17. Which organization has as its vision: an ethical marketplace where buyers and sellers trust each other
18. How old do you have to be to sign a legally binding contract?
19. Why may someone choose arbitration as opposed to going to court?
20. A toaster should make toast. What type of warranty is this?
21. You are considering wage garnishment, a lien, and hiring a debt collector. What are you trying to collect?
22. How does mediation end?
23. When can your property be repossessed?
24. You are a renter who receives an Unconditional Quit notice. What does it mean?
25. You want to check the reputation of a local business. You can go online to look for this BBB report:
26. Which of the following is not under the purview of the CFPB: banks, universities, or debt collectors?
27. CPSC publicizes when products are taken off the market due to risk of harm. These actions are called:
28. The FTC was created by Woodrow Wilson during which political era?
29. True or false: The FCC regulates podcasts.
30. The FDA is an agency within this larger federal department: