

# Consumer Action Handbook Scavenger Hunt

**DIRECTIONS:** The following questions are from the Consumer Action Handbook. Using the Handbook, find the correct answers and write them on your answer blank. Write the page number where you found your answer in the adjacent space. Both the answer and the page number must be correct to receive points for the question.

1. You can check out a company's \_\_\_\_\_ with a consumer affairs office or the *BBB*.

2. *Debit cards* are \_\_\_\_\_ connected to your bank account so make sure that, before you swipe your card, you have enough money in your account to pay for your purchase.

4. The Credit Card Accountability Responsibility and Disclosure (*CARD*) Act requires that your credit card statement must tell you how long it will take to pay off your balance if you make only the \_\_\_\_\_.



3. Hybrid-electric cars are popular among consumers interested in \_\_\_\_\_ and reducing the negative impact on the environment.

1

You're doing great so far!



5. With a typical payday loan, you might write a personal check for \$115 to borrow \$100 for two weeks. The \_\_\_\_\_ in this example is 390%.

1

6. A "*lemon*" is a vehicle with a \_\_\_\_\_ that never seems to get fixed.



7. *Consumer Credit Counseling Services* are local non-profit agencies that provide educational programs on \_\_\_\_\_.

8. When financing college, a *grant* is a type of financial aid that does not need to be \_\_\_\_\_.



to next page

9. The *Unemployment Insurance Program* provides benefits to eligible unemployed workers. These programs are administered by the \_\_\_\_ under federal guidelines.

10. Food safety revolves around 3 main functions: food storage, \_\_\_\_ and \_\_\_\_.



Why was Cinderella lousy at baseball?

She ran away from the ball and had a pumpkin for a coach.

11. Because *compact fluorescent light (CFL)* bulbs reduce \_\_\_\_ they save the consumer \$.



13. A lease is a \_\_\_\_ agreement that outlines the obligations of the owner and the tenants of a house or apartment.

12. For non-emergency medical care you should see your \_\_\_\_ (PCP).

2



14. Term life insurance policies are in effect for a \_\_\_\_ and offer no cash value.

16. When you buy a digital music file you don't \_\_\_\_ the song, just the right to listen to the download.

15. An *ISP* or Internet service provider allows you to \_\_\_\_ your computer to the \_\_\_\_.



17. *Cramming* occurs when a company adds charges to your phone bill \_\_\_\_.

18. The federal *Three Day Cooling Off Rule* does not apply to the purchase of automobiles or items sold \_\_\_\_.



to next page

What is large, gray and doesn't matter?

An irrelephant.



19. You can *opt-out* of most \_\_\_ email by going to the \_\_\_ button usually found at the bottom of the message.

20. A \_\_\_ \_\_\_ \_\_\_ is a statement about what happens to the online content you have created after you die.



22. A valid *passport* is required to \_\_\_ and \_\_\_ most foreign countries.

21. One downside to *satellite TV* is occasional interference during periods of \_\_\_ or \_\_\_.

23. A *living will* goes into effect when a person is \_\_\_ \_\_\_.

3



24. The first step in resolving a *consumer problem* is to contact the \_\_\_.



25. *Small claims courts* resolve disputes over \_\_\_ amounts of \_\_\_.

How many telemarketers does it take to change a light bulb?  
Only one, but they have to do it during dinner.



the end