



Lelia Wissert
Regional Extension Agent

KNOW YOUR RIGHTS ...

Have you ever been taken advantage of because you weren't aware of your rights/ didn't know any better? Unfortunately, you probably have. The scary thing is you may not have even known you were being deceived. Every choice you make about credit, housing, car purchases, employment, etc. (financial or otherwise) will often have long-term impacts. Because your future depends on your ability to make wise decisions, it is important to get accurate information and understand your rights and responsibilities as a consumer. There are many ways to gather this type of information – a few popular ways include:

Friends/Family that have the information

The Internet

Classes

University Extension Services – great way to receive non-biased information on consumer-related issues

Another good source is your **State Attorney General's Office**. One of the primary responsibilities of the State Attorney General is consumer protection. Their websites have great resources -- links to sites, stand-alone publications, links to additional resources, and more information.

(<http://www.ago.state.al.us>) - you'll quickly see monthly advice for consumers, information about the 'no call' program, ID theft info, filing a complaint, as well as numerous publications on a wealth of topics.

Another good site for consumer information is www.ftc.gov . They have hundreds of publications that will educate you on many consumer issues.

Some examples are: landlord-tenant disputes, shopping for used vehicles, dealing with mail & phone solicitations, handling credit cards and loans, separating fact from fraud, as well as what your rights are regarding each of these issues. This is just one example of the wealth of information available through the state attorney general's office or the Federal Trade Commission (FTC) websites. Hopefully you'll take the opportunity to do some digging and explore topics/information that will be of personal gain to you. A smart consumer is an informed consumer...

For more information contact your Alabama Cooperative Extension office.