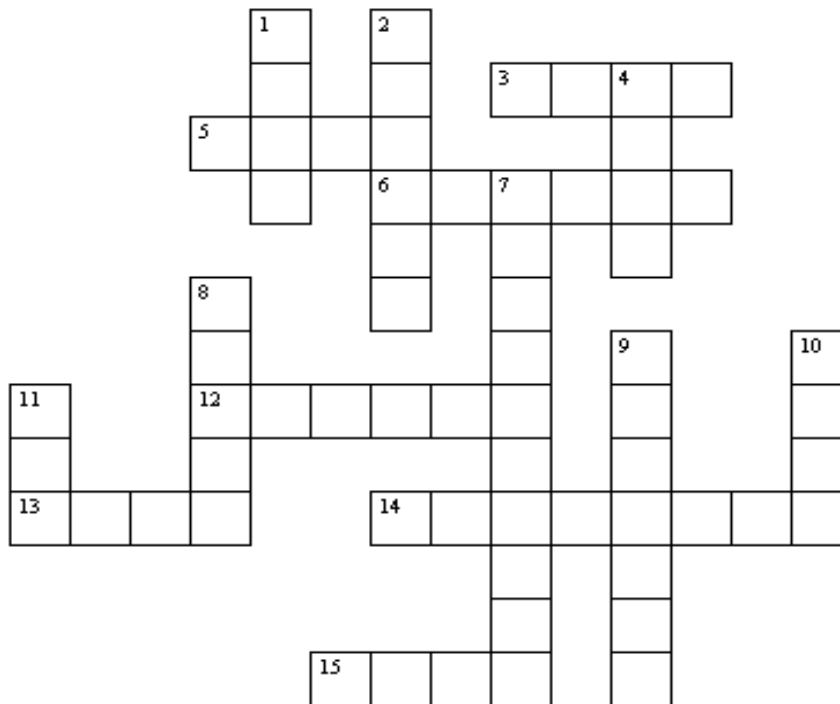


ARE YOU CONSUMER SAVVY - CROSSWORD PUZZLE



ACROSS

3. _____ promises are very difficult to prove in a court of law. It is my responsibility to get every promise, quote, or warranty in writing.
5. Letters and emails which state I won a lotto, grant, or sweepstakes are “too good to be _____”.
6. I am entitled to one free _____ report each year at www.annualcreditreport.com. After I receive my report I can make an appointment with the Consumer Affairs Office to have my report reviewed.
12. If I am having problems getting my landlord to make necessary repairs, Texas law states I must send a dated _____, certified return receipt, through the mail, be current on my rent, and then give my landlord a reasonable time to fix the problem.
13. I should never _____ transfer money to individuals I do not know. This is one method scammers use as it is almost impossible to trace.
14. When someone fraudulently uses your Social Security Number, account information, etc. This is known as _____ Theft.
15. Helpful class which provides information on purchasing a house _____ buying.

DOWN

1. I have a three day right to cancel door-to-door Contracts. For vehicles I have _____ days to cancel or however many days the contract specifies.
2. _____ I receive in the mail or by strangers for items I am selling may be fake. Banks are often fooled and I will be required to pay back the money. (Clue - negotiable instrument)
4. When you are buying a used car without a warranty it is considered “_____.” (two words). You are responsible for all repairs - not the business which sold you the vehicle.
7. Education is what you get when you read the fine print, _____ is what you get when you don't.
8. Businesses that advertise in the Army Times or pay money for sponsorship at a military installation event are endorsed by the Army and guaranteed to give me the best deal. (True or False)
9. Texas has no comprehensive statute specifically governing auto repairs. To protect myself I need to get every thing in _____ before leaving my vehicle at the repair facility.
10. Phone number of the agency which offers pre-purchase advice. 287 _____ (Consumer Affairs Office # 287-2489.)
11. The Texas Lemon Law covers _____ vehicles which have repeated problems covered by a manufacturer's written warranty.

