## Consumer Rights

Directions: Review these explanations and examples to aid in understanding consumer rights. Read each right like this example: “the right to be safe.”

* To be safe
* Consumers are entitled to protection against dangerous goods and services
* As long as they are using products and services appropriately, according to directions
* Product testing and labeling intended to protect consumers from potential danger
* Sources of consumer protection: State and federal government agencies (e.g., Consumer Product Safety Commission) and consumer advocacy groups
* Laws protect with regard to credit, debt collection, product safety and usability
* To be informed
* About product and service performance, quality and price, and seller’s reputation
* So consumers can make informed decisions about purchases
* Information needed depends on what is to be purchased and how it will be used
* Common sources of consumer information include advertising, product labels, warranties, articles in newspapers and magazines, salespersons, and other consumers.
* To choose products and services
* Multiple retailers selling similar goods and services at competitive prices
* Options needed so consumers can meet wants and needs using available resources
* Opportunity to select goods, services, and places to shop
* Laws discourage monopolies and encourage fair competition in the marketplace
* To be heard
* Right to speak up, be heard, and expect results
* Retailers and government agencies are interested in consumers’ comments
* Voicing legitimate interests, comments, and complaints, either in person or in writing
* To redress
* When consumer expectations are not met
* When products and services do not meet sellers’ claims
* Right to have a fair settlement of the dispute, with some form of compensation
* To consumer education
* Provides training to gain knowledge and skills to be effective consumers
* This course is one form of consumer education
* Nonprofits, banks, and credit unions often sponsor consumer education opportunities.
* To service
* Expect convenience, courtesy, and responsiveness
* If treated rudely by a salesperson, complain to customer service or the manager
* To a healthy environment
* Environment is non-threatening to the well-being of present and future generations
* Both businesses and consumers responsible for taking care of the environment
* Recycle, use energy-efficient technology, and reduce waste