

State of New Jersey
Department of Law & Public Safety
Division of Consumer Affairs

**New Jersey High School Consumer Bowl
STUDY GUIDE OUTLINE**

**Final Competition
Topics for Final Competition 2012**

Division of Consumer Affairs' Briefs, Consumer Fraud Act, Booklets and Regulations

Advertising –

- What Businesses Must Disclose
- Sale of Motor Vehicle
- Targeted Merchandise Discount
- Multi-Tiered Pricing

ADR

Always check your Medications – New Brief

Auto Leasing

- Close-End or Walk Away Lease
- Purchase Option Price
- Disclosure Form
- Gap Insurance

Boards

- Primary functions

Board of Architect

Board of Veterinarian Medicine

- Purpose
- Prescriptions for animals

Board of Physical Therapy Examiners

Board of Nursing

- Home Health Aides
- Responsibilities

Board of Real Estate Appraiser

- Role

Board of Pharmacy – Brief

- Steering

Bureau of Securities – BOS Site

- Principal
- Scams
- Creditors
- Churning
- Full Service & Discount Brokerage
- Common Stock
- Discretionary Account
- Stocks
- Fixed – Income Investment
- Reload Scam
- Living Trust
- Maturity Date
- Mutual Funds

Charitable Giving/Fund – Brief

Make your Donation Count/Police and Firefighters - Brief

Consumer Affairs On-line Glossary – Brief

- DSL
- Browser
- Cyberspace
- Domain Name
- Download
- PDF
- Internet Portal

Crib Safety Tips and Recall Information – New Brief

Credit Report and Repair – Brief

- Charges
- Contracts

Do-Not-Call Law - Brief

Doctor, Selecting a - Brief

Foreclosure/Mediation/Modification - Brief

- Mortgage Loan Modification (*Debt Adjusters*)
- Modification Companies
- Tips against scams

High Gas Prices - Brief

Home Improvement Contractors - Brief

- Cost to register
- Contract

Identity Fraud - Brief

Lemon Law

- **Used Car**
 - Tips of Buying a Used Car
 - Dealers
 - Fees
- **New Car**
 - Administrative Appeals Process
 - Bonds
 - Last Chance Letter

Legalized Games of Chance Controlled Commission

Public Movers briefs

- Binding Estimates

Pet Purchase Protection Act (*Dealer*)

- Cages
- Registrations

Playing it Safe on the Internet

- Trustee

Prepaid Phone Cards - Brief

Public Notice or Public Sale

Precious Metals – Brief

Prescription On Line - Brief

Rent to Own - Brief

Small Claims Court – Brief

- Superior Court
- Special Civil Part
- Civil

Space Heaters - Brief

- Tips in buying a heater

Sweepstakes - Brief

Telemarketing

- Tips not to be scammed

Ticket Broker - CFA

Toy Safety - Brief

- Product
- DCA Responsibility

Travel Scams - Brief

- Charter Flights
- Win a prize

Weights and Measures

- Registration Fees (*Devices*)
- Timing Devices
- Scales tips
- Lumber

What is the Difference between Optometrist, Ophthalmologists and Ophthalmic Dispenser and/Ophthalmic Technicians – a.k.a. Opticians? – New Brief