

Consumer Bill of Rights



RIGHT TO SAFETY

RIGHT TO BE INFORMED

RIGHT TO CHOOSE

RIGHT TO BE HEARD

RIGHT TO EDUCATION

RIGHT TO REDRESS

WORCESTER CONSUMER RIGHTS PROGRAM

Working in cooperation with Massachusetts Attorney General's Office

We are the Worcester Consumer Rights Program (WCRP) and we work with the Massachusetts AG's Office to mediate consumer disputes with businesses.

The program is voluntary and does not carry any costs to consumers or businesses. You may file your complaint directly (in-person or by mail) with our office or online with the AGO.

Office of Human Rights & Disabilities



Room 101, City Hall
455 Main Street
Worcester, MA 01608
Phone: 508-799-8486
Fax: 508-799-1218

The City of Worcester is committed to principles of equal opportunity and affirmative action.

Updated 2018

Finances for College Students



City of Worcester

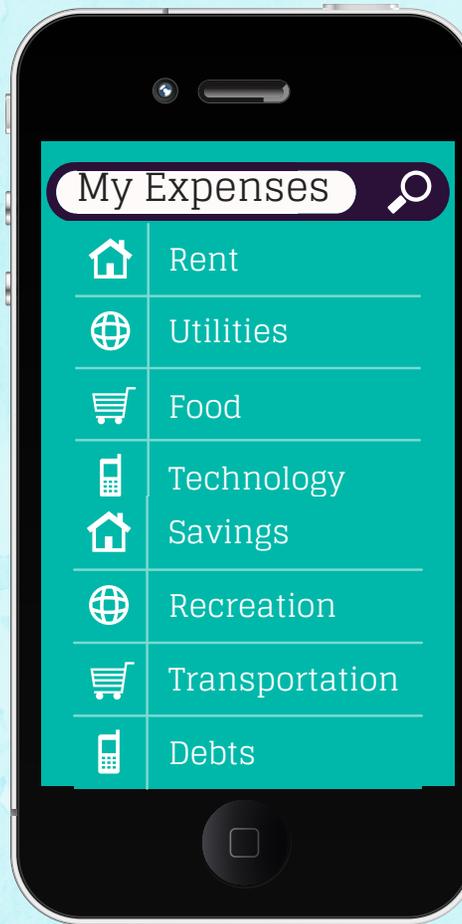
WORCESTER CONSUMER RIGHTS PROGRAM



As a consumer, you are entitled to certain protections and privileges

BUDGETING 101

1. Be realistic about needs versus wants
2. Start with essentials: food, shelter, basic transportation and clothing
3. Factor in seasonal changes (vacations, holidays, back-to-school)
4. Pay off debts and consider interest rates
5. Strive to save 20% of income and maintain an emergency fund
6. Use auto-pay wisely
7. Establish good credit by setting up and paying off a credit card
8. Monitor billing statements and recites for accuracy
9. Report fraudulent charges and scams immediately to your bank, relevant businesses, and the AGO
10. Set long-term goals



GROW MONEY

IRAS CDs

STOCKS

BONDS

SAVINGS



"College student savings"



SAY "NO" TO STUDENT SCAMS!

NO! FAKE JOB OFFERS

Beware of jobs that ask for social security info before hiring or request payment from you

NO! FALSE WEB DEALS

Double check that websites and online deals are real

NO! PHONY LOANS

Ask your school's Financial Aid Office to confirm scholarships and loan sources are legit

NO! FAKE SOCIAL MEDIA

Ignore fake accounts fishing for your personal information

NO! FINANCE RIP-OFF'S

Watch out for credit and debit card schemes with high interest rates

