

Consumer Bill of Rights



Right to **Safety**

Right to **Be informed**

Right to **Choose**

Right to **Be Heard**

Right to **Education**

Right to **Redress**



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

Worcester Consumer Rights Program

Working in cooperation with Massachusetts Attorney General's Office. Funded by the 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.

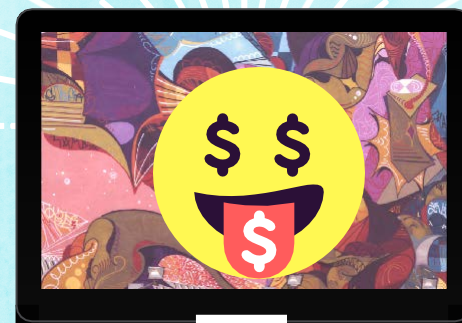


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The City of Worcester is committed to principles of equal opportunity and affirmative action.

Updated 10/2025

Finances for College Students



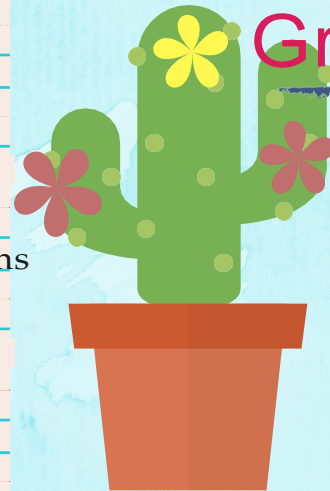
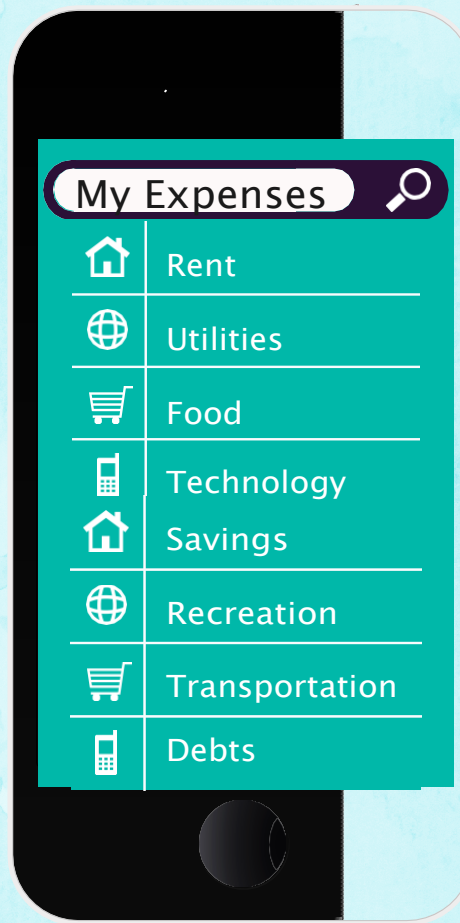
City of Worcester

Worcester Consumer Rights Program



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

