

Ten Important Things Every Consumer Should Remember:

- Make sure to reduce agreements involving significant purchases, long-term obligations or otherwise important matters to a written, signed and dated document.
- Read any contract or other document *before* you sign it.
- If you have questions about a written agreement or other documents, get those questions answered *before* you sign the documents.
- Keep a complete and accurate copy of any agreement, warranty or other documentation you are given, that you sign or that you are obligated under.
- Monitor your credit history and report any erroneous information or problems to the appropriate people.
- If you think you have a legal problem, don't wait and let time pass before taking action. Seek legal advice immediately.
- It's often best to communicate matters to others in a written, signed and dated format like a letter that you keep a copy of.
- When you need to document that you've delivered something or ensure something arrives by a certain deadline, send the material certified mail, return receipt requested so you have proof you delivered the material and the other person received it.
- Some transactions, situations or problems are significant enough to consider consulting an attorney about even if you don't anticipate any legal problems arising.
- Follow up significant phone conversations with a written letter or e-mail recapping the conversation and any action that you or the other person agreed to take during the phone call. This way you have a written record reinforcing what was discussed on the telephone.