



LifeSmarts

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Student Activity Key: *HOW TO COMPLAIN*

Resource: Download and print copies of Consumer Action's *How to Complain* booklet —http://www.consumer-action.org/english/articles/how_to_complain

The following prompts come directly from *How to Complain*. Use this information to guide discussion.

1. It is recommended to complain as soon as possible, or as soon as a product defect shows itself. Why is this important?

- The sooner you complain the better your chances for a settlement
- The company may not be liable if you wait too long
- Store refund policies may limit the amount of time you have for returns
- It could be difficult to defend your claim if you wait too long

How to Complain—page 3

2. Why is anger inappropriate when making a consumer complaint?

Anger can cause the consumer complaint representative to become defensive, get angry back, or hang up on you. You do not want to add to the problem by being discourteous or rude.

How to Complain—page 4

3. List the documents you should have available, before you make a telephone complaint.

- receipt
- credit card statement
- repair order
- warranty
- proof of purchase
- UPC or barcode
- cancelled check
- screenshot of company's webpage (online purchase)

How to Complain—page 5-6

4. List reasons you might sometimes send a complaint email or letter rather than making a phone call.

- It is a written record of the complaint
- Preserves rights under the law
- Give the business your side of the situation
- May involve government agencies that monitor business practices
- Groundwork for a legal case
- Shows that the consumer is serious about the issue

How to Complain—page 4\5

5. Provide three reasons you might choose to contact a government agency regarding your complaint.

- A government agency may contact the company to open up communication
- Agencies are excellent sources of information about rights, regulations and laws

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- Government agencies regulate business
- The government needs to hear from consumers about unfair business practices to protect other consumers

How to Complain—page 7-8

6. What protections do consumers have when they use a credit card to purchase goods and services?

Paying by credit card allows the bank that issued the card to help resolve problems. The credit card issuer will contact the business, investigate the complaint, and decide if you need to pay the disputed amount. A credit card statement and the issuer's Website outline the dispute process; most often consumers can complete the process online.

How to Complain—page 11

7. What is small claims court?

Small claims courts have rules and regulations that vary state to state. Their purpose is to settle small disputes between a plaintiff and defendant. The judge will listen to the case, ask questions, and consider the evidence before making a decision.

How to Complain—page 13-14

8. Summarize the general advice for suing in small claims court.

- Investigate the state rules and requirements for small claims court
- Give the company a chance to resolve the problem before court; make specific requests to resolve the problem
- Send a letter informing the company of intent to sue
- Formally notify the company of the suit
- Prepare and practice the case

How to Complain—page 14

9. Where would you go to file a complaint in Small Claims Court? What are the monetary limitations in your state?

Answers will vary by state.

10. How has the internet and social pressure changed the consumer complaint process?

Websites for businesses and products, and social media avenues such as Twitter and Facebook, provide a method for consumers to make their satisfactions and dissatisfaction known in a public forum. Many companies ask customers to review products and business practices online. These businesses often have their customer service representatives monitor the comments and contact customers to resolve disputes.

How to Complain—page 10