



HELP FOR FLORIDA CONSUMERS

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection, and information.

We provide a variety of resources at FloridaConsumerHelp.com to protect Florida consumers and ensure they have the information they need to make informed decisions.



FDACS-P-02127
REV. 01/20

Florida Department of
Agriculture and Consumer Services

Visit FloridaConsumerHelp.com for more information.



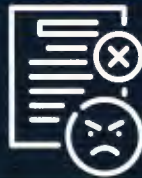
The A to Z Resource Guide is an online directory to help Floridians find the most appropriate government agency to contact for various issues.



The Business/Complaint Lookup is an online resource that allows consumers to view businesses' registration and complaint information.



Check-A-Charity is an online searchable database that provides consumers with registration and financial information for charities that solicit contributions.



File a Complaint online or request to have a complaint form mailed to you by calling the Consumer Assistance Center.



The Florida Consumer E-Newsletter offers tips on important consumer-related issues and resources to find additional information.



Join the Florida Do Not Call List or report unwanted sales calls.



Request a Speaker, at no cost, for your community or club meeting.

**Call the Consumer Assistance Center from
8am to 5pm, EST, Monday through Friday, at
1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA
(352-9832) en Español for more information.**







TIPS for
CONSUMERS

GIVING to CHARITIES

All charities soliciting within or from the state of Florida, excluding those soliciting for named individuals or only from its membership and veterans' organizations chartered under Title 36, U.S.C., are required to register and file financial information with the Florida Department of Agriculture and Consumer Services. Registration requirements do not apply to bona fide religious and educational institutions or governmental entities.

To check whether a charitable organization is properly registered and to find out how that organization has spent donations in the past, contact the Consumer Assistance Center at **1-800-HELP-FLA (435-7352)** or visit the online Check-A-Charity tool at **FloridaConsumerHelp.com**.

Many consumers contribute to charities. Donating hard earned money to a worthy cause can be very fulfilling, but it's important to research how your donations will be spent. Be sure to keep these helpful hints in mind when donating to a charity:

-  Don't judge a charity solely on an impressive sounding name. Many organizations have names similar to well-known charities and organizations. Know who is asking you for money.
-  Ask the charity or organization why it is asking for donations. What purpose will be served? Ask questions and do not donate until you get satisfactory answers.
-  Some solicitors use pressure tactics and may even offer to send a "runner" to pick up your money. Reputable charities and organizations are just as happy to receive your gift tomorrow as today.
-  **NEVER GIVE CASH!** Contribute by check and make the check payable to the organization. Florida law gives the prospective donor the right to request and receive a copy of a charity's financial report before donating. **ASK FOR IT!**



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- ✓ Be cautious of charities that spring up overnight, especially those that involve current events like natural disasters or those that claim to be for police officers, veterans or firefighters. They may not have the resources to get your donations to the affected area or people.
- ✓ Not all organizations soliciting in the name of benevolence are true charities eligible to receive tax-deductible contributions. If this is important to you, ask about the organization's federal and state eligibility for receiving tax deductible donations. Typically, such donations fall under Internal Revenue Code section 501(c)(3).
- ✓ Be wary of groups who solicit on street corners. While they ask for charitable contributions, little is known about their charity or charitable purpose.
- ✓ The elderly are often taken advantage of because of their vulnerability. Elderly consumers are encouraged to discuss charitable giving with a trusted family member or friend.
- ✓ Be aware that many telephone appeals for funds are made by paid solicitors, not volunteers. The solicitors often work for a for-profit firm hired by the organization. Telemarketing is expensive and may entail substantial fundraising costs. If the call is from a paid solicitor, ask what the percentage of the contribution will be retained by them.
- ✓ Charities must spend money to raise money, and they must pay a fair salary to their employees. Most cannot function on volunteer help alone. Every organization will have some administrative and fundraising costs.

Ultimately, it is your money and your contribution.



MAKE IT COUNT!

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RECOGNIZE
and AVOID

Telemarketing FRAUD

The Florida Department of Agriculture and Consumer Services (FDACS) is the state's leading consumer protection agency. The agency works to protect consumers by actively investigating telemarketing fraud and through targeted public education and outreach.

The Florida Telemarketing Act governs the actions of these businesses. All non-exempt telemarketing companies must be licensed with FDACS and post a security bond of no less than \$50,000 prior to soliciting. Each individual telemarketing salesperson of a non-exempt business is also required to be licensed. Applicants are required to disclose information about their criminal and litigation history. Individuals with a criminal history may be denied licensure.

Consumers should be aware of the following



Telemarketing calls can only be made between 8 a.m. and 9 p.m., and the salesperson must state his or her true name, the company that he or she is representing, and the products or services being sold within the first 30 seconds of the phone call.



Once a sale is completed, the consumer must be told his or her cancellation rights, the license number of both the business and the salesperson, as well as the street address of the business.



The business or salesperson cannot require payment by credit card.



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RECOGNIZE
and AVOID

Telemarketing FRAUD

Avoid Becoming a Victim - When dealing with telemarketers, keep these tips in mind:



Before any purchase is made, research whether the telemarketer or telemarketing salesperson is registered with FDACS, and if there have been any complaints filed against them. This can be done by utilizing the "Business Search" at FloridaConsumerHelp.com or by calling **1-800-HELP-FLA (435-7352)** and asking a member of the assistance center staff.



Don't provide personal or financial information over the phone unless it is to a known and trusted source.



Do not pay with cash, using a credit card will allow you to dispute the charges if you don't get what you were promised.



Don't answer the phone if you don't recognize the number on your caller ID.



Be wary of any unsolicited calls and telemarketers that demand immediate action.



Register for the **Florida Do Not Call Program** by calling **1-800-HELP-FLA (435-7352)** or subscribe online at FloridaConsumerHelp.com.

Report Telemarketing Scams

Fraudulent telemarketers should be reported to FDACS. Filing a complaint can be done online at FloridaConsumerHelp.com. You can also request a copy of the form be mailed to you by calling our assistance center at **1-800-HELP-FLA (435-7352)** or **1-800-FL-AYUDA (352-9832)** en Español.









FDACS-P-00023
REV. 01-2018

**Florida Department of
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Motor Vehicle **REPAIR**

What are my rights under the Florida Motor Vehicle Repair Act?

-  If the repair work will cost more than \$100, the repair facility shall prepare a written estimate prior to the repair being performed.
-  The repair shop must get your approval if the cost of repair will exceed the cost listed on the estimate by more than \$10 or 10 percent, whichever is greater, but not to exceed \$50.
-  If the customer does not give approval and the cost of repair exceeds the cost listed on the estimate as stated above, it is unlawful for the repair shop to hold the vehicle if the customer refuses to pay.
-  Repairs may be cancelled if they exceed the estimate as stated above, and the repair shop must reassemble the vehicle, unless it is unsafe to drive. Please note that if you were given prior notice on the estimate, the shop may charge you fees for teardown, reassembly and destroyed items.
-  Provided the repair shop has no warranty arrangement or exchange parts program with a manufacturer, supplier or distributor, you are entitled to any replaced parts if you requested them when you authorized the repair work.
-  The repair shop must provide each customer, upon completion of any repair, with a legible copy of an invoice for such repair.

For more detailed information, please visit “Consumer Rights and Responsibilities” at FloridaConsumerHelp.com or call 1-800-HELP-FLA (435-7352).



FDACS-P-00002

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Motor Vehicle **REPAIR**

The Florida Department of Agriculture and Consumer Services (FDACS) regulates motor vehicle repair shops in Florida under the Florida Motor Vehicle Repair Act.

Any person who, for compensation, engages or attempts to engage in the repair of motor vehicles owned by other persons must register with the department every two years. This includes, but is not limited to: mobile motor vehicle repair shops, motor vehicle and recreational vehicle dealers, garages, service stations, self-employed individuals, lube and oil shops, paint and body shops; brake, muffler or transmission shops; and glass shops.

Do your homework before choosing a repair shop. Find out if the business is properly registered, and whether any complaints have been filed against it by using the "Business/Complaint Lookup" tool at FloridaConsumerHelp.com, or by calling 1-800-HELP-FLA (435-7352). If there are complaints on file, find out how they were resolved.

What should I look for in a repair facility?



The registration certificate of the repair shop should be displayed in a visible location in the customer service area of the shop. Repair shops are also required by law to include their registration number in any advertisements, announcements or listings relating to motor vehicle repair.



Evidence of qualified technicians, such as trade school diplomas, certificates of advanced course work and ASE certifications.



Clearly posted and policies on labor charges, guarantees and acceptable methods of payment.



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