

# NEWS FROM SCDCA

## South Carolina Department of Consumer Affairs



Brandolyn Thomas Pinkston, Administrator

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**SCDCA Media Contact: Public Information and Education Division**

**1.800.922.1594 (toll free in SC)**

**803.734.4200 (direct number)**

**Email: [scdca@dca.state.sc.us](mailto:scdca@dca.state.sc.us)**

### DEPARTMENT OF CONSUMER AFFAIRS WARNS STUDENTS AND PARENTS OF BACK-TO-SCHOOL SCAMS

It's back-to-school season for many students and parents, and the Department of Consumer Affairs wants to warn consumers of all ages about different scams targeting students. Students and teachers are not the only ones returning to campus; scam artists and dubious offers are often there to greet them as they come back to school. Beware of the following:

- ☞ **Long-distance telephone cards:** watch out for cards that provide less time than they promise, or that have added charges and fees attached to them. Using a calling card can be a wonderful convenience, but make certain of the terms and costs of the card and plan you buy.
- ☞ **Modeling and talent agency pitches:** so-called talent and modeling agencies lure students and young people and their parents in with promises of fame and lucrative modeling careers. Unfortunately, some of these agencies are fly-by-night operations, or require large amounts of money up front for portfolio or processing costs. Read any contracts before signing them, and beware of high-pressure tactics.
- ☞ **Book and music clubs that send unordered merchandise:** if someone sends you something you did not order, you DO NOT HAVE TO PAY FOR IT. Keep it and consider it a gift, or send it back.
- ☞ **"Easy" credit:** beware of high-interest credit cards and short-term loans. Not knowing how to handle debt while young can mean massive amounts of debt in the future, or even bankruptcy. Learning how to build credit (paying one's existing bills on time helps) is more than getting a credit card or high-interest, short-term loan.

For more information on scams, fraud, and other educational information, contact the South Carolina Department of Consumer Affairs at (803) 734.4200 or toll free in SC 1.800.922.1594.

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#### About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers.

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

For more information, visit [www.sconsumer.gov](http://www.sconsumer.gov).

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