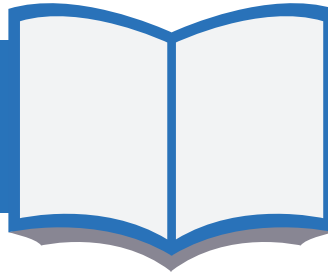




Participant Handouts

Scenarios



Scenario 1 Worksheet: Demonstration

I am an avid online shopper. A few months ago, I stumbled upon a local online retailer that sells specialty pens. I made a bulk order (\$100) on the website but I have not yet received a copy of the purchase agreement and the pens are now more than 30 days late. I am getting worried that I will not receive my order and I want to cancel the transaction. When I reached out to the company, the sales rep told me that there is no evidence of a “contract”, but my bank statements prove that I made the purchase. What can I do?!

Start on the Steps to Justice topic, “Buying goods and services” with the question, “I bought something online. Can I cancel my order or return it?”

- Does this person have a legal contract with the seller?
- Is a seller required to send a buyer a copy of the purchase agreement?
- Is the buyer entitled to a refund in this situation?
- After the buyer cancels the purchase, when are they entitled to receive their money?
- Who can the buyer contact if the seller is unresponsive and continues to violate the law?



Scenario 2 Worksheet

A guy on my street is selling a used car – a black Honda civic with tinted windows. I am interested in buying the car, but I am not sure if he is trustworthy. He seems shifty and quite eager to get the car off his hands. He will let me test drive the car, but he won't give me any further information about it, and he wants cash up front. I want some time to think about it but he is really pushing me to buy the car. What are the risks of buying the car from him and how should I approach this purchase if I am really interested?

Start on the Steps to Justice topic, “Buying a used car” with the question, “I want to buy a car from someone. What should I think about?”

- What are the risks of a private sale (as opposed to buying a car from a registered dealer)?
- What are some examples of information the buyer should get from the seller about the car before proceeding with the purchase?
- Whose responsibility is it to get a Used Vehicle Information Package (UVIP)?
- Why is it important for the buyer to ensure that the seller can provide proof of ownership?
- If the buyer goes ahead with the purchase, what additional steps must they take before they can drive it?



Scenario 3 Worksheet

I am a pretty big spender and have a habit of living beyond my means. I have recently been contacted by several of my creditors, who are angry that I have been late on my monthly payments. My friends and family tell me that I should file for bankruptcy and get a fresh start, but I feel like this option has a lot of stigma attached to it and will hurt my chances of moving on with my life. What can I do?

Start on the Steps to Justice topic, “Bankruptcy” with the question, “Are there options other than bankruptcy if I’m in debt?”

- Is bankruptcy the only option for an individual who is in debt and is having trouble paying their creditors?
- Who can I talk to if I’m in debt and need financial advice?
- I owe money to five different creditors, but three of them are willing to work out a simplified payment agreement. Can I deal with them separately from the other?
- What are the advantages of creating a repayment plan or applying for a consolidation loan?
- What is a consumer proposal and what are the advantages and drawbacks of this option?



Scenario 4 Worksheet

I have several debts: credit cards, student loans, and payment plans with stores I've shopped at. I have admittedly been pretty bad about paying on time but my creditors have never said anything to me about my lateness. Recently, I received a notice from a business called UnReal Collections, Inc. that claims to be a collection agency on behalf of my creditors. They are demanding that I pay my debts completely or they will take me to court. They have called me every day since I first received the notice and it is getting quite nerve-wracking. What are my options?

Start on the Steps to Justice topic, "Collection agencies" with the question, "A collection agency called me. Do I have to talk to them?"

- Can I just ignore a collection agency?
- Is UnReal Collections, Inc. violating the law in any way?
- Should I provide my personal information to a collections agency if they ask for it?
- How can I know that a collection agency is real?
- Who can I talk to if I'm having trouble dealing with a collections agency?



Scenario 5 Worksheet

I recently took my car into the SketchyRepairs car shop for some routine maintenance. We agreed on a maximum amount of \$1500 for repair costs. When the repairs were done, I was given an invoice for \$1400. At first I was pleased, but I soon realized that the shop did a bunch of things that I did not agree to, including steam cleaning the engine and installing new child-proof features. When I refused to pay, the shop owner kicked me out of the shop and threatened to sell my car. What can I do?

Start on the Steps to Justice topic, “Motor vehicle repairs” with the question, “Can the repair shop charge me more than they said they would?”

- What is the difference between an estimate and an agreed-upon maximum amount?
- What are some other rules that a repair shop must follow?
- Can I refuse to pay for work I did not agree to?
- Can SketchyRepairs keep the car owner’s keys and sell their car for refusing to pay?
- What are the car owner’s options in dealing with SketchyRepairs?