

“Free” honeymoons can lead to debt for expensive pots and pans

Some happily engaged couples become unhappy after winning a honeymoon.

Lured by the promise of a free vacation, couples attend a cooking demonstration of pots and pans. The sales pitch convinces them to purchase as much as \$2,000 in merchandise presented as top quality. Further, they are encouraged to do so on credit. Knowing they will need pots and pans, couples sign up.

When the bills come in, the dream vacation becomes a nightmare:

- Interest rates as high as 24 percent
- An inferior product (stains, tarnish, and an unpalatable

cooking flavor have been reported.)

- Disappointing vacation accommodations
- Ruined credit

Here are other excerpts from complaints:

- "I'm about to get married and now my credit is being destroyed."
- "I'm now married and trying to purchase a home but my credit is marred with their bill."
- "Ruined my experience with attending bridal shows and has utilized my eagerness to plan for my future in order to destroy it."

Here is advice from the Department of Agriculture, Trade and Consumer Protection:

- Be skeptical of sales presentations that try to lure you with a free vacation.
- Don't sign a contract for pots and pans, a car or other major purchase without comparison shopping and studying [Consumer Reports](#) magazine.
- Ask yourself if you really want to start off your marriage by going into debt for pots and pans. Or do you want to save your money for a home of your own?

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- Don't sign a contract if the pots and pans or other products are to be delivered later. Your three-day right to cancel will be up before you can test the product at home. (The three-day right to cancel applies to transactions initiated through face-to-face contact—for instance, a door-to-door seller—away from the seller's place of business. The law requires the seller to give consumers two copies of a

notice explaining the consumer's rights.)

- Before signing your name, check contracts over carefully and know the full price and interest rate. Don't be talked into signing a contract until you've had time to think it over and get advice from objective counselors.

Before buying pots and pans or other products from a company, call Consumer Protection and the Better

Business Bureau and ask how many complaints are on file. For more information, or to file a complaint, contact the Bureau of Consumer Protection at:

(800) 422-7128

FAX: (608) 224-4939

TTY: (608) 224-5058

E-MAIL:

datcph hotline@datcp.state.wi.us

WEBSITE:

www.datcp.state.wi.us