

# Consumer Protection for Young Adults



Division of Trade and Consumer Protection – Bureau of Consumer Protection  
WISCONSIN DEPARTMENT OF AGRICULTURE, TRADE AND CONSUMER PROTECTION

# BUREAU OF CONSUMER PROTECTION

Their mission is to ensure fair business practices for buyers and sellers alike by prohibiting fraud, deception, and unfair business practices in the marketplace.



Consumer Protection Hotline: 1-800-422-7128



ConsumerProtection.wi.gov

Wisconsin's <b>TOP TEN</b> Consumer Complaints of 2024			
1	Landlord/Tenant		2,525
2	Telemarketing		1,513
3	Home Improvement		664
4	Identity Theft		618
5	Telecommunications		527
6	Medical Services		439
7	Motor Vehicle Repair		341
8	Motor Vehicle Sales		297
9	Travel		244
10	Motor Vehicle Accessories		141



# TOPICS COVERED TODAY

1. Deceptive practices
2. Common Scams
3. Identify theft
4. Landlord Tenant Law
5. Motor Vehicle Repair





# DECEPTIVE PRACTICES

## VAPING AND E-CIGARETTES

The vaping and E-cigarettes industry targets younger consumers to tap into the next generation as a market.

This industry uses deceptive practices to engage younger audiences.

- This is not the first time this has happened.
- How this industry is using advertising campaigns to target young audiences.





# DECEPTIVE ADVERTISING CAMPAIGNS

Why do they market to children?

- When teens vape, they stress more so they vape more.
- Industry calls young people “replacement smokers.”

This has happened before... with cigarettes.



# DECEPTIVE PRACTICES - VAPING AND E-CIGARETTES

- Targeting young people with sweet, fruity, and minty flavors
  - Trolli Sour Crawlers
  - Warheads
- 80% of young e-cigarette users said they used e-cigarettes “because they come in flavors I like.”



**89%**

**of teens say they  
wouldn't use  
unflavored tobacco**

**96%**

**of teens who've  
used e-cigs tried  
them before age 13**



# DECEPTIVE ADVERTISING CAMPAIGNS

- Uses words like “pure,” “clean,” or “tobacco-free.”
- The product is designed to hide addiction in plain sight.
- Vapes are Intentionally disguised as everyday objects, like a makeup compact highlighters, pens, or USB drives.
- Covert shipping boxes and invoices.



# DECEPTIVE PRACTICES – DARK PATTERNS


## What are Dark Patterns?

- Dark patterns, also known as deceptive patterns, are design practices used to manipulate users into taking actions they might not otherwise choose, often to the benefit of the website or app.
- These techniques exploit users' cognitive biases and decision-making processes to achieve specific outcomes, such as making a purchase, subscribing to a service, or sharing personal data.

### Results

Check each product page for other buying options. Price and other details may vary based on product size and color.

Overall Pick 1



Sponsored ⓘ

Gyroor Hoverboard New G13  
All Terrain Hoverboard with  
LED Lights & 500W Motor,  
Self Balancing Off Road...


#1 Top Rated  
★★★★★ 876  
2K+ bought in past month

Limited time deal

\$124<sup>97</sup> List: \$209.99  
FREE delivery Tue, Jul 1

Add to cart

+3 other colors/patterns



Sponsored ⓘ


Hover-1 My First Hoverboard  
Electric Self-Balancing  
Hoverboard for Kids with 5  
mph Max Speed, Dual 150W...

★★★★★ 853  
400+ bought in past month

\$84<sup>00</sup>

FREE delivery Tue, Jul 1  
Or fastest delivery Mon, Jun 30

Add to cart



Sponsored ⓘ

Scooter, Bluetooth & Colorful  
LED Lights, Gifts for Kids &  
Adults & Girls & Boys, for All  
Ages

★★★★★ 2,087  
600+ bought in past month

\$109<sup>99</sup>

FREE delivery Tue, Jul 1

Add to cart







**A scam** is fraudulent activity carried out by an impersonator to gain your trust or play upon your fears to get:

- Your money
- Access to your personal information
- Access to your financial information

# COMMON SCAMS

EXPLAINED



# SCAM STATISTICS



**2.6** million  
fraud reports



**\$12.5** billion  
reported lost

More than 1 in 3 people  
who reported a scam also  
reported losing money.



\* *FTC 2024 Data Book*

Almost half of the world encounters a scam at least once a week.

Estimated that only 30% of victims report being scammed.

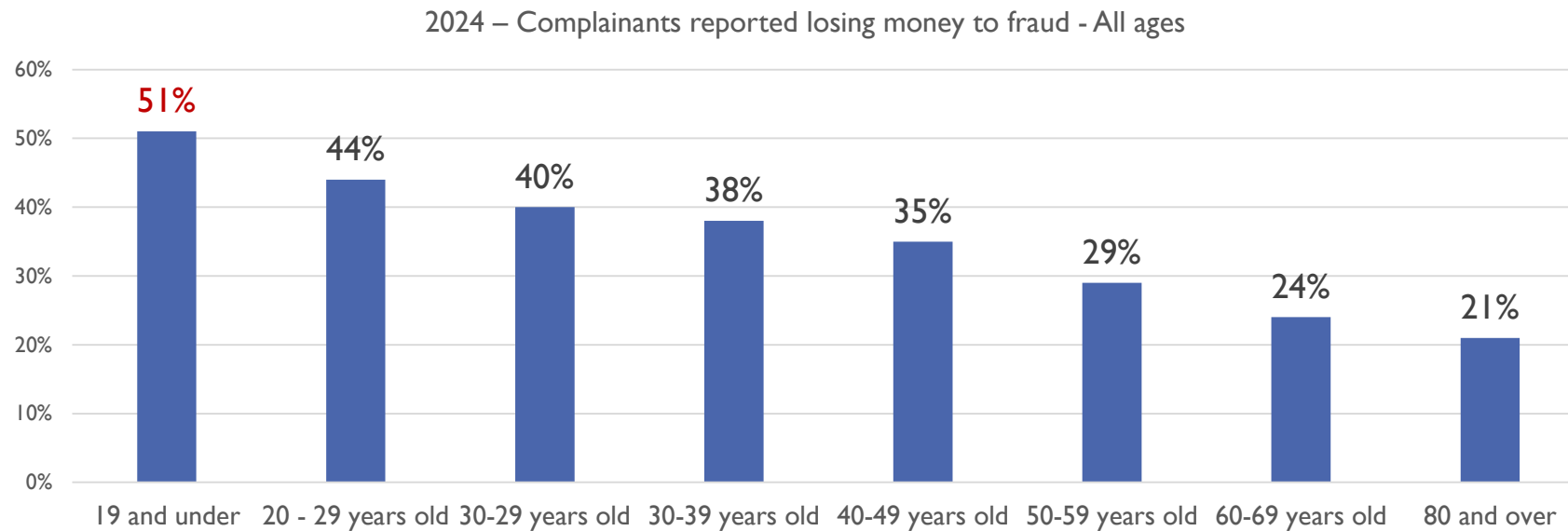
Worldwide losses are estimated to be \$1.03 trillion.

\* *2024 Global Anti-Scam Alliance Report*



# SCAM STATISTICS

19 years old and younger lost money more often than any other age group!



\* *FTC 2024 Data Book*



# SCAM STATISTICS

Big losses follow  
scams that start  
with a call or on  
social media.

**Phone calls:**  
Highest **per person**  
reported losses



**\$1,500**  
median loss

**Social media:**  
Highest **overall**  
reported losses



**\$1.9 billion**  
total lost

**Email:**  
Highest overall  
**number** of reports



**372,000**  
reports

\* *FTC 2024 Data Book*





# DECEPTIVE PAYMENT METHODS (RED FLAGS)

Scammers often use deceptive payment methods to make it difficult to trace or recover funds, as these methods offer limited protection for victims. Here are some common methods.

1. Cryptocurrency / Bitcoin Kiosks – ATMs
2. Gift Cards
3. Prepaid Visa / MC cards

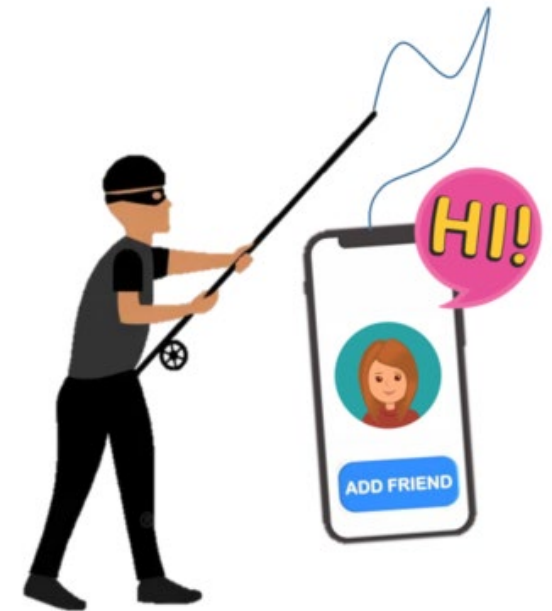


# SOCIAL MEDIA SCAMS – HOW THEY HAPPEN

Scammers create a fake online identity to trick you into believing you're in a real online friendship or romance with them.

Once you trust them, they may:

- Scam you into sending them money
- Steal your identity using information you shared with them.
- Ask you to lend them money or cryptocurrency
- Ask you to send them gaming credits
- Ask for gift cards



# ONLINE SHOPPING SCAMS – HOW THEY HAPPEN

Online shopping scams involve scammers pretending to be legitimate sellers, either with fake websites or fake ads on real websites, often using tactics like offering unbelievably low prices or pressuring you to act quickly.



## Risks associated with online shopping scams:

- **Counterfeit goods.** Consumers end up with imitations of popular brands.
- **Non-delivery.** Despite making a payment, the products never arrive, leaving consumers scammed and out of money.



# FRIENDS AND FAMILY (GRANDPARENT) SCAM

Friends and Family scams involve scammers impersonating a grandchild or other family member to gain the trust of a family member and make them believe there is an emergency in the family and force them to pay money.



## How students are involved

- Scammers pretend to be you to trick your grandparents or another family member.
- If your social media accounts are public, scammers can grab photos, travel plans, and other personal details to make their story more believable.
- You will not know it is happening





# SCAMS INVOLVING ARTIFICIAL INTELLIGENCE (AI)

## Voice Cloning

- It only takes 3 seconds of audio to mimic a family member or co-worker's voice. Audio can be downloaded from social media.

## Deep Fakes

- Impersonate public figures or create fake charity appeals after disasters

## Phishing

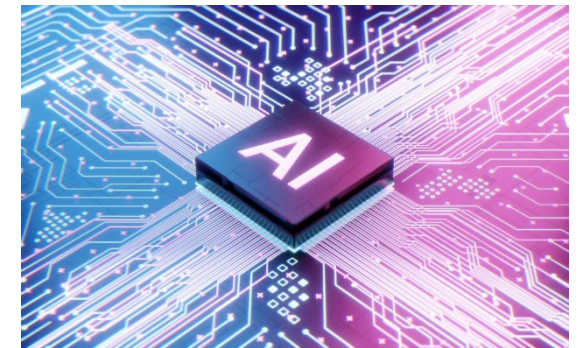
- A.I. helps craft very convincing phishing emails and fake websites

## Spear phishing

- A.I. analyzes your online and social media presence to help create highly personalized “spear phishing” attacks

## Chatbots

- Scammers can respond in real time with relevant, and convincing responses



# STUDENT LOAN AND FINANCIAL AID SCAMS

**STUDENT LOAN  
DEBT RELIEF  
SCAMS!**



Student loan debt relief scams promise to defer, lower, consolidate, or eliminate federal student debt, but they end up costing you more money and may not reduce your federal student loan debt at all!

**WATCH FOR RED FLAGS**

**UPFRONT FEES**



If a company charges you an upfront fee to reduce your debt it is a scam.

**PROMISES OF FORGIVENESS**

Loan forgiveness takes time; avoid promises of immediate loan forgiveness or cancellation



**FSA-ID REQUESTS**



Companies that Request your Federal Student Aid (FSA) ID are scammers. Your ID is a private number; do not give it to anyone.

**GOVERNMENT PARTNER CLAIMS**

Claims that a program has a special relationship with the government or Department of Education (ED) can be false. Research approved lenders on the ED website.





# IDENTIFY THEFT

## EXPLAINED

**Identity theft** is when someone uses your personal or financial information without your permission.

They could use your identity to:

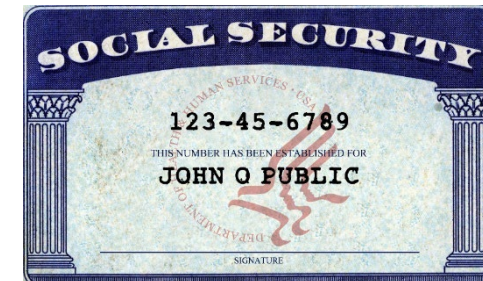
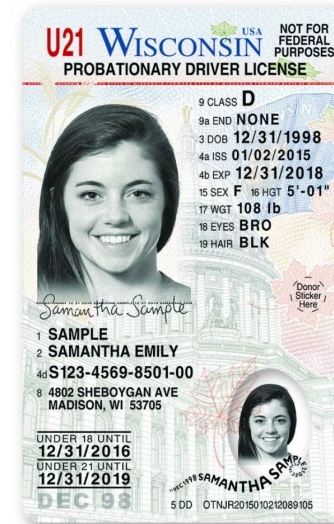
- Buy things with your debit cards.
- Get new credit cards in your name.
- Get a job.
- Pretend to be you if they are arrested.



# IDENTITY THEFT – WHAT DO THEY WANT?

Name in combination with:

- **Social Security number**
- **Date of birth**
- Address
- Email
- Phone number
- School ID
- Passwords
- Debit card





# IDENTITY THEFT – HOW IT HAPPENS

## Online

- Phishing
- Social Media
- Public Wi-Fi
- Hacked Accounts



# IDENTITY THEFT – HOW IT HAPPENS

## In person

- Wallet or Purse Theft
- Dumpster Diving
- Intercepting Mail Skimming



# IDENTITY THEFT – HOW IT HAPPENS

## Data Breach

**A data breach** is any incident involving the unauthorized acquisition, loss, or access to sensitive or confidential information, including personal data (like Social Security numbers, bank account numbers, or healthcare data) and corporate data (like customer records or financial information).

Data breaches can have multiple causes:

- Technical vulnerabilities
- Phishing attacks
- Malware attacks
- Human error
- Insider threats
- Physical security breaches



# IDENTITY THEFT – SOCIAL NETWORKING

Identity thieves are looking for your personal information:

- Full name
- Hometown
- Family member names & pictures
- Relationship status
- Past schools
- Pet names
- Hobbies & Affiliations
- Family tree
- Birthdays



# IDENTITY THEFT – WHAT ARE THE WARNING SIGNS?

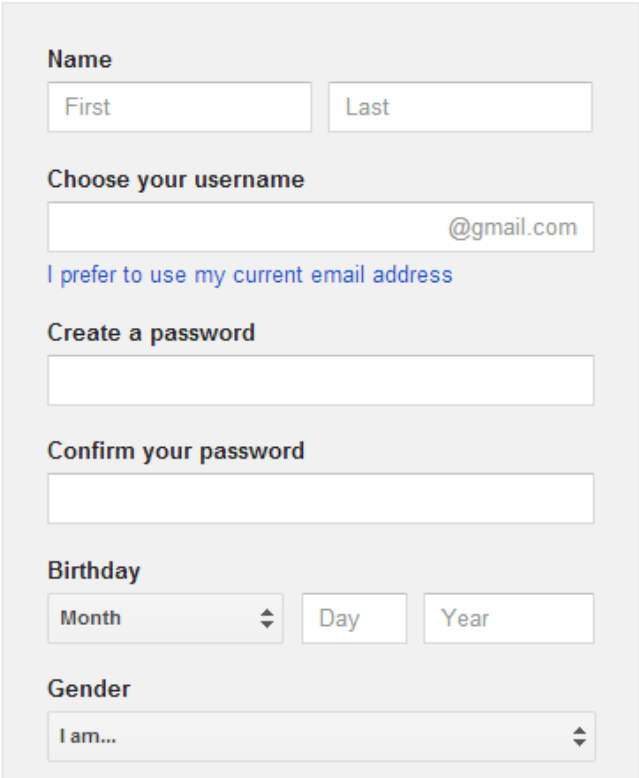
- Bills for items you did not buy
- Mail stops coming to or is missing from your mailbox
- Unauthorized debit and credit charges
- Unsolicited change of address



# IDENTITY THEFT PREVENTION

When someone asks for your personal information, ask yourself:

- Why do they need it?
- Do I have to provide it?
- Did I contact them or did they contact me?
- What if I don't provide it?



The image shows a sample online registration form with the following sections:

- Name:** Two input fields labeled "First" and "Last".
- Choose your username:** A single input field with "@gmail.com" pre-filled, and a blue link below it that says "I prefer to use my current email address".
- Create a password:** A single input field.
- Confirm your password:** A single input field.
- Birthday:** Three input fields: "Month" (with a dropdown arrow), "Day", and "Year".
- Gender:** A dropdown menu with "I am..." selected.





# IDENTITY THEFT PREVENTION

## Prevention steps

- Do not answer phone calls, texts, social media messages, or email from numbers or people you do not know.
- Do not share personal information like your bank account number, Social Security number, or date of birth.
- Learn when it is safe to use a public Wi-Fi network.
- Store personal information, including your Social Security card, in a safe place. Do not carry it in your wallet.
- Enable Multi-factor authentication (MFA).



# CREDIT REPORT SECURITY FREEZE

- Best way to protect you & your family.
- Parent or guardian can freeze YOUR credit.
- Completely free.





# LANDLORD TENANT BASICS

EXPLAINED

Important information that every tenant should know:

- Types of lease in Wisconsin
- Breaking a lease
- What you need to know before renting
- Promises to repair
- Your responsibilities as a tenant
- Security deposits
- Before submitting a complaint



# LANDLORD TENANT - TYPES OF LEASE IN WISCONSIN

## 1. One year lease

1. The lease has a specific start and end date.
2. Landlord cannot raise rent during the lease.



## 2. Month to Month

1. Either party can end the tenancy with a 28 day notice prior to rent being due.
2. Landlord can raise rent at any time with as little as a 28 day notice.



# DISCLOSURE REQUIREMENTS

## Habitability Issues

- Issues with cold or hot running water
- Issues with the electrical system
- Issues with the plumbing system
- Issues with the sewage disposal system
- Issues with heating or not capable of reaching 67°

## Utility charges

- Landlord must disclose whether utility charges are included in the rent.
- If utilities are not included and separately metered, the landlord must disclose how they will be split.





# BREAKING A LEASE

If a tenant breaks a lease and vacates a premises before the end of the lease, the landlord may continue to charge rent to the end of the lease.

If a tenant refuses to leave, the landlord can recover damages twice the rental value apportioned on a daily basis.



# PROMISES TO REPAIRS

1. If a landlord indicates or promises to clean, fix, or improve something, they must indicate the date when it will be done.
2. Any promises made before signing a lease must be in writing, and the tenant must get a copy.
3. The landlord must complete the work on time unless something happens that they can't control. If there's a delay, they must tell the tenant why and give a new completion date.



# SECURITY DEPOSITS

- Check-In Procedures
- Returning Deposits
- Withholding
  - Statement of Claims
  - Forwarding Addresses



The image shows a 'SECURITY DEPOSIT RECEIPT' form on a wooden desk. A blue pen is resting on the form. The form has the following sections and fields:

Personal Information			
Name (Last)	(First)	(Middle Initial)	Home Telephone
Address (Mailing Address)	(City)	(State) (Zip)	Other Telephone
E-Mail Address			



# TENANT'S RESPONSIBILITIES

- Follow the rules in the lease
- Pay your rent on time
- Be respectful of neighbors
- Don't damage property
- Prior to a complaint do the following:
  - Communicate with the landlord and attempt to find a solution.
  - Become familiar with the terms of your contract and what sign .
  - Document all issues and take issues as needed.

**RULES**





Getting ready for the road!

- Purchasing from a private seller
- What you should know about motor vehicle repairs.

# MOTOR VEHICLES

IMPORTANT INFORMATION ABOUT VEHICLE PURCHASES AND REPAIRS





# BUYING A USED CAR FROM A PRIVATE SELLER

- Craigslist, Facebook marketplace, etc...
- Test drive/take to a mechanic
- Compare asking price with “vehicle value guide”
- Payment options
- Meet in a public place



# MOTOR VEHICLE REPAIR SHOPS

## Written Estimate

- All estimates over \$50 must be provided to the consumer in writing

## Written Repair Order

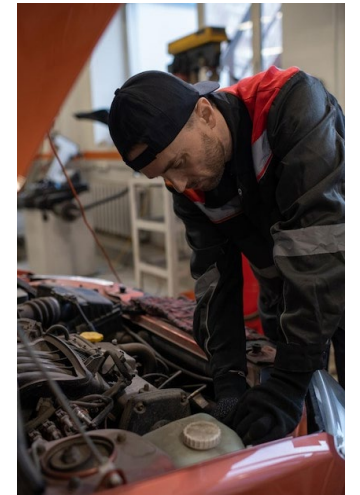
- Repairs over \$50 must be provided detailing the repairs authorized by the client

## Unauthorized repair

- Unauthorized repairs are not allowed.

## Total cost/invoice

- When work is completed, the shop must provide you with an invoice describing the repairs, replaced parts (specifying if used or rebuilt), and warranties for repairs and parts.



# FILING A COMPLAINT WITH DATCP

- Consumers have several options to submit a complaint:
  - File online at [ConsumerProtection.wi.gov](https://ConsumerProtection.wi.gov).
  - Download the form on DATCP's website.
  - Contact DATCP's Consumer Protection Hotline and have a complaint mailed to you.
- Completed complaints and copies of relevant documents should be mailed to:  
DATCP Bureau of Consumer Protection  
PO Box 8911  
Madison, WI 53708-8911
- Hotline staff can schedule onsite appointments to assist with submitting a complaint.
- Video tutorials on DATCP's website explain how to submit a complaint and what to expect afterwards.



# LEARN MORE ABOUT DATCP



Linked In 



[ConsumerProtection.wi.gov](http://ConsumerProtection.wi.gov)



Facebook 



Consumer Protection Hotline: 1-800-422-7128



Instagram 



[DATCPHotline@Wisconsin.gov](mailto:DATCPHotline@Wisconsin.gov)



X (Twitter) 



2811 Agriculture Dr.  
P.O. Box 8911  
Madison, WI 53708-8911



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