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A consumer's perspective may be the greatest consumer protection of all.

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Does this sound familiar? "Sale ends on Tuesday!" "Act Now!" "For a limited time only!"

Consumers are constantly bombarded with advertisements promoting time sensitive opportunities. Advertisers have become so good at this that consumers are actually conditioned to respond. After all, wouldn't you want to get two bags of chips for the price of one?

What about time sensitive offers for mortgages or investments? If words like, "Hurry! Rates are going up soon," make your heart rate go up, then it's time for a little self awareness check. The same techniques that drive you to buy corn chips also work to drive you into costly decisions that have long-lasting, life altering effects.

In honor of the *10th Annual National Consumer Protection Week*, make this the week that you transform yourself into an individual who makes conscious and responsible choices as a consumer.

You can start by getting some perspective on all the advertising you are exposed to everyday. Over many generations advertising skills have been honed and perfected in order to get you to part with your money. Billions of dollars will be spent this year alone on methods designed to trigger the thought process necessary for you to spend money, spend it quickly, and make you feel good about spending it so you'll come back for more.

Don't lose heart! Decide that you will not be swayed by the hundreds of economic choices that are forced upon you every day. Decide that you are going to control the system, not be controlled by it. Here's an example of how it can be accomplished:

To be a smart consumer, never make a snap spending decision again. It doesn't matter if it's for corn chips or an investment; make it a boundary in your life. Sit back, relax, and think about it for awhile. You might decide that you never really wanted the particular product in the first place. If you decide the purchase has merit, the next step is to do some research.

Here's the tricky part. It's easy to understand the nutrition facts on the back of your chips, but not so easy to understand the ins and outs of a mortgage or an investment product. Help is closer than you know.

It doesn't matter what financial choice you're faced with, there's an organization that can help you. It begins with a simple search on the Internet, or a call to DORA, Colorado's consumer protection agency, (303) 894-7855, www.dora.state.co.us. If you are buying a house, you will find helpful information on DORA's home page regarding mortgage fraud page. The important thing to remember is there are organizations whose sole purpose in life is to help you become an informed consumer to make smart choices, which will then fuel our economy.

Remember three simple steps to protect yourself as a consumer: **1. Maintain the proper perspective; 2. Set your own boundaries; and 3. Find help when you need it.**