



The ABCDs of Choosing a Contractor

Choosing a contractor can be intimidating. Homeowners and homebuyers are not sure where to look or what they're looking for. The Oregon Construction Contractors Board offers some tips for finding a good contractor:

- A. Ask around.** Ask friends, relatives, and co-workers who they've used. If neighbors have had work done, ask about their experiences. Was the work done on time? Would they use this contractor again? If no names surface, look in the yellow pages or newspaper. You also can call trade associations (Oregon Remodelers Association, Oregon Building Industries Association, and others) and ask for recommendations.
- B. Be a wise consumer.** If you're having a bigger project done, ask contractors for references and check them. Ask to see similar work the contractor has done. Is the quality up to your standards?
- C. Check with the Construction Contractors Board (CCB).** Make sure any contractor you contract with is licensed. You can check online at www.ccb.state.or.us; by calling the CCB's automated toll-free, 24-hour phone system at 1-888-366-5635 (503-378-4610 in Salem); or by calling CCB staff at 503-378-4621, ext. 4900. Ask if the business is actively licensed, how long it's been in business, and the number of CCB claims (complaints) against them.
- D. Do your homework.** The bigger or more expensive the project, the more time you should take in finding and checking out a contractor. Get two or three detailed written bids for bigger jobs. Understand why there are wide variations in estimates and be careful about accepting a substantially lower bid. A detailed written contract is a must. Avoid the single biggest cause of disputes between homeowners and contractors – the lack of a written contract or one that's poorly written.

The CCB protects consumers by regulating construction businesses. To download or order free consumer brochures with tips on finding and working with a contractor, go online at www.ccb.state.or.us. For a free copy of "16 Ways to Avoid Remodeling, Repair, Construction, and Landscaping Problems" and other brochures, call 503-378-4621, ext. 4974.

BBB Offers Education for Young Consumers

The BBB's Education Foundation includes the Young Consumer Program, which is designed to give teen-agers the knowledge they need to make wise consumer decisions now and in the future.

Consumers come in all shapes and sizes. Young consumers (teens) are an increasingly important and growing segment of the overall consumer mix.

The BBB Education Foundation offers several **free** seminars available to high school seniors that are designed to assist teachers in preparing young consumers to live on their own. These seminars focus on three major topics: 1) Understanding Credit, 2) Buying Your First Car, and 3) Financing a College Education.

Unfortunately, not knowing the rules of credit makes young consumers more vulnerable to hazardous credit card debt. At the BBB, we would like an opportunity to educate this group before they start accepting these offers and incurring unmanageable debt.

Our educational seminars also incorporate tips on buying an automobile to help young consumers make the right choice when they buy their first car. A new addition to our program, "Financing a College Education," informs students of the economic options available to fund a college education.

To find out how to schedule a seminar in your community, visit us online at www.thebbb.org.

About the BBB: The Better Business Bureau is a non-profit organization funded by BBB member companies. The mission of the BBB is to promote the highest ethical marketplace relationships through self-regulation, education, and information. For more information on the services and products provided by the BBB, visit us at 333 SW 5th Ave., Ste. 406, in Portland, Ore.; call the Consumer Hotline at 503-226-3981; or visit us online at www.thebbb.org.

Scholarship Scams Don't Make the Grade

Many college-bound high school seniors will look for every possible way to fund steep college costs.

The Better Business Bureau advises consumers to watch out for companies that ask for advance fees ranging from \$12 to hundreds of dollars. Some companies even "guarantee" scholarships or refunds. In exchange for their fees, students may receive lists of possible scholarship sources. Some companies, however, do not assist students in obtaining the listed scholarships.

To avoid losing money when they can least afford it, students and their parents should seek out information from reputable sources. Consider all available options, including federal, state, and local aid programs; financial institutions' loan plans; home equity loans; and scholarships, fellowships, or other programs offered by colleges themselves. Many private organizations, foundations, professional

clubs, and churches also provide legitimate scholarships to students.

If you are interested in using a scholarship service, investigate the company's background by:

- Calling the Better Business Bureau for a reliability report
- Asking the company to put all details of its services and promises in writing, including the refund policy
- Being suspicious of any "guaranteed" offers
- Requesting the names and addresses of past scholarship recipients and asking those references about their experience and satisfaction with the company

For more information on college funding, request a **free** seminar hosted by the BBB to be held at local high schools, or request **free** educational brochures at 503-226-3981 or www.thebbb.org.