

News Release

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Protecting Your Money and Your Time

Tampa, Florida (March, 2010). According to Julio C. Muniz., a Certified Financial Planner (CFP), a Chartered Life Underwriter (CLU), and author of this article, for the vast majority of people, when it comes to protecting your money and your time, many of us can use a few lessons. If you've ever had to deal with persistent telemarketers, unsatisfactory service from a bank, car dealer or repair shop, you know how much time and money it can cost to set things right.

The Division of Consumer Services within the Florida Department of Agriculture and Consumer Services is the state's clearing-house for consumer complaints. It is a resource for information, protection and complaints, regardless of whether the department regulates that particular industry.

Last year, the department received 37,227 total complaints. Every year, Florida Agriculture and Consumer Services Commissioner Charles H. Bronson releases the top ten list of complaints to ensure consumers know where the biggest problem areas lie and can take steps to protect themselves.

While the department provided more than \$7.6 million in refunds in the form of cash, goods and services last year, it works to educate consumers so they can avoid problems in the first place. "It is stressful and time consuming for the public to take action against a business," said Bronson. "Knowing the pitfalls can help people make educated decisions in all aspects of their daily lives."

Top Consumer Complaints for 2008

Do Not Call List Violations
Travel/Vacation Plans
Telemarketers (unrelated to Do Not Call list)
Credit/Banking
Communications
Price Gouging
Motor Vehicle Sales
Motor Vehicle Repairs
Landlord/Tenant Issues
Construction Issues

To learn more before you transact business or to file a consumer complaint, go to www.800helpfla.com. Find additional free online resources, including articles, calculators, newsletters, e-seminars and glossary of financial terms online at : www.munizandassociates.com.

Remember that the Employee Assistance Program (EAP) is a benefit available to all employees and dependents of companies contracted with Wood & Associates for providing confidential free professional assistance 24-hours a day, 7 days a week. Remember that you or a dependent may contact your EAP regarding any concern that you might have – you don't have to wait until a problem becomes big to seek help. Above all, keep in mind that concerns develop over time but the way you address them can be changed. If you are experiencing financial concerns, all you need to do is call your EAP and you will be directed to our experienced team of counselors. It is that simple. We will help you cope, find assistance, and guide you down the path to effectively dealing with your financial worries.

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