

Fair Trading Commission

Topic:

**“What is Consumer Protection & How Does
It Affect Me as a Young Consumer?”**

Name: **Yannic K.P. Boyce**

Age: 15

Form: 5th

School: Combermere

Teacher: Ms. Hazelwood

Date: December 7th 2012

She reminded me of me- that girl on the television commercial with many books and still yet, on her way to the library to borrow some more. The advertisement was promoting the newest version of the Amazon Kindle, an electronic device that is able to store most any book so one would not be affected by the negative impacts of travelling with many books on their person. I had instantaneously added this “eBook”, the more common term used, on to my list of items to buy, and in early September 2011, whilst on vacation in Miami, Florida, I purchased the eBook and was extremely pleased with the amazing features that came with it, in addition to these new features, it was lightweight and was also easy access to all of my personal and school books and my favorite music. This eBook even included a feature that read the books to me. I was ecstatic with the recent purchase, and often showed it off, but my ecstasy was short lived. In early December 2011, the eBook failed to work; the screen was often freezing until it had done so permanently. All of the warranties in the world could not retrieve the data and documents in which I had invested into and stored on this kindle. Back to library I went, back to trudging with a heavy backpack. This experience had me asking myself questions like “Was I careless”, “Did I do something wrong”. I was not the one to blame. Based on this, what exactly is consumer protection? Furthermore, how does it affect me as a young consumer?

According to the Oxford Dictionary, a consumer is a person who uses goods or services for personal use and, protection is the act of shielding from danger, injury, destruction or damage and also is defined as defense. To be precise, consumer protection is a person’s defense when dealing with commerce. Furthermore, consumer protection is a set of laws and administrations intended to control and secure the rights of consumers and promote fair and honest trade within the commerce industry. It is also to preclude incidents of fraud and cheat and prevent deceit that is present when dealing with sales and purchases. Consumer protection envelops many issues including parody, privacy rights, unjust business customs and product liability. It is to prevent any deception from occurring. To do so, consumer protection involves product warranties, product valuing and receipts, amongst others.

Additionally, as a young lady, better yet, a young consumer, I must and should be aware of my rights from a tender age. Even though I have a day to day secular job, my everyday tasks at school and my chores at home keep me quite busy, and I see my daily allowance as a form of income, therefore I must be careful as to how I spend this money and make sure that I get the correct value for it, that is, the correct quality and quantity of the product in which I choose to buy. When purchasing a product, as simple as it may be, I must make sure that it is working, in good condition, not expired or about to, of good quality and I must have the right to return, exchange or refund the product if dissatisfied with it due to mistreatment or disregard by the supplier amongst other reasons.

As a young consumer, I am at greater risks for incidents of fraud. I state this because businessmen, or hustlers as I like to call them, especially sell to the people who they assume that they can take advantage of which would include young people like me. They know that we are not as wise as the average adult and can easily be “ripped off”. This is one of the main reasons as to why I, being a young consumer, must know and acknowledge my rights from an early stage and recognize when fraud is being involved.

For instance, if a salesman was to advertise a product for thirty dollars but when I reach the cashier to pay her for the item, the cashier says that it is actually fifty dollars, then I would have reason to believe that there may be an element of fraud in the transaction.

I once experienced a situation similar to this. I went into a store and saw a lovely pants, I inquired about the price and the salesman then said “Sixty, but for you? Fifty!” and flashed a wide smile, accompanied by a wink. I, feeling extra-special, accepted this “discount” and paid the fifty dollars. Further during the day, whilst glancing in other stores, I saw the exact same pants for forty dollars. I had been scammed. The salesman took advantage of my youth and lack of knowledge when handling money. Being a young consumer, I have to be aware of such scams and know that I am a target for such people.

Moreover, although youth do not have as many purchases as adults, we must be deliberate even when making petty purchases like snacks, lunch and drinks.

A final experience that I encountered is one to do with food purchased from a vendor in my school premises. I bought a “roti” from this lady and was definitely enjoying it. When I was

nearing the end, I looked down and saw two eyes staring right at me. A moth like creature was disguise as a piece of beef in my meal. Only God knows if I had eaten its family. The vendor was not prepared to reimburse me. She began arguing and making her seem like she was the victim. Consumer protection would have played a big role in this incident had I known more about it.

As a result, I am indeed affected by consumer protection as a young consumer. Learning my rights as a consumer young can almost ensure financial security in the future when I am an adult. If, as a part of the newer generation, I learn about consumer protection, then when I become a part of the older generation, I would not be a victim of criminal acts involving consumer fraud. I would be mindful of my rights when buying a "roti" knowing that that could affect my thinking when buying something more serious such as a house or car.

In conclusion, the laws and administrators that govern consumer protection is in place for me, a young consumer, to make sure that I get my money's worth of products and services. I commend the work of the Fair Trading Commission and look forward to their continued watch over the worth of the consumer so that in the future, I would not be a victim of scam which may have a lasting effect on my life both financially and psychologically.