

## How to Avoid Sleazy Tactics and Sleazy Salespeople

- **Tacking on after-the-fact fees:** Oftentimes, when people buy a cellphone, the plan is \$29.95 a month, but there are fees: activation, account management, and on and on. Car dealers sometimes tack on application fees, credit report fees, rustproofing, clear-coating, and more. Be sure to ask about all fees up front. Get these in writing before you buy.
- **Bait and switch:** This is actually an illegal tactic that occurs when one item is advertised to get you to walk into the store, but then the salespeople inform you that the item just sold out and offer you a different, more expensive item. If they are not willing to listen to your needs, you are likely being scammed.
- **Telling you, “This is the market rate”:** Many salespeople claim they have the best deal, lowest prices, best interest rates, and lowest fees. Be sure to double-check what they say. Often, they supply you with so-called proof, but don’t take their word for it. Don’t let the salesperson do your research for you.
- **Telling you, “This deal expires,” when it really doesn’t:** Infomercials are infamous for this, claiming that deals will end if you don’t call within five minutes. If this happens to you, ask a manager if the deal can be extended while you think about it.
- **Deal with people you know or were referred to you.** Think about it: Whatever career you decide to go into, you should build up a steady stream of clients who are satisfied and want to return to you again and again. You can build relationships with anyone. When I was renovating my house, I got to know a few great salespeople at the local hardware store. They let me know about deals and gave me great advice on what to buy and what to avoid. I have a similar relationship at a men’s clothing store. You can build relationships just like that, everywhere you shop!