

# CONSUMER CONNECTION

## MEMORY *of* GREEN

Historic drought reaches  
California's cemeteries

ALSO INSIDE:

HOME PROJECTS THAT PAY OFF  
WATER SAFETY FOR KIDS

PROTECTING YOUR SMARTPHONE

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## MESSAGE FROM THE DIRECTOR



Consumers who visit California’s cemeteries this year have noticed something—actually the absence of something. Green grass, something that has always been associated with cemeteries, has become another victim of California’s drought.

The Department of Consumer Affairs’ Cemetery and Funeral Bureau (CFB) held a roundtable in June to address consumers’ concerns regarding maintenance of cemeteries. CFB has developed a brochure that offers information and tips for both cemetery owners and consumers regarding what restrictions have been placed on cemeteries—it depends on the water source. Our cover story, “Memory of Green,” has the information on this situation.

The drought has also caused consumers to look for alternate ways to keep their yards green—artificial turf is one option. We have information about what it is and what to look for in this issue.

A lot of Californians move during the summer; getting your house ready to sell may seem expensive, but there are small things you can do that won’t cost a lot and will make your home look great. It’s also important to choose a real estate agent you can trust. Turn to page 5 for tips on sprucing up your home and page 8 on how to find the best real estate agent for you.

Owners of hybrid cars may have gotten a surprise with their license renewals this year; hybrid cars are now subject to Smog Checks. Another new law that went into effect this year is the mandatory addition of kill switches to smartphones sold in California. But the kill switch alone cannot prevent theft—there are other things you need to do to protect your identity and your property.

Find out about water safety, plus how to play the food-dating game, the best way to buy a used car, how to choose a private postsecondary school, and more in this issue of *Consumer Connection*. All you have to do is turn the page.

**AWET KIDANE**, *Director*

If you have any questions or comments or would like more information regarding reports, statistics, quotes, and studies mentioned in this publication, please e-mail us at [consumerconnection@dca.ca.gov](mailto:consumerconnection@dca.ca.gov).

# MEMORY *of* GREEN

Historic drought reaches  
California's cemeteries



CALIFORNIA'S DROUGHT AFFECTS EVERYONE. CALIFORNIA CITIES, TOWNS, COUNTIES, RESIDENTS, AND BUSINESSES—CEMETERIES INCLUDED—MUST FOLLOW GOVERNOR BROWN'S EXECUTIVE ORDER TO CONSERVE WATER. THIS MEANS THE CEMETERY YOU VISIT MAY LOOK A LITTLE DIFFERENT THAN IT USUALLY DOES.

In response to the State's ongoing drought, Governor Brown's April 2015 Executive Order required the State Water Resources Control Board to immediately implement water efficiency measures to result in a Statewide 25 percent reduction in potable water usage through February 28, 2016.

### ✿ AS A RESULT ... ✿

The water efficiency measures that cemeteries must implement may mean less fertile landscaping and impact the appearance of the property. The Bureau recognizes that this will occur as the State continues its vital water conservation efforts. However, because cemeteries may obtain water from different sources, the appearance of their lawns and landscaping may differ from one property to another.

**The water restrictions for cemeteries licensed by the Cemetery and Funeral Bureau (Bureau) include the following:**

- ✿ Cemeteries that use recycled or reclaimed water are not restricted.
- ✿ Cemeteries with a "self-sufficient" water supply (i.e., well) are required to reduce their potable water usage by 25 percent or limit outdoor irrigation with potable water to no more than two days per week.
- ✿ Cemeteries that receive their water from another source (an urban water supplier or a water utility regulated by the California Public Utilities Commission) must comply with water efficiency measures implemented by their local water provider.

### ✿ WHAT YOU CAN EXPECT ✿

The California Code of Regulations section 2333 (b) (3) states that the cemeteries must perform maintenance of their properties—this includes enough water to keep the grass and plants "as green as seasonably possible ... ." However, cemetery customers need to be aware that:

- ✿ The Bureau will continue to inspect and monitor cemeteries for compliance with CCR section 2333 (b)(3), considering the watering restrictions applicable to the cemetery.
- ✿ Watering restrictions may be different from one county to another; therefore, restrictions for cemeteries may differ from one location to another.
- ✿ The Bureau will assess compliance on a case-by-case basis based on the watering restrictions at individual properties.
- ✿ Cemeteries that irrigate less than they are able to under State or local requirements may be out of compliance with the maintenance standard regulations with regard to CCR 2333 (b)(3).

The State does not license all cemeteries. It does not license those operated by religious organizations; cities, counties, or cemetery districts; the military; Native American tribal organizations; or other groups. If you don't know who regulates the cemetery you're interested in, ask the cemetery manager.

For more information, visit the Bureau's website at [www.cfb.ca.gov](http://www.cfb.ca.gov) or contact the Bureau at (916) 574-7870.





# HOME IMPROVEMENT PROJECTS THAT WILL PAY OFF

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The steady strengthening of the California real estate market may have you thinking it's a good time to sell your home—or start making some improvements in preparation of selling.

Sales in May 2015 of existing single-family homes were up about 9 percent compared with May sales a year earlier, according to the California Association of Realtors. Statewide sales were above the 400,000 mark for the second straight month, and the median home price (\$485,830) was the highest since November 2007.

So, without draining your bank account, what can be done to your house to maximize its value when it comes time to sell? The following are home improvement projects that are relatively inexpensive—a few thousand dollars or less, and much less in some cases—but could be the difference in convincing a potential buyer that yours is the perfect home.



## FRESH PAINT

This is an inexpensive first step, along with a thorough cleaning, that should be done by nearly all homeowners ready to sell. The scuffs and seemingly minor blemishes you may have gotten used to can turn off a potential buyer. Avoid bold colors. The purple your son or daughter may be fond of in their bedroom may make others cringe. Real estate agents recommend staying neutral with colors to appeal to the most buyers.



## FRONT-YARD FACELIFT

In short, curb appeal is crucial—it's the first impression you're presenting to possible buyers, and having a nice yard tells people you take pride in the home and it is well cared for. Small upgrades like a paver pathway or adding new bark mulch under a tree can have a significant impact. A splash of color with some fresh flowers or a few bright potted plants is an easy way to perk up a front yard. Be sure your shrubs and hedges are trimmed, and crisp lawn edges are always a nice touch.



## FRONT DOOR

A new or repainted front door can be an easy and fairly inexpensive way to make a positive initial impression with prospective buyers. It's a custom touch that adds visual appeal and can set your home apart from similar-looking facades in the neighborhood.



## LIGHTING

Experts universally agree that dark spaces are not appealing. Adding canned or recessed lighting to a bathroom or kitchen can dramatically alter a room's appearance. Because electrical jobs can be tricky and potentially dangerous for novices, hiring a qualified contractor may be a wise choice. The Contractors State License Board ([www.cslb.ca.gov](http://www.cslb.ca.gov)) is a good place to start, with the "Check a License" online tool providing information on whether a contractor is licensed, insured, and in good standing. CSLB licenses nearly 300,000 contractors in 43 different classifications.



## BATHROOM

A few upgrades can enhance the appearance of a bathroom immensely. Replacing dated fixtures or a mirror can provide a modern look, and re-grouting a shower may be well worth the time and effort.



## KITCHEN

Experts often single out the kitchen as a potential deal-breaker when it comes to selling a home, but it's easy to spend a lot of money on upgrades. Because kitchens are often a matter of personal taste and may be overhauled by new owners anyway, focus on any negatives that could be potential turnoffs. Have you been getting by with a particularly old dishwasher or microwave? Could your cabinets use new hardware or refacing? Does the counter tile grout need a good scrubbing? When it comes time to show the home, avoid cluttered countertops by putting away everything but absolute necessities—the more visible counter space the better.



## FLOORING

Old, worn, or dirty flooring can be a major buyer turnoff, experts say. As a starting point, any carpets should be thoroughly cleaned, with particular attention paid to the entryway area. If deep-cleaning isn't going to be enough to revive your carpets—and you can afford it—consider investing in new carpets or engineered wood flooring. If you already have wood flooring, brighten them up with a mopping or other product treatment.

If you decide to hire a contractor for any home improvement projects, remember that anyone who contracts to perform work in California valued at \$500 or more for combined labor and materials costs must have a valid CSLB license. The CSLB website's "Consumers" section provides information on finding and hiring the right type of contractor and on home improvement contracts.

A few upgrades may be the difference between a disappointing home-selling experience and finding a buyer willing to pay your asking price.



## BEFORE YOU BUY: WHAT TO CONSIDER WHEN CHOOSING A REAL ESTATE AGENT

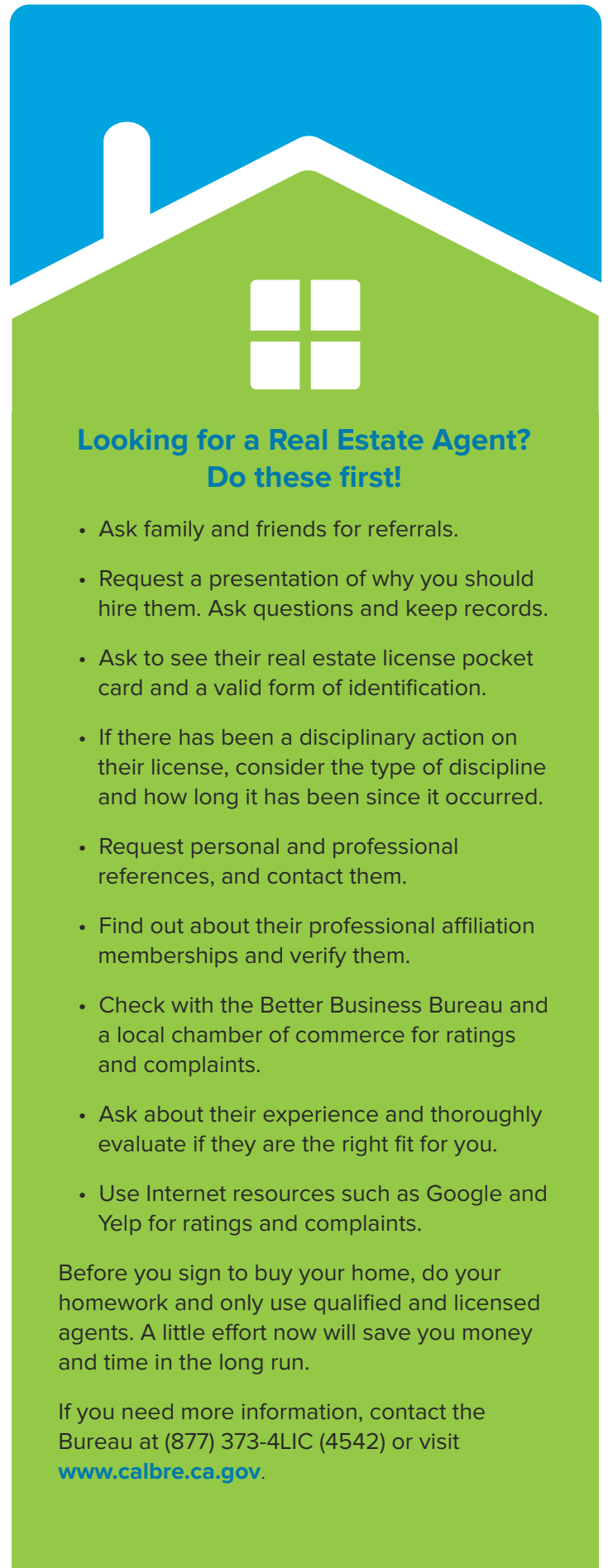


The time is right for you to make one of the biggest decisions and purchases of your life—buying a home. You have all your paperwork in order and are pre-approved for a loan. You’ve scouted your desired neighborhoods and even have a couple of homes in mind.

The next step could possibly be the most critical element of the home-buying process: finding a real estate agent.

A real estate agent is the middle man between a buyer and a seller. An agent must be licensed by the California Bureau of Real Estate (Bureau), and they must work for a licensed real estate broker. It is important they are both licensed because if not, they are in violation of the law, and a license also means they have met standards set by the Bureau.

To verify a license, go to [www.calbre.ca.gov](http://www.calbre.ca.gov) and click on “Verify a Real Estate License.” If the individual is licensed by the Bureau, their license information as well as any disciplinary information will be listed. You can also check the license of the broker they work for through this online tool.



### Looking for a Real Estate Agent? Do these first!

- Ask family and friends for referrals.
- Request a presentation of why you should hire them. Ask questions and keep records.
- Ask to see their real estate license pocket card and a valid form of identification.
- If there has been a disciplinary action on their license, consider the type of discipline and how long it has been since it occurred.
- Request personal and professional references, and contact them.
- Find out about their professional affiliation memberships and verify them.
- Check with the Better Business Bureau and a local chamber of commerce for ratings and complaints.
- Ask about their experience and thoroughly evaluate if they are the right fit for you.
- Use Internet resources such as Google and Yelp for ratings and complaints.

Before you sign to buy your home, do your homework and only use qualified and licensed agents. A little effort now will save you money and time in the long run.

If you need more information, contact the Bureau at (877) 373-4LIC (4542) or visit [www.calbre.ca.gov](http://www.calbre.ca.gov).





# *Buying a* **Used Car**

## **THE GOOD, THE BAD, AND THE WARY**

As great as it is to have a brand-new car, the shocking truth is that once you drive it off the lot, its value can decrease by as much as 30 percent.

To avoid a depreciation hit, you may want to consider buying a used car. If the car is in good condition and has a solid maintenance and safety record, a used option can potentially save you thousands of dollars.

However, like any previously owned item, a used car can carry risks. Typically, you don't know much about the seller, especially if he or she is an individual as opposed to a dealer. You may not know the full history of the car; for example, has it ever been in an accident or stuck in a flood? What kind of maintenance record does it have? If you're vigilant and careful with your research, planning, and inspections, you can minimize risk and make a wise purchase.

# PREPARING TO SHOP

Even before you meet with a seller or dealer, carefully analyze your budget to figure out exactly how much you can afford. Based on that figure, start researching cars you like and that fit your needs. Keep an open mind, and look at a variety of brands and models that meet your budget and criteria. Then go online to check a particular vehicle's record as far as reliability, repair rates, and maintenance costs, and to look up its safety records and road test scores.

Once you've narrowed down which cars you're interested in, determine approximately how

much one would cost. To find average pricing, check the Kelly Blue Book website ([www.kbb.com](http://www.kbb.com)) and online and newspaper ads.

Also, decide from whom you would like to buy the vehicle—a private seller or dealer. There are advantages and disadvantages to both, so weigh the options. For example, with a private seller, sales are usually “as-is.” A dealer may also include a warranty and required disclosures with the used car, and an individual seller likely will not. However, when buying from a dealer, because of overhead, possible car refurbishing, and other additional costs, prices may be higher than with a private party.



# BEFORE YOU BUY



When buying from a private party, find out important facts about the car such as mileage, the car's condition, the reason for selling, and if any bodywork has been done. This will help you decide whether it's worth it in the first place to see the car and meet with the seller.

*Consumer Reports'* April 2015 *Survival Guide to Buying a Used Car* recommends doing a careful visual inspection; for example, checking the car for scratches, dents, or rust on the car exterior; uneven paint color and finish (this may indicate that body work has been performed on the vehicle); moisture fogging in the lights or a water line in the engine compartment, which may be signs the car was in a flood; and the tailpipe—black, greasy residue may mean the car is burning oil.

In addition to the visual inspection, have a trusted mechanic do a full mechanical inspection. For tips on finding a qualified and licensed auto mechanic, go to the Bureau of Automotive Repair website, [http://smogcheck.ca.gov/Consumer/Auto\\_Repair\\_Guide.html](http://smogcheck.ca.gov/Consumer/Auto_Repair_Guide.html). As part of your inspection, test drive the used car in different road conditions, such as on the highway or city streets. Also, test all the interior functions and systems, such as interior lights, CD player, windshield wipers, horn, and the air conditioner and heater.

If you're satisfied with the inspection report and the test drive, request the car's maintenance records from either the owner, the dealer, or the

repair shop. Unfortunately, you can't trust that a dealer will do repairs, such as after a recall, before selling, so it's very important to research a car's specific history using its Vehicle Identification Number (VIN). California dealers must have a report to give you, and if you're buying from an individual, you can find information online. For example, the Department of Justice's National Motor Vehicle Title Information System at [www.vehiclehistory.gov](http://www.vehiclehistory.gov) offers reports, which cost up to \$4 each, that have details about a vehicle's title, odometer data, and certain damage history. The National Insurance Crime Bureau's website at [www.nicb.org](http://www.nicb.org) has a free database that includes flood damage and other information. You can also do research on the National Highway Traffic Safety Administration's website, [www.nhtsa.gov](http://www.nhtsa.gov), which has data on safety defects, recalls, and current and past defect investigations.

Another important item to consider is how you're going to pay for the used car.

Do you want to pay the entire cost of the car now or, if buying from a dealer, do you want to finance over time? Be aware, however, that financing increases the overall cost of the car since you're paying interest. If you do decide on the financing option, fully understand all the terms and conditions of the agreement before you sign it.

In addition to fully understanding the purchase and financing agreements, pay close attention to the terms and conditions of any warranties from the dealer and/or the manufacturer.



# BE INFORMED AND AWARE

## DON'T FALL FOR 'CURBSTONE' APPEAL

When shopping for a used vehicle, steer clear of possible “curbstoners.” According to the California Department of Motor Vehicles (DMV), curbstoners are unlicensed car sellers who pose as private sellers. They buy and sell low-end vehicles from private parties and salvage auction yards and do little, if any, mechanical or safety reconditioning. These unlicensed sellers lure buyers through online ads, such as those found on Craigslist, and use different names but the same phone number.

### Signs that you're dealing with a curbstoner include:

- Numerous cars are sold in undesignated areas.
- Seller doesn't let you independently inspect the car.
- Seller doesn't provide maintenance records.
- Seller only accepts cash and refuses checks or money orders.
- Name on the Certificate of Ownership, or title, does not match the seller's name on their driver's license.
- Seller doesn't allow you to do a vehicle history report.

For more information about curbstoning, visit DMV's website at [www.dmv.ca.gov](http://www.dmv.ca.gov).

Unless you obtain a contract cancellation option, there is no “cooling off” period when buying from a dealer, so once you buy, there's no going back. However, consumers who buy a used car for less than \$40,000 must be offered a chance by the dealer to buy a two-day contract cancellation option agreement. Make sure you understand the dealer's return policy and get it in writing.

If you buy from a dealer, the Federal Trade Commission (FTC) states that dealers who sell more than five used vehicles in a 12-month period must comply with the Used Car Rule. The Rule requires sellers to post a Buyers Guide in every used car they sell. The Buyers Guide contains information such as if the vehicle is being sold “as is” or with a warranty, what percentage of the repair costs a dealer will pay under the warranty, and any major mechanical and electrical systems on the car, including any major problems. For more information on the Buyers Guide requirements, go to the FTC's website at [www.consumer.ftc.gov/articles/0055-buying-used-car](http://www.consumer.ftc.gov/articles/0055-buying-used-car).

The California Department of Motor Vehicles (DMV) warns that used cars advertised as “certified” must meet specific requirements. The dealer should have done a complete inspection of the vehicle and provide the buyer with an accompanying report. Vehicles cannot be called certified if, for example, the odometer does not show the actual mileage; the vehicle was damaged in a collision, fire, or flood; or the vehicle has frame damage. For more information on certified used-vehicle requirements, go to [www.dmv.ca.gov](http://www.dmv.ca.gov).

Regarding smog checks, the seller is responsible for providing the buyer with the smog check certification at the time of sale or transfer. However, the inspection is not required on a transfer if a biennial smog certification was sent to DMV within 90 days before the vehicle transfer date. Also, smog certifications are not required for transfers for gas-powered vehicles that are four or less model years old. Similarly, with car registration, make sure the car is up to date.

Visit the DMV website ([www.dmv.ca.gov](http://www.dmv.ca.gov)) to find out more about your consumer rights (*Car Buyer's Bill of Rights*) when buying a used car and the requirements for transferring title.





## WATER SAFETY TIPS TO HELP AVOID A TRAGEDY

Summer is in full swing, temperatures are sizzling, and nothing sounds better than cooling off in a pool or lake, right? It's the time of year when water safety is most critical, and keeping safe practices in mind this summer could be the difference in preventing a water recreation tragedy.

# Staying Safe

*while beating the heat*

**A** report by the Consumer Product Safety Commission (CPSC) in May shows child drownings and near-drownings in pools and spas continue to be a major public safety concern nationwide. Statistics released by CPSC show there were 364 reported child drownings in pools and spas in 2012 involving children younger than 15, with 279 among children younger than 5.


Drowning continues to be the leading cause of unintentional death for children age 4 and younger, according to CPSC, with residential locations dominating incidents involving victims younger than 5—87 percent of the reported fatalities occurred at residential pools or spas.


The two most important ways to prevent a child from drowning, experts agree, is teaching them to swim and proper supervision. Age-appropriate swim lessons are often offered for free at YMCAs and YWCAs, local hospitals, and Red Cross chapters. Children, even those able to swim, should


never be left in or near a pool unattended. In a group setting, having a designated adult to watch children—someone not talking on a phone, texting, or doing anything else that could be a distraction—is the best strategy. Rotating supervising duties, say every 15 minutes, works best.




## OTHER CHILD WATER SAFETY TIPS FROM [KIDSHEALTH.ORG](http://KIDSHEALTH.ORG) ARE IMPORTANT TO KEEP IN MIND:


 For younger children and all beginning swimmers, be sure to use a flotation device such as an inner-tube, air mattress, or water wings that can be used as a teaching tool or just to rest. Test the device before putting it in the water to be sure it has no leaks.


 Even experienced swimmers need to remember that muscle cramps can make it difficult to swim or get out of the water. Keeping children hydrated can help them avoid cramps.


 Be sure kids understand and abide by any pool rules such as walking—not running—on the deck or no diving.


 Kids should never jump or dive into shallow areas. Be sure they understand that any number markings on the sides of a pool

indicate depth. Warn children of dangers posed by concrete pool edges or steps below the surface.

 Know kids' limits. Beginning swimmers shouldn't try to keep up with friends or siblings who may be stronger swimmers—they can become overly fatigued or suffer cramping.

 Make sure kids know not to jump on or wrestle with others: They or someone else could get hurt.

 Be sure kids don't eat or chew gum while swimming to avoid choking.

 Any adults who may be supervising children should be competent swimmers in case they have to react in an emergency.

## STREAMS, LAKES, PONDS



Take extra precautions in streams, lakes, and ponds. Explain to children the possible hidden dangers—such as weeds, jagged or slippery rocks, and broken glass—and how they should be avoided.



Instruct children not to panic if he or she gets caught on weeds or between rocks. It's best to try to free yourself slowly and call for an adult's help.



Have children wear something to protect their feet (other than flip-flops, which can easily slip off).



Deep sections of streams or rivers with currents should be avoided. Because more energy is needed to swim against the current, it can be especially tiring and, therefore, dangerous. Currents below the surface can be much stronger than they appear.

## OCEAN



The most important safety tip for coastal recreation is choosing the right beach. Pick a location that is typically calm and known to be popular for wading or swimming.



Wide, flat beaches are best, and steep beaches should be avoided because the water is typically more turbulent near the shore.



Teach children to never turn their backs on waves; even small ones can knock over a young person.



If climbing or exploring rocks on the shore, children should never be close enough to the water that a wave could knock them down.



If a ball or other toy ends up in the water, a child should never chase it—it will usually wash ashore within a few minutes or can be retrieved by an adult.



## REMEMBER

Never leave a child unattended in a pool or spa and always watch your children closely around all bodies of water. For parents of young children who can't swim, it's important to stay alert around things such as kiddie pools, bathtubs, and buckets of water—and to drain them immediately after use.



# HOME FIRE DISASTERS

## PLANNING A SAFE ESCAPE

Two minutes. That's all the time you have to escape a burning home, according to the American Red Cross. That's not long, and when faced with a stressful situation such as a house fire, time goes by in a flash.

It can also be difficult to think clearly and methodically. So well before a fire disaster hits, be prepared with an evacuation plan to keep you and your family safe.

### Prepare before you plan

When putting together your plan, first meet with all family and/or other household members. As a team, discuss and decide the escape routes, meeting places, an emergency phone number, etc., and make sure everyone has a clear understanding. Don't just talk about it with your children, but physically go through the steps with them to ensure all works as planned. For example, show them the window to use, how to remove the window screen, where you should meet, and how to use an escape ladder if necessary.

It's important to include your pets in your plan. Your pet should be microchipped and wear a tag with identification and contact information. The American Society for the Prevention of Cruelty to Animals (ASPCA) offers free stickers to display in your windows to let fire officials know pets are in your home. You can order the stickers on the ASPCA's website ([www.aspc.org](http://www.aspc.org)).



Also, figure out who should do what during a house fire—for example, if there are elderly family members, who will help them during an evacuation? Who is responsible for accounting for any pets? If anyone fails to be awakened by the sound of the fire alarm, who is assigned to wake them?

## The plan

When faced with only two minutes to escape, everyone in your household needs to go into action immediately, in a rapid but organized fashion. Here are some tips for creating an evacuation plan:

- Make sure your family and household members know at least two ways to escape from every room.
- Choose meeting places. The American Red Cross recommends two spots: one outside your home and another outside your neighborhood (if told to evacuate).
- Consider escape ladders if your home has more than one floor.
- Practice crawling low to the ground to avoid smoke.
- Have a communication system in place. Everyone may not be home, so choose an emergency contact person—preferably someone who lives out of the area—as the single point of contact.

Every year, go through several practice drills of the evacuation plan—at different times of day. Make sure everyone can escape within the two-minute timeframe.

In addition to having an evacuation plan in place, install smoke alarms in your home. This will cut your chances of dying in a fire by half, according to the American Red Cross. Install a smoke alarm on every floor of your home—in and outside bedrooms. Remember to also test the batteries each month and replace them once a year.

For more information about fire safety and evacuation plans, go to the California Department of Forestry and Fire Protection's wildfire preparedness website, [www.readyforwildfire.org](http://www.readyforwildfire.org), as well as the websites for the American Red Cross ([www.redcross.org](http://www.redcross.org)) and the National Fire Protection Association ([www.nfpa.org](http://www.nfpa.org)).



## Grab it and go: Emergency supply kits

Well before disaster strikes, have an emergency supply kit—one for each person in your household—ready and available. The California Department of Forestry and Fire Protection (Cal Fire) recommends using backpacks to store items so they're easy to transport, and a cooler with wheels for storing food and water.

### CAL FIRE RECOMMENDS THE FOLLOWING ITEMS FOR THE KIT:

- Three-day supply of nonperishable food and three gallons of water per person
- Map marked with at least two evacuation routes
- Prescriptions or special medications
- Change of clothing
- Extra eyeglasses or contact lenses
- An extra set of car keys, credit cards, cash, or traveler's checks
- First-aid kit
- Flashlight
- Battery-powered radio and extra batteries
- Sanitation supplies
- Copies of important documents (birth certificates, passports, etc.)
- Food and water for pets

For more information on emergency kits, go to [www.ready.gov/build-a-kit](http://www.ready.gov/build-a-kit).



# ARE YOU READY FOR **ARTIFICIAL TURF?**

## **REBATE PROGRAMS OFFER CASH TO REPLACE GRASS**

California's parched state has millions of residents rethinking their water use and, in turn, contemplating the necessity of lawns in need of thousands of gallons of water annually to keep looking lush as unprecedented drought conditions persist.

REPLACING SWATHS OF TURF WITH NATIVE PLANTS AND GRASSES CAN BE A LIGHT-IRRIGATION ALTERNATIVE FOR HOMEOWNERS, BUT WHAT IF YOU AREN'T READY TO PART WITH THAT EMERALD-GREEN LAWN? ARTIFICIAL TURF MAY BE AN OPTION THAT MAKES SENSE.

While the water and little- or no-maintenance benefits that come with synthetic turf are notable—and getting paid to replace a water-intensive lawn is a possibility—several factors should be considered before ripping out your grass.

Some communities have ordinances banning artificial lawns in front yards, although in some cases, those codes may have been softened recently, particularly since Governor Brown's Executive Order in April calling for all urban communities to lower water use by 25 percent compared to 2013 levels.

An increasing number of residents have made the decision to replace their thirsty lawns, motivated by monetary incentives from “cash for grass” rebate programs offered by cities and agencies across the State. The Metropolitan Water District of Southern California established its turf-removal program in 2008, offering 30 cents for every square foot of grass removed. But after the agency raised that incentive to \$2 per square foot in May of 2014, interest skyrocketed. The water district received about 10,000 resident applications for the program in April after averaging about 450 per month before the incentive boost, Randy A. Record, chairman of the water district, told the *Los Angeles Daily News* in May.

In a March study by the California Urban Water Conservation Council, the average rebate among nine agencies Statewide with grass-removal programs was \$1.44 per square foot of turf removed, with a range of 50 cents to \$3.75.

Not all areas offer such a program, however, and some that do won't pay you to replace your lawn with synthetic turf. If you pursue a rebate to help offset the cost of replacing a lawn, be sure you know the requirements to qualify—they can be extensive.



When considering artificial turf, weigh key factors such as aesthetics, location, size and shape of the space, your budget, and whether it will be used by pets:



## BUDGET

Artificial turf typically costs \$8–\$12 per foot installed, about twice as much as a traditional lawn with sprinklers. A modest 10-foot-by-30-foot lawn would be roughly \$3,000 to replace with synthetic grass.

## AESTHETICS

Once associated with football fields unpopular with players because they were hard and a source of injuries, artificial turf design has evolved greatly in the past two decades, from light to dark shades of green, and different heights and thicknesses of blades. Brands with blades that vary slightly in height provide a natural look that's hard to distinguish from the real thing.



## LOCATION

Is your synthetic turf going to be in a high-traffic area or is visual appeal your priority? Will the space get a lot of full sun? Most synthetic lawns last 10 to 15 years before showing significant signs of wear, which may call for replacement or renovation. Heat retention can be a concern as well, with the nylon or polymer used to make artificial turf being uncomfortable on bare feet if exposed to long periods of direct sun, although some types are more heat resistant than others. Synthetic turf also can be particularly beneficial for a sloped area that is difficult to mow or keep irrigated, or a space that doesn't get enough sun to support real grass.

## PETS

Synthetic grass is particularly appealing to dog owners; it doesn't develop yellow patches or bare spots because of urine, and is less susceptible to digging. Pet messes can be cleaned up easily with a hose, and sublayers (four inches of crushed rock is typical) provide adequate drainage.



## SIZE AND SHAPE

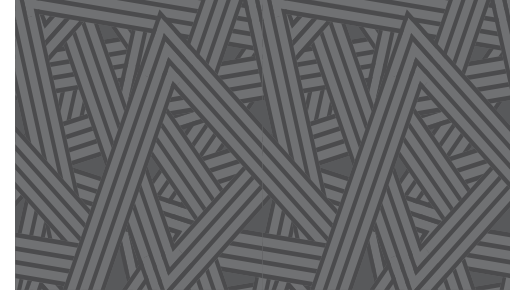
Artificial turf can provide landscape design flexibility normally impractical with real grass. It can be used for thin green accent strips between pavers, rocks, or other yard features that would be difficult to maintain with typical turf.

Infill, typically antimicrobial sand or “crumb rubber” particles, is used between the blades to give an artificial lawn a more realistic look and feel. Sand is often recommended for homeowners with pets while crumb rubber provides bounce for sports and can cushion the fall of an active child.



Environmentally, consumers should consider that potentially hundreds of square feet of synthetic grass will need to be recycled or disposed of after 10 or 15 years. A benefit, however, is eliminating the need for fertilizers and pesticides that could run off in storm water.

Consumers interested in rebate programs to replace their natural grass should contact local city, county, and water agencies. For more information on artificial turf, visit the Synthetic Turf Council website ([syntheticturfcouncil.org](http://syntheticturfcouncil.org)), the Alliance for Water Efficiency website ([www.allianceforwaterefficiency.org](http://www.allianceforwaterefficiency.org)), and [LandscapingNetwork.com](http://LandscapingNetwork.com).



# THE PERILS OF PAYDAY LOANS

The TV and radio ads for payday loans are almost unavoidable:

**IN A FINANCIAL BIND?**

**GET CASH FAST!**

**IT'S EASY!**

**INSTANT APPROVAL!**

Payday loans are usually for an amount less than \$500 that is borrowed for a short period of time—and for a sizable fee.

Marketed as access to quick cash to cover an emergency such as car repairs or medical expenses, recent studies show that payday loans are actually most often used by consumers to cover everyday living expenses. Loans are typically due on a consumer's next payday in one lump sum, and lenders usually require electronic access to a checking account or a post-dated check for the full balance that the lender has the option to deposit when the loan comes due.

Often, when borrowers can't pay back the full loan amount when it comes due, payday loans are rolled over or renewed, creating "loan churn." A 2014 Consumer Financial Protection Bureau report found that 80 percent of payday loan volume is due to churn. As a result, borrowers effectively re-borrow the principal while paying fees over and over, which leads to being in debt for long periods of time.

A typical loan fee is \$15 for every \$100 borrowed, so the \$45 fee for a \$300 loan could turn into a \$135 fee after two rollovers. That typical \$15 fee on a two-week payday loan equates to an annual percentage rate (APR) of nearly 400 percent. Credit card APRs, in contrast, generally range from 10 to 30 percent.

Twelve million Americans use payday loans annually, a Pew Charitable Trusts study found, with the average borrower taking out eight loans of \$375 each per year and spending \$520 on interest. The study also found three-quarters of borrowers use storefront lenders and about one-quarter borrowing online.

Beyond the high borrowing fees—the typical APR for online payday loans is even higher at 650 percent, the Pew report found—other costs associated with payday loans make them potential debt traps, including checking account overdraft fees triggered by a lender withdrawal and possible costs to manage a prepaid debit card on which the loan may have been loaded.

Auto title loans, available in 25 states including California, can be even more perilous than payday loans. Consumers use their vehicle as collateral for these loans, which are typically for a larger sum than payday loans.

The larger loan sizes in the title loan market also lead borrowers to spend more than double the amount that payday loan borrowers do annually, Pew research shows, with auto title loan customers shelling out about \$1,200 in fees each per year for loans that average \$1,000.

Auto title loans are usually for 25 to 50 percent of a vehicle's value, so a consumer who borrowed \$1,000 could be risking the repossession of a car worth \$4,000 or more if the loan goes into default. Auto title lenders may request a copy of the key to the vehicle borrowed against or even require a GPS tracking device be installed on the vehicle.

Payday lenders have drawn increased scrutiny from regulators and politicians. Two companies linked to an online payday lending business agreed to

pay \$21 million to settle Federal Trade Commission (FTC) allegations that they misled consumers with hidden fees, according to a January report by *The Wall Street Journal*. The FTC said AMG Services Inc. and MNE Services Inc. told customers in loan documents that a \$300 loan would cost \$390, but actually charged them \$975.

In May, San Jose became the largest city ever to restrict the number of payday lenders and the first to stop them from setting up shop in or near low-income communities when it passed a new ordinance. "We know these loans are not healthy decisions," San Jose City Council member Ash Kalra told the *Marin Independent Journal*.

Experts say the best way to avoid becoming dependent on payday loans is by establishing an emergency fund, preferably of at least \$1,000, that can be tapped for unforeseen expenses. Mindful budgeting and cutting back on expenses such as a cable bill or dining out can free up enough cash each month to start building a rainy-day fund.

Many banks offer short-term loans that can help consumers avoid or pay off payday loans, and a credit card with a reasonable interest rate is even a better solution, experts say, as long as consistent payments are made to avoid exorbitant debt.



## RESOURCES

Consumer Financial Protection Bureau:  
[www.consumerfinance.gov](http://www.consumerfinance.gov)

Center for Responsible Lending:  
[www.responsiblelending.org](http://www.responsiblelending.org)

The Pew Charitable Trusts:  
[www.pewtrusts.org](http://www.pewtrusts.org)



# DATE LABELING CONFUSION = FOOD WASTE

**Open dating. It's not about dating more than one person at time. Open dating is the labeling of calendar dates on food products to help a seller know how long to leave the food on the shelf and to guide a consumer on when it's optimal to buy and use a food product.**

Although the open dating system is meant to serve as a guideline for those in the commercial food chain—manufacturers, sellers, consumers—it also causes confusion, and, as a result, food is tossed out when it's still perfectly fine to eat.

So before you dump that “expired” can of beans or bag of frozen chicken, stop to understand what the date label means. Is the food actually not OK to eat? And are you unnecessarily throwing out and wasting food, resources, and money?

## **FOOD WASTE AND MORE**

Each U.S. consumer wastes more than 20 pounds of food every month, according to the U.S. Department of Agriculture (USDA) Economic Research Service. That's about \$115 billion worth of good food thrown away every year by consumers.

In addition to wasting food, this practice wastes resources used to grow and produce the food. According to the September 2013



report *The Dating Game: How Confusing Labels Land Billions of Pounds of Food in the Trash* by the Natural Resources Defense Council (NRDC) and the Harvard Food Law and Policy Clinic, the production of food that we eventually throw out uses about 25 percent of the water and 4 percent of the oil consumed in the United States. Also, the vast majority of the food we toss winds up in landfills—in 2011, we landfilled more than 36 million tons of food, according to the U.S. Environmental Protection Agency (EPA). The food garbage then quickly produces large amounts of methane, a greenhouse gas emission.

### GOOD INTENTIONS

Initially designed as a system for consumers to use as guidelines for food freshness, open dating has ultimately created confusion. The U.S. Food and Drug Administration and the USDA protect consumers from deceptive or misleading food package information. However, the agencies do not regulate date labels—the dates are generally at the discretion of the manufacturer and lack standardization.

One exception, however, is infant formula. Federally regulated food dating is used for formula, because over time, the nutritional value of the product declines.

### DATING JARGON

There are date labels meant for businesses and others for consumers. The labels for businesses generally have a “pack date” or “sell by” date. The pack date indicates when the product was packaged, and the “sell by” date is created by the manufacturer to let the store know when they should stop selling the product. The USDA advises consumers to buy the product before the date expires.

The main date labels meant for consumers use words such as “best by,” “use by,” or “freeze by.” “Best by” and “use by” are dates for when the food will no longer be at its peak quality and are not safety dates. You’ll typically find these date labels on products such as mustard, mayonnaise, and peanut butter, according to [stilltasty.com](http://stilltasty.com). “Freeze by” lets a consumer know when they should freeze the product to ensure its highest quality. When deciding these dates, the methods of calculation vary between manufacturers, product type, and geography, according to the NRDC/Harvard report.

### SMELLY AND WEIRD-LOOKING? DON'T EAT IT.

Although date labels can be used as a guide for the freshness of food products, they should not be used as a substitute for simply paying attention to food appearance and smell.

Experts say that if food is stored at the proper temperature, it should be safe past the date on the label. For example, refrigerated foods should be stored below 40 degrees Fahrenheit. However, keep in mind that perishable, prepared foods (e.g., salads, sandwiches) should be eaten promptly.

There are certain foods the USDA says can be safe to eat past an expired date. For example, canned foods are “safe indefinitely” if not kept at freezing temperatures or above 90 degrees Fahrenheit. However, don’t eat foods from cans that are damaged or swollen. Frozen foods are “safe forever because bacteria and other pathogens cannot grow in food that’s frozen at 0-degrees F or below.” However, the food quality and flavor, due to freezer burn, may be lost over time.



One of the best methods for deciding if a food product is safe to eat is simply smelling and examining it. Trust your instincts. In many cases, your eyes and nose are more reliable than a “use by” date when deciding if something is OK to eat.

### VIGILANCE IS KEY

Due to all the food waste, the USDA and EPA started the U.S. Food Waste Challenge in 2013. They’re asking organizations in the nation’s food chain, such as producers, manufacturers, retailers, food service, and government agencies, to participate in tackling food waste. Participants pledge to reduce waste by improving product development, labeling, and cooking methods; recover food waste by connecting donors to hunger relief organizations; and recycle food waste to feed animals or create compost and natural fertilizers.

Consumers can also reduce food waste by educating themselves about open dating, food storage, and safe food-preparation methods. If correct measures are not used when storing your food—such as leaving potato salad outdoors for hours—or improperly preparing food, any date label information becomes irrelevant.

For more information, go to the USDA’s Food Safety and Inspection Service website, [www.fsis.usda.gov](http://www.fsis.usda.gov).



# Smartphone Protection: Beyond the Kill Switch

“ The law is designed to remove thieves’ incentive to steal smartphones and resell them and/or steal personal information. ”

## LESS-ATTRACTIVE TARGET

According to the 2014 *Annual State of the Net Survey* by the Consumer Reports National Research Center (see chart below), only 36 percent of smartphone owners use their phones' screen lock, 14 percent use an antivirus app, and a third of users do not use any security measures at all.

At the same time, the number of smartphones in the United States that are stolen and never recovered jumped from 1.6 million in 2012 to 3.1 million in 2013.

Chances are that starting in July, we'll see a decline in the number of smartphone thefts. California's "kill switch" law goes into effect on the first of that month, and smartphones sold in the State are required to have an anti-theft security feature that allows remote deactivation to make the phones unusable. The law is designed to remove thieves' incentive to steal smartphones and resell them and/or steal personal information.

Just because the kill switch feature sounds like a good idea, don't get lulled into a false sense of security. Smartphone theft is big business—according to the Federal Communications Commission, about 30 to 40 percent of all robberies nationwide involve cellphones—costing consumers more than \$30 billion in 2012, and thieves will still be on the lookout for easy targets. You still need to take all precautions to greatly reduce the risk of having your smartphone stolen.

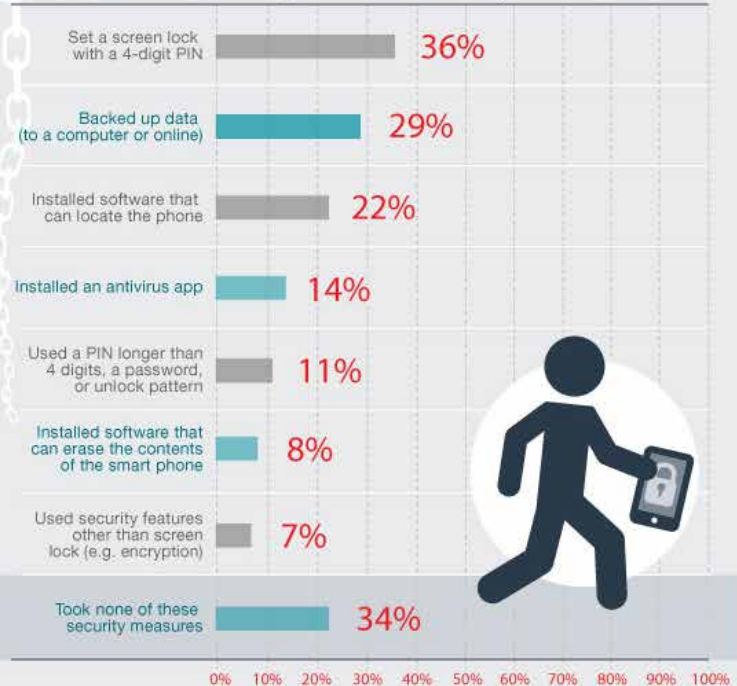
### WHERE'S MY SMART PHONE?

Projected number of smart phones lost or stolen and never recovered in the U.S. in that calendar year.



### HOW SMART-PHONE USERS SECURE THEIR PHONES

Percent of owners surveyed who took each precaution.



Results based on 2014 Annual State of the Net Survey by Consumer Reports National Research Center.

ConsumerReports®

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## EVEN IF YOUR SMARTPHONE HAS A KILL SWITCH FEATURE, IT'S A GOOD IDEA TO FOLLOW THESE SAFETY MEASURES:

**Keep an eye out.** When using your phone in public, be aware of your surroundings. If you can wait to check your e-mail, make or take a call, or listen to a voicemail message when you're in a more secure and private place, do so.

**Back it up.** If your smartphone is stolen, it's best to have your data already backed up on your personal computer, in the cloud, or to some other back-up device.

**Locate, lock, and erase.** Set up anti-theft security software, especially if your phone is not already equipped with a kill switch feature. Find an app that can remotely locate, lock, and erase data on your phone.

**Put a label on it.** On your lock screen, include your e-mail address or alternative phone number in case an honest person finds your phone and wants to return it to you. Alternatively, you can attach a note on the back of your phone with your contact information. Be sure not to use sensitive information, such as your home address.

**Make it difficult.** Never leave your smartphone out in the open and easy to nab—such as in your back pocket. Keep it in a place that's hard to reach; for example, in an inside pocket of your jacket or bag.

**Lock it, always.** Take advantage of your phone's password lock and any other security measures. Set up a strong password and change it regularly, and take advantage of any apps that offer a two-step verification process.

**Know the IMEI or MEID.** If your phone is stolen, the police will ask for your phone's International Mobile Equipment Identifier (IMEI) or Mobile Equipment Identifier (MEID) number. You can dial “\*#06#” to find out the number. Also, know your phone's make, model number, and serial number.

**Keep a list.** Know what apps you have on your smartphone and, at the same time, be careful of what information and pictures you store on your phone.



LET'S SAY THAT, EVEN AFTER YOU'VE FOLLOWED ALL OF THE SAFETY PRECAUTIONS, YOUR PHONE IS STILL LOST OR STOLEN. HERE ARE STEPS TO TAKE POST-THEFT OR POST-LOSS:

**Kill it.** Use the kill switch feature or other antitheft software to shut off your phone, making it useless to thieves.

**File a report.** Immediately report the theft to your wireless provider and local police. According to *Consumer Reports*, a copy of the police report is generally needed before you can initiate a credit freeze. A credit freeze makes it more difficult for identity thieves to open up accounts in your name. You may also need the report to dispute any fraudulent charges.

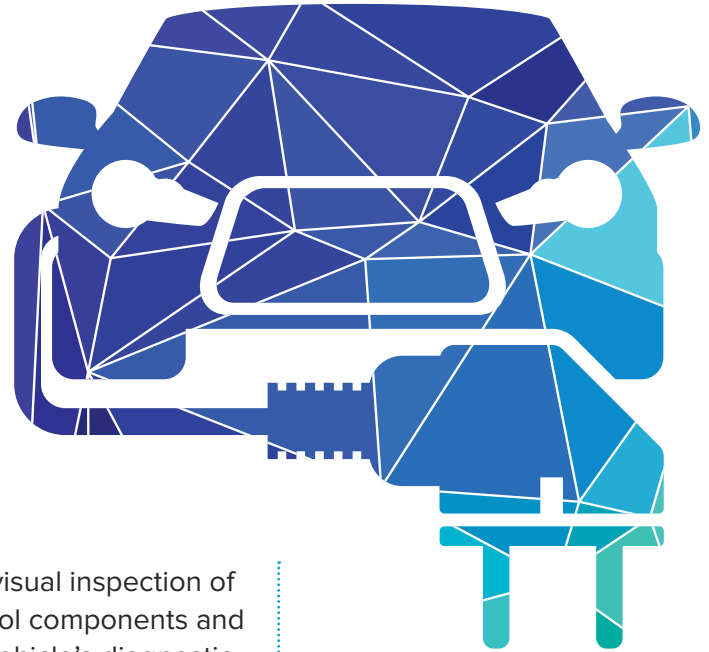
**Notify financial companies.** Put banks and credit card companies on alert regarding your stolen or lost smartphone to cancel cards and prevent fraudulent transactions on your accounts.

**Change your passwords.** Go to each account that was on your smartphone and change the passwords, including shopping, e-mail, and social media accounts.

**Above all, don't go after the thief.** Because of smartphone tracking apps, you may know the whereabouts of your stolen phone. But recovering your phone does not outweigh your personal safety.

In the end, the effectiveness of the kill switch, as well as protecting one's smartphone, comes down to the practices of the phone owner. Although the anti-theft feature will be mandatory in California-sold smartphones starting this summer, owners will still need to opt in to turn it on when initially setting up their phones. So say "yes" when prompted and also take every precaution.

# HYBRID CARS NEED SMOG CHECKS, TOO



One of the benefits of owning a hybrid vehicle—not having to worry about Smog Checks—is a thing of the past.

The Department of Motor Vehicles (DMV) began mailing registration renewal notices requiring a Smog Check to hybrid owners in April for registrations due in July. Change-of-ownership inspections and inspections for all out-of-state hybrid vehicles registering in California for the first time also require a Smog Check as of April, according to the Bureau of Automotive Repair (BAR), which administers the Smog Check Program.

Hybrid vehicles have been exempt from the Smog Check Program since 2000, when they were introduced to the California market, because they could not be properly tested with existing BAR equipment. The equipment could not test the emissions of hybrids because the vehicles would switch to electric mode during an inspection.

But that has changed. The new BAR On-Board Diagnostic Inspection System (BAR-OIS), which

is based on a visual inspection of emission control components and a scan of the vehicle's diagnostic system, has resolved the testing dilemma.

Hybrids are designed to meet strict emission standards and to provide improved fuel economy over conventional vehicles. Hybrid emission control systems, however, are vulnerable to the same causes of long-term deterioration affecting other vehicles. These system failures in hybrids can cause a sharp increase in emissions, and identifying and repairing these problems will keep emission levels low for the life of the vehicle.

“Consumers buying used hybrids can now ensure the vehicle's emissions systems have a clean bill of health with their purchase,” said BAR Chief Patrick Dorais, “and most hybrids have an extended manufacturer emissions warranty that may cover any needed repairs identified as a result of the inspection.”

All types of hybrid vehicles are subject to a Smog Check. As is the case with conventional vehicles,

hybrids six model-years and newer are exempt from the every-two-years Smog Check requirement. Hybrids four model-years and newer are also exempt from the change-of-ownership Smog Check mandate.

A Smog Check for a hybrid is similar to the procedure for model-year 2000 and newer gas-powered vehicles, including a visual inspection of emission-control components and a scan of the vehicle's diagnostic system. The procedure for hybrids, however, does not include a visible smoke test, according to BAR.



To find a Smog Check station in your area or find out the Smog Check history of a vehicle, visit the BAR website, [www.bar.ca.gov](http://www.bar.ca.gov), and click on the “Consumer” tab.



# California Midwives

## DELIVERING HEALTH CARE AT HOME

Hippies, incense, and flowing skirts. Those are some of the stereotypical images that come to mind when thinking about midwives. However, the truth is that midwives in California are educated, trained, health care professionals who must be licensed with the Medical Board of California (Board) to practice.



## WHAT IS A MIDWIFE?

A California-licensed midwife is a health care practitioner who can attend to normal childbirth cases and provide prenatal, intrapartum, and postpartum care, according to the Board. Normal pregnancy and childbirth means certain conditions must exist, such as a single fetus, absence of disease during pregnancy, and no pre-existing maternal disease of condition that would affect pregnancy. To be licensed in California to practice midwifery, applicants must meet specific educational and clinical requirements, as well as have successfully completed the North American Registry of Midwives' written exam.

Taken from the old-English term “with women,” midwives may practice in private homes, clinics, birth centers, and hospitals. As State-licensed health care professionals, they provide women with “individualized care uniquely suited to their physical, mental, emotional, spiritual, and cultural needs,” says the Midwives Alliance of North America. Midwifery generally takes a nurturing and holistic approach to pregnancy and birth—viewing birth as a normal life process. The care philosophy is to only intervene medically when necessary and not routinely during labor and delivery; intervention methods such as using fetal monitors and epidurals. Midwife care also includes preventative measures and detection of complications in the mother and child.

Some studies indicate that, through their approach, midwife-attended births have lower rates of neonatal intensive care unit admission and Cesarean (C-section) births, in addition to higher patient satisfaction with care.

Another classification of midwifery is certified nurse-midwife (CNM). Unlike midwives, who are licensed by the Board, CNMs are licensed by the California Board of Registered Nursing, trained as both nurses and midwives, and generally work in hospitals and birth centers.

## WIDENING SCOPE OF PRACTICE

According to National Public Radio's July 13, 2015, article, “Should More Women Give Birth Outside the Hospital?” the percentage of American women using a midwife for childbirth is low—only about 9 percent.

Using an obstetrician's services and delivering in a hospital are still the no. 1 choices when having a baby in the United States. However, with an increasing number of soon-to-be mothers opting for home births, using a midwife as the health care practitioner during their pregnancy, labor and delivery, and postpartum period is gaining in acceptance. Home births increased by 29 percent from 2004 to 2009, according to a 2012 report from the Centers for Disease Control and Prevention/ National Center for Health Statistics.

Is using a midwife the right choice for you? It depends on what you want your pregnancy and birthing experience to be.





However, this is changing.

In the past year, midwives' rights to practice have expanded. The Licensed Midwifery Practice Act of 1993 provides the requirements for licensure and scope of practice for a licensed midwife in California. In January 2014, Assembly Bill 1308 (Bonilla) went into effect, greatly expanding a midwife's right to practice and improving communication between physicians and midwives in cases of hospital transfers. For example, licensed midwives no longer have to work under a doctor's supervision, resulting in midwives' ability to now accept Medi-Cal coverage, as well as order ultrasounds, drugs, supplies, devices, reports, and lab tests.

The new law also implemented new requirements: Midwives can only handle cases of normal birth and pregnancy, and must transmit prenatal records upon a hospital transfer and talk to a doctor about labor status. If, during a pregnancy, childbirth, or postpartum care, a client's condition deviates from normal, the licensed midwife must immediately refer or transfer the client to a physician. The licensed midwife may consult and remain in consultation with the physician after the referral or transfer.

To decide if using a midwife versus an obstetrician is the right choice for you, make sure your pregnancy conditions fit the scope of practice of midwives, and that the care philosophy of midwives is in line with what you envision for your pregnancy and birth. Similar to selecting any health care professional for your care, be sure to check the license by contacting the Medical Board of California or the Board of Registered Nursing, do online searches for reviews and ratings, and get referrals from friends and family. You may also want to consider having a physician as a backup if conditions change as your pregnancy progresses or your delivery method must be altered.

For more information on licensed midwives go to [www.mbc.ca.gov](http://www.mbc.ca.gov); for information on CNMs, go to [www.rn.ca.gov](http://www.rn.ca.gov).

## WHAT DOES A DOULA DO?

Sometimes confused with midwives, doulas are trained and certified to provide support—both emotional and physical—during pregnancy, birth, and in the early postpartum period. However, unlike a midwife, they are not licensed and cannot deliver babies or provide medical care or guidance.

From the ancient Greek word that means “a woman who serves,” doulas can assist women with births in a variety of settings, such as a hospital, home, or birthing center. Their constant guidance and support during the birth process can help a mother have a shorter labor and manage pain without medication.

During postpartum, doulas can help with a range of services—from helping relax the mother during childbirth and taking care of the infant to breastfeeding and even preparing meals and doing housekeeping.

For more information about doulas, visit [www.dona.org](http://www.dona.org).





# CHOOSING A POSTSECONDARY SCHOOL

You have a professional goal you want to reach, and you know you need more education or training to achieve it. However, recent news of sudden postsecondary school closures may have you wondering if enrolling in one of these institutions is a wise choice.

Make an informed decision. Start with the Bureau for Private Postsecondary Education (Bureau) for information and guidance. The Bureau provides oversight of California’s private postsecondary education institutions. Many of the institutions regulated by the Bureau are vocational and offer skills training for entry-level positions in multiple industries, and other schools offer degree programs that can prepare students for a variety of career options.

When deciding on which school to attend, here are some considerations:



### BUREAU-APPROVED INSTITUTION

Verify that the institution is approved by the Bureau to operate. Schools that have been approved have submitted applications and met minimum standards established by the Bureau for integrity, financial stability, and educational quality. You can check the Bureau’s website at [www.bppe.ca.gov](http://www.bppe.ca.gov) to find out if a school has been approved.



### SCHOOL CATALOG

Carefully review the school’s catalog, which has important information about the institution, including lists of the faculty and all the programs offered, and the admissions policy. Catalogs also have school policies and procedures regarding the ability to transfer credits, complaint processes, and the Student Tuition Recovery Fund (STRF). The STRF relieves or mitigates economic losses suffered by a student at a qualifying institution. Students enrolled at the time of a school closure or within 60 days of the closure may be eligible for STRF. School catalogs can also be found at the Bureau’s website at [www.bppe.ca.gov](http://www.bppe.ca.gov).



### DISCIPLINARY ACTIONS

Inquire if there have been actions taken against a school for any wrongdoing. Understanding a school’s violations can help you make a more informed decision, and aid in determining if the institution is the right fit for you. Disciplinary actions against schools, along with explanations of disciplinary language, can be found on the Bureau’s website at [www.bppe.ca.gov](http://www.bppe.ca.gov), under the “Enforcement” tab.



### SCHOOL PERFORMANCE FACT SHEETS

Take a look at how other students have done at the schools you’re considering. On a school’s performance fact sheet you can see its rates regarding program completion, job placement, license exam passage after graduation, and salary/wage information following completion of specific programs. The fact sheets can be found on the Bureau’s website at [www.bppe.ca.gov](http://www.bppe.ca.gov) under the “Schools” tab—click on the “School’s Annual Reports” link, agree to the disclaimer, and then go to the “2013 Annual Report” link. Scroll down and you will find a list of schools along with their respective performance fact sheets.



### ENROLLMENT AGREEMENT

The enrollment agreement is a contract between you and the school of your choice. Read it carefully before making any commitments and make sure you understand all terms and conditions.



### FINANCIAL AID INFORMATION

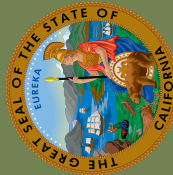
If you think you can’t afford to go to school, think again. There are plenty of options to finance your education. For example, will you want to take out a student loan or apply for a grant that doesn’t need to be paid back? Again, understand all terms and conditions before you sign on the dotted line. Consult a financial planner or financial aid counselor if necessary.

The best strategy when deciding on a postsecondary school is to get informed and make a careful decision. For more information, visit the Bureau’s website at [www.bppe.ca.gov](http://www.bppe.ca.gov).



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2009 Winner  
 2008 Winner



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