



Rebate/Tax Credit Scams/Frauds – State and federal governments regularly implement a variety of rebate and tax credit programs. These programs are intended to promote consumer spending and offer consumers financial incentive to “go efficient” with such things as appliances, water heaters, and home HVAC systems. Similar public and private sponsored rebate and tax credit programs include the Energy Efficiency Rebate Program, the Renewable Energy Tax Credit, the Solar Energy System Incentive Program, the Car Allowance Rebate System (Cash-for-Clunkers), and the Energy Start Appliance Rebate Program (Cash-for-Appliances). Unfortunately, these programs can also be used by scammers and fraudsters to swindle and take advantage of people. Because these are rebate and tax credits programs, consumers are reimbursed only after having hired the service or purchased the product. This allows scammers and fraudsters the opportunity to contract with a consumer for a service or product and collect full payment up front. Then, once the service is completed or the product is delivered, consumers are left on their own to deal with the fine print and details of the rebate or tax credit. Only then do consumers discover the service hired does not qualify under the program, the product purchased is not applicable for the rebate, or the rebate program is fake or expired. That is why it is important for consumers to educate themselves about these programs and become aware about all the ins and outs of a particular rebate or tax credit program before acting. Consumer Affairs recommends the following tips to help avoid a rebate or tax credit trap:

- Research and read the offer carefully before purchasing anything. Be sure to know exactly what is needed and must be done to redeem the rebate or tax credit. This may include verifying that any provider/contractor/installer is properly licensed, certified, and/or registered with the Florida Department of Business and Professional Regulation (by telephone at 1-866-532-1440 or online at <http://www.myfloridalicense.com/dbpr/>).
- Obtain all necessary paperwork and documentation, including receipts, product information, warranties, rebate coupons, and/or tax credit forms. Save and keep all paperwork and documentation in a safe and easily accessible location, such as stapled to the product manual, in a warranty file, or with your other important documents.
- Be sure to retain copies of any paperwork or documentation you submit for the rebate or tax credit, including any and all contact information. Such information is essential to dispute a claim, file a complaint, or seek another form of remedy regarding the service, product, or rebate/tax credit.
- Promptly and timely complete and submit any and all rebate or tax credit forms. Many rebate and tax credit programs have time restrictions, limitations, and exclusions.
- Submit rebate or tax credit forms using certified and return receipt mail in order to track and verify appropriate and timely submission of the rebate or tax credit forms. When the mail receipt is returned, keep it with the other necessary paperwork and documentation in safe and easily accessible location.