

## HOW TO COMPLAIN EFFECTIVELY

Ever feel you've been wronged? Having trouble getting your money back? Maybe you just need to know how to complain more effectively!

**Early Show** financial contributor Vera Gibbons told how to do just that:

### 1) STAY CALM

No matter how upset you are, remain calm (but firm). Getting angry and shouting will probably make resolving your problem more difficult. Even if it is difficult, remain polite. Being rude isn't going to win you points and will make it more difficult to resolve the issue.

### 2) ACT QUICKLY

Act as as soon as you see the problem. If the problem happens in a store, complain then and there. If it happens at another point, don't wait a week before doing anything. The sooner, the better. If you can't solve the issue immediately, on the premises, contact the company's consumer affairs department, by e-mail or phone, as soon as possible. Look up contact information for big companies on their Web sites or on Yahoo Finance.

### 3) SPEAK TO A MANAGER

Don't waste time telling your problem to someone who isn't in a position to help. If you aren't getting anywhere with your complaint, ask to speak with a manager. Generally, the higher the position, the more authority they will have in resolving the issue. Keep a written log of who you speak to, names, dates, nature of the conversations, what was promised, etc.

### 4) BE CONCISE

Keep your story simple and concise: Boil it down to the essential elements -- a maximum of one written page. List the product or service you had trouble with, along with the make, model, name, dates. Stick to the facts.

### 5) KNOW WHAT YOU WANT

Let the company know exactly what you want to resolve the issue. Then, they don't have to guess. Specify a reasonable time limit, such as two weeks. The company is going to work hard to keep you happy, particularly if you're a valuable customer. It's less costly for a company to keep an existing customer than to attract a new one. Use that to your advantage.

### 6) IF YOU TAKE THOSE STEPS AND STILL HAVEN'T RESOLVED YOUR ISSUE:

Take it to next level. Contact a consumer advocacy group, such as the Better Business Bureau, that seeks to resolve complaints on behalf of consumers. Look up the attorney general's office for the state in which the business is based, at [www.naag.org](http://www.naag.org). Contact the Federal Trade Commission. It won't resolve the dispute for you, but if it receives enough complaints, it will use the info you provided them with to investigate cases of fraud.

### 7) AIR YOUR GRIEVANCE ONLINE

A growing number of Web sites and blogs let consumers make public, online complaints, which can generate publicity that helps resolve problems. Such sites include [Complaints.com](http://Complaints.com), [ConsumerAffairs.com](http://ConsumerAffairs.com), and [my3cents.com](http://my3cents.com).

### 8) OTHER ALTERNATIVES:

Utilize the media: Many local TV stations and newspapers have consumer reporters who are looking for a good story about someone who has been wronged. Media clout helps resolve issues.

If all else fails, consider going to small-claims court to resolve the issue. You'll need to research whether you can file a claim there. If you can, it's relatively inexpensive (usually under \$100) to file a claim, and you'll get your day in court to try to persuade a judge you deserve what you're asking for.