

Column: What to do if you think you've been ripped off by a business

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What do you do when a business doesn't live up to its promises?

Maybe you paid for something you never received, or a product or service didn't exactly meet your expectations. If this sounds familiar, you're not alone – and you don't have to just accept it.

There are simple steps you can take to get back what you're owed, without adding more stress to your life. Let's walk through some simple actions you can take to resolve the issue and set things right.

TALK TO THE BUSINESS FIRST

Start by reaching out to the business directly. And when you connect with them, remember to stay calm and communicate clearly. Most legitimate businesses don't want you feeling frustrated because of your experience with them, and many times simply describing your bad experience to a manager via a level-headed conversation can move you towards a reasonable resolution.

Remember to have everything ready, including receipts, contracts, emails, and anything else that backs up your side of the story. A detailed timeline of what happened can be super helpful, too. When you're organized and have the facts straight, businesses are more willing to get on board with you to solve the problem.

However, if the business ignores you or refuses to make things right, here are the next steps you can take toward resolution:

GET BBB INVOLVED

Filing a complaint with the Better Business Bureau is easy and free and boosts your chances of getting things resolved. Businesses pay attention when the BBB gets involved, especially if keeping a good rating matters to them. Most of the time, this step is enough to settle things, but if not, BBB can help you take it further to get a fair outcome.

CONSIDER MEDIATION OR ARBITRATION

If the issue isn't getting resolved, you might want to try mediation or arbitration. These options are quicker, less formal, and often far less expensive than going to court – some mediation cases are wrapped up in just a few weeks. But keep in mind that both sides have to agree to take part. If the business refuses, you may need to consider legal action.

TAKE LEGAL ACTION (if you have to)

If the business refuses to participate in arbitration or mediation, small claims court can be a helpful option for resolving smaller disputes without costly legal representation. Just be sure to check your state's monetary limits to ensure your case qualifies. Filing fees are often low, but you might want to consult a lawyer if you're dealing with a bigger claim. While hiring legal help can raise the cost, getting advice early can help you better understand what you're getting into and prepare for the process.

BRING IN OTHER AUTHORITIES

Depending on your situation, you might need to get other authorities involved. There are industry-specific groups, like the Department of Transportation or the Building Industry Association, that could help apply some pressure. If things get more serious – like potential criminal behavior – you might need to involve local law enforcement. And if fraud is on the table, reporting it to the Federal Trade Commission (FTC) and your local Attorney General's (AG) office is another good move. These steps can push the business to act and give you more ways to resolve the issue.

FINAL THOUGHTS

When it comes to dealing with disputes, knowledge and patience are your best tools. Knowing what steps to take, keeping good records, and staying proactive can turn a frustrating experience into something more manageable.

For more information, visit BBB's Dispute Resolution Services to explore how mediation, arbitration, and complaint resolution services can help you reach a fair outcome with a business.

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