

## TIME SHARE & VACATION CLUB WARNING!

**You are on vacation, and it's a time to relax and enjoy. We suggest It's not a time to waste many hours of time to make financial decisions that could cost you thousands of dollars in the future!**

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**Airport Passenger Arrival Areas and some hotels may have salespeople that aggressively approach vacationers with “too good to be true” time share or vacation club offers. Here are a few suggestions, should you feel pressure to attend these long sales meetings:**

1. Say, “No, thank you.” Say it again if you have no interest.
2. A “free” gift or meal is usually offered to entice you to attend a “short” sales meeting. When you discover that this meeting is going to go on for hours you tend to feel guilty leaving the meeting because you have already accepted the free gift or meal.
3. We suggest you not make a financial decision while on vacation. Wait until you return home. Give yourself time to think about it.
4. If you are intrigued about buying a time-share or joining a vacation club, wait until you return home and study all your options such as buying a resale unit. You will find thousands of units (*a lot of people discovered they didn't really want a timeshare*) only a few years old selling at half the price of a new unit. Also check with your Better Business Bureau on what you should know about buying a time share or joining a vacation club.

**If you find yourself being unduly harassed and approached by salespeople at your hotel, we advise you to report this to the hotel management or your tour representatives.**