

Robbie's Story

February 3, 2015

My name is Robbie Britch. I live in St. Albans with my family. This is what happened to us when I rented and bought a washer-dryer set from my local Rent-A-Center almost three years ago. Thank you for listening to my story.

First of all, you should know something about me. My only source of income is through Social Security Disability. I get about \$800 a month. I am fortunate to have help through Section 8 so my apartment rent is just \$57 per month. But, none of my utilities are included in that so I pay most of my income for food and utilities (between gas heat and my electric I pay at least \$350 to \$400 – sometimes more – just for those utilities). There is not much left over.

When I went to my local Rent-A-Center all three of my children were living with me (a teenage daughter and son, and my baby girl, who is now 3). My youngest was born with a birth defect called amniotic band syndrome. She was born without a left arm. Living with three children you do a lot of laundry, which is how I ended up at Rent-A-Center.

They told me I could get an energy efficient washer-dryer front-loading style set. This is what I wanted because we do so much laundry and they are bigger than the usual top loader kind. I was told the actual cost of the set was about \$600. I signed up for \$20 or 25 per week payments for 52 weeks (it was a couple of years ago now, so I can't remember which). I didn't think at the time that it would end up costing me \$1,000-1,300 at that rate to pay it all off – I was pregnant at the time and the people there were giving me snacks and drinks and made it all sound so easy. I just wanted to go home and have a washer-dryer set.

As it turned out the set I got was used and it ended up breaking down. The store took it back but only gave me a top-loader replacement. This is not what I had paid for. But, I took it because something is better than nothing and I had laundry to do. They told me that they would give me some "free" weeks on the contract. Later I found out that they just added those weeks to the contract term so I ended up paying more like 65 weeks, which is more like \$1,300-\$1,625! Finally, I said "no more!" and I didn't pay the last two weeks.

Well, that's when the phone calls and threatening letters started. They told me if I didn't keep paying they would take me to court. I told them I'd already paid more than the 52 weeks I signed up for – and besides that they didn't give me the washer-dryer set I was paying for in the first place! And, I have never gone back to Rent-A-Center.

I hope you can do something to help other people like me so nobody has to go through what I went through. Thank you.