

## **Blue Hippo Computer Layaway...What a Scam!!! Part One**

*This first article will address Blue Hippo's scam to con people in tight situations out of their hard earned money. Were you aware that Blue Hippo has an unsatisfactory rating with the BBB due to over 2200 complaints going back more than 36 months?*

**Aug. 8, 2008 - [PRLog](#)** -- Have you seen the television commercials from Blue Hippo? They claim they will give you a computer without checking your credit. Perhaps they should be a bit more clear about when and what all it will take before they even actually place the order. What they should tell you is after you give them a down payment and have made all the payments they will then submit your order, which could then take weeks to even be shipped. When it does arrive it will probably be outdated, as well.

After all I had seen and heard from the commercials I went to their site to see if it was too good to be true. Unfortunately, it was worse than I thought. The best deal they offer is the HP Compaq dc5700 Business which has a separately sold monitor, a floppy drive that is not included, 2GHz Intel Core 2 Duo Processor, 1GB RAM, 80GB Hard Drive, CD-RW/DVD-ROM combo Drive, and a 10/100/1000 Ethernet

Now keep in mind that you must first make what they call a small down payment of around \$99.99 then you only pay \$21.99 a week for 52 weeks. That's a total of \$1243.47 for a computer that is probably no better than one you could have purchased from Wal-Mart or K-mart for around \$500. I hope you haven't forgotten that does NOT include a monitor and I am unsure about shipping costs.

Paying the ridiculous interest rate that Blue Hippo charges is more than anyone would pay unless they truly think it is worth it to improve their credit rating. Well according to several testimonials I have read, some of which claimed to be from former employees, Blue Hippo does NOT report to any of the three major credit reporting companies Unless you miss a payment. This is a contradiction to their claim that they can help you improve your credit rating.

You would be much better off paying finance charges up to 21.9% to Dell, at least then you know exactly what you are getting. Not to mention the fact that it will actually be delivered when they say it will be and you can even track the delivery. With Dell your order will be shipped once you have been financed, the trick is getting financed with them.

Being as most of the people who go through Blue Hippo to purchase a computer or other electronics do so because of their financial situations they, more than likely, cannot afford to pay \$500 all at once. Moreover, many of these same people are truly in need of a computer that they can start using right away. As in our day and age it is difficult to get by without a computer for a long period of time or at all if you are a student. That is why I have come up with some alternate solutions to this problem.

There are reputable companies out there who will actually produce what they promise and do so without automatically draining your bank account with additional unexplainable charges. Some of these companies may still require a down payment or have other terms, but at least they keep to the terms of the agreement without hiding backward policies and other deceptions. You can check out most companies at <http://us.bbb.org>

My number one choice would be layaway who charge approximately 1.9% interest on each transaction. You will receive your order once it is paid in full and payments are automatically deducted from your checking account. Your payments can be broken into 3-13 payments according to what you can fit into your budget and unlike Blue Hippo they will actually send you the product you ordered.

Their website is very easy to navigate and they only require you to have an active checking account to register and they have a satisfactory rating with the BBB and you can go to their site to find out more. You can even use the payment calculator to estimate what your payments could be or determine exactly what you can afford. <http://www.jacksonville.bbb.org/commonreport.html?compid=...>

Another one is MyComputerClub whose terms of agreement are spelled out very clearly on the bottom of the first page of their website and they also have a satisfactory rating with the BBB. For around \$30 a month you can have a laptop or a desktop with more to offer than the ones Blue Hippo offers. They also give you free shipping on any computer purchases, which can be quite costly.

The downfall with this company is that they require a great deal of your personal information before they will finance you. You must have had a valid bank account for at least 6 months, been on your current job for at least 6 months and have a combined monthly income over \$1800. If you meet that criteria then you qualify for up to \$3000 of interest free credit for up to 18 months. Unfortunately, there is more, once you receive your purchase agreement you will need to send a copy of your utility bill, the top page of your bank statement, social security card, and a payment stub. Now if you think it's worth all that you can go check it out for yourself. <http://sandiego.bbb.org/WWWRoot/Report.aspx?site=26&bbb=1...>

There are other ways that people with poor credit can get their hands on a decent computer. If you were to go to Kmart you can put one on layaway and just make payments. If you watch the sales ads sometimes there are deals on computers that can at least do the basics and may have a few accessories or at least a monitor for around \$300. Another way is through Rent-A-Center, not my favorite place, they will overcharge you, but you can walk out of the store with it that day. Only you know what you really need right now and what you can really afford.

According to the BBB guidelines a company must be in business for at least 12 months, properly and promptly address matters referred to it by the BBB, and be free from an unusual volume or pattern of complaints and law enforcement action involving its marketplace conduct in order to have a "Satisfactory Rating". In addition, the BBB must have a clear understanding of the company's business and no concerns about its industry.

Blue Hippo's file was first opened in July 2003, since then this company has earned an unsatisfactory customer experience report with the BBB due to a pattern of complaints. This "pattern" was derived from many unanswered complaints, failure to eliminate the cause of the complaints, and a lawsuit brought about by the Federal Trade Commission charging BlueHippo Funding, LLC and BlueHippo Capital, LLC with violating federal laws. Blue Hippo was order to pay a settlement of at least \$3.5 million and up to \$5 million. You can read all about on the BBB site <http://greatermd.bbb.org/WWWRoot/Report.aspx?site=41&bbb=0011&firm=23014013>

The one thing that I cannot understand is how a company that continuously has been proven to deceive people has not been forced to cease operations. It is my belief that consumers should take their own recourse by making themselves aware of Blue Hippos track record. No one should be allowed to all but steal from people who are already struggling.

Has the entire world forgotten about morals and values? We consumers need to stick together and support the common good we can no longer sit back and watch these terrible things go on without taking some sort of action. That's why I will continue to research Blue Hippo's history and bring you as much of the truth as I can find in hopes that I can save at least a few people from getting scammed.

Those of you who would like to help me get the word out there about this company feel free to repost this

article, but please leave the links intact.

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