



# Fine Print Analyzer

Examine each contract clause carefully. Identify red flags, hidden fees, and problematic terms. Rate each clause's severity and explain your concerns.

## Round 1: Gym Membership

### Clause A: Automatic Renewal

"This membership shall automatically renew for successive twelve (12) month terms unless Member provides written notice of cancellation via certified mail to our corporate headquarters no less than sixty (60) days prior to the renewal date. A processing fee of \$75 will apply to all cancellation requests."

#### Red Flags Identified:

List all red flags you found in this clause...

#### Severity Rating:

✓ Acceptable

⚠ Concerning

🚫 Unacceptable

**Hidden Fee Alert:** Calculate potential cost if you forget to cancel

Annual fee: \$\_\_\_\_\_ + \$75 cancellation fee = Total unexpected cost: \$\_\_\_\_\_

## Round 2: Credit Card Agreement

## Clause B: Universal Default

"We may increase your APR to the Penalty Rate of 29.99% if you fail to make a minimum payment when due, make a payment that is returned, or if we determine at any time that you are unlikely to be able to pay amounts owed under this Agreement. We may also review your credit report and increase your rate based on adverse information from other creditors."

### Red Flags Identified:

List all red flags you found in this clause...

### Severity Rating:

✓ Acceptable

⚠ Concerning

🛑 Unacceptable

## Round 3: Apartment Lease

## Clause C: Security Deposit

"Tenant agrees that Landlord may retain any portion of the security deposit necessary to cover: unpaid rent, cleaning fees, carpet replacement, repainting, normal wear and tear repairs, administrative processing, and any other costs Landlord deems necessary to restore the unit. Landlord shall provide an itemized statement within ninety (90) days of lease termination."

### Red Flags Identified:

List all red flags you found in this clause...

**Severity Rating:**

✓ Acceptable

⚠ Concerning

🛑 Unacceptable

**How would you negotiate this clause?**

What changes would you request?