



Department of
Business Oversight

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JUST A BUCK LICENSING, INC
A New York Corporation,
563 Temple Hill Road
New Windsor, NY 12553
(845) 561-7411
[www justabuck com](http://www.justabuck.com)

FRANCHISE DISCLOSURE DOCUMENT



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Just A Buck Licensing, Inc offers franchises to qualified individuals for the right to operate a retail store offering to the general public items which may include discount, overstock and excess inventory and specially manufactured merchandise, which may include, among other things, housewares, stationery, pet supplies, consumer electronics, hardware, health and beauty aides, gift ware, cleaning products, software, toys, crafts, jewelry, cosmetics, footwear, food, baking products, kitchen products, party supplies, home furnishings, paper products, gardening supplies, paint supplies, ceramics, pesticides, flowers, baby products, linens, art supplies, books, candles and automotive supplies at the single suggested retail price of one dollar, or other single unit “theme” price (the “**Just-A-Buck Store**”)

The total investment necessary to begin operation of a **Just A Buck** franchised business is \$172,475 to \$283,318 This includes \$25,000 that must be paid to the franchisor or its affiliate(s)

This disclosure document summarizes certain provisions of your franchise agreement and other information in plain English Read this disclosure document and all accompanying agreements carefully you must receive this disclosure document at least 14 calendar-days before you sign a binding agreement with, or make any payment to, the franchisor or an affiliate in connection with the proposed franchise sale or grant **Note, however, that no governmental agency has verified the information contained in this document**

You may wish to receive your disclosure document in another format that is more convenient for you To discuss the availability of disclosures in different formats, contact Franchise Development at 563 Temple Hill Road, New Windsor, NY 12553 or 845-561-7411 or michael@justabuck.com

The terms of your contract will govern your franchise relationship Don’t rely on the disclosure document alone to understand your contract Read all of your contract carefully Show your contract and this disclosure document to an advisor, like a lawyer or an accountant

Buying a franchise is a complex investment The information in this disclosure document can help you make up your mind More information on franchising, such as “[A Consumer’s Guide to Buying a Franchise](#),” which can help you understand how to use this disclosure document, is available from the Federal Trade Commission You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, D C 20580 You can also visit the FTC’s home page at www.ftc.gov for additional information Call your state agency or visit your local library for other sources of information on franchising

There may also be laws on franchising in your state Ask your state agencies about them

ISSUANCE DATE January 16, 2015

Just-A-Buck Licensing Inc

STATE COVER PAGE

Your state may have franchise law that requires a franchisor to register or file with a state franchise administrator before offering or selling in your state. **REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT**

Call the state franchise administrator listed in Exhibit "2" for information about the franchisor, or about franchising in your state

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW

Please consider the following Risk Factors before you buy this franchise

1 THE FRANCHISE AGREEMENT PROVIDES THAT ALL DISPUTES AND CLAIMS RELATING TO THE FRANCHISE AGREEMENT OR ANY OTHER AGREEMENT BETWEEN THE FRANCHISOR AND THE FRANCHISEE MUST BE SUBMITTED TO ARBITRATION ONLY IN ORANGE COUNTY, NEW YORK. OUT OF STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST MORE TO ARBITRATE WITH THE FRANCHISOR IN NEW YORK THAN IN YOUR HOME STATE

2 THE FRANCHISE AGREEMENT STATES THAT NEW YORK LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS

3 YOUR SPOUSE MUST SIGN A SPOUSAL CONSENT, MAKING THE SPOUSE JOINTLY AND SEVERALLY LIABLE FOR THE OBLIGATIONS UNDER THE FRANCHISE AGREEMENT, PLACING THE SPOUSE'S OWN PERSONAL ASSETS AT RISK

4 THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE

We use the services of one or more Franchise Brokers or referral sources to assist us in selling our franchise. A Franchise Broker or referral source represents us, not you. We pay this person a fee for selling our franchise or referring to us. You should be sure to do your own investigation of the franchise

FOR THE STATE OF

Chart of State Registrations and Effective Dates located on following page

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