

# Holiday Shopping Tips



consumer**brief**

During the hustle and bustle of the holiday shopping season, the mad dash for deals and discounts can leave even the savviest shoppers vulnerable to scams, misleading advertising, or misunderstanding the terms of their purchases. Whether you brave the mall crowds or shop online from the comforts of home, it's important to exercise common sense and caution to avoid overspending or falling victim to fraud.

Follow the tips below to increase your savings and your holiday cheer!

## **MAKE A LIST AND A BUDGET**

Avoid a holiday “spending hangover” by setting and sticking to a budget. Make a list of what you're shopping for and how much you're willing to pay for it. List the items in the order of priority and estimated cost. Don't forget incidentals, like cards and wrapping paper; those costs can quickly add up!

## **LOOK FOR BARGAINS**

Your favorite retail store may be convenient – but be sure to check outlets and online sites for the best deals. Some price-comparison apps will let you set a “deal alert” to receive an e-mail when a certain item goes on sale, or a “refund alert” if something you already bought is now



on sale. Be aware that shopping apps can collect a lot of personal information. Look for apps that tell you what they do with your data and how they keep it secure. When purchasing an item, look for rebates. Some rebates can be redeemed at checkout, but most require you to send documentation to the manufacturer to get your rebate.

## **SHOP SMART ONLINE**

Exercise particular care when making a purchase over the internet. Be certain the website is secure or uses encryption before entering personal and credit card information – look for “https” in the website address. For unfamiliar merchants, search online for consumer reviews. Beware of prices that are drastically lower than those you've seen elsewhere; they may indicate a scam. Read the refund and return policy carefully. Remember that paying with a credit card will provide more protection if there is a problem with the item you've purchased online. Read the refund and return policy carefully. Print out a transaction record for each purchase and keep it to resolve any issues regarding your purchase.

## **ENSURE SAFE DELIVERY**

Have packages delivered to a secure location. If you won't be home, have them delivered to work, or see if a neighbor can be on the look-out for deliveries. Consider requiring a signature for delivery — or look for options to pick up your shipment at a local store or mailing center.

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conditions placed on returns and refunds as well. Know all these things before you buy and before you seek to return an item.

### **KNOW YOUR GIFT CARDS**

If you are giving gift cards or gift certificates this holiday season, it is important to know that under New Jersey law, they must remain valued for 24 months after purchase. No dormancy fee may be charged during this initial 24 month period or within 24 months immediately after the most recent transaction when the card or certificate was used. After that period, merchants are allowed to charge a dormancy fee of up to \$2 a month, as long as that fee is disclosed on the card or certificate, or on the sales receipt or package for the card or certificate. The merchant also must disclose in writing a telephone number for a consumer to call for information about any expiration date or dormancy fee. If you plan to buy a particular gift card, visit the website of that business to see if it's offering a deal, rather than just buying the gift card at a store.

### **ASK ABOUT LAYAWAY POLICIES**

Before you put items on layaway, ask about the store's policy. Find out how much time you have to pay for the merchandise and possible charges for using the plan. Will there be a fee or a penalty for missed or late payments? If you decide you don't want the merchandise after you've made some or all the payments, can you get a refund?

### **BRING SALES ADVERTISEMENTS TO THE STORE**

When you see an ad for a sale or "special deal," make sure to bring it with you to the store. If a store advertises an item at a certain price and then refuses to honor that price, it is considered deceptive advertising, which is illegal in New Jersey. Also, be sure to read the fine print on advertisements. Some contain warnings such as "quantities are limited" and "not available in all stores."

### **ASK ABOUT RETURN AND REFUND POLICIES**

Can you return an item for a full refund? Some stores have fairly strict rules about returns. Keep all your receipts and store tags on purchased items. For online purchases, save all your email correspondence with the seller. If the item is purchased online, do you have to pay for shipping and handling to return the item? There can be other

**Consumers are urged to report suspicious solicitations to their local police and to the Division of Consumer Affairs at:**

(toll free within New Jersey)

**1-800-242-5846**

or **973-504-6200**

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**www.NJConsumerAffairs.gov**

