

We're Looking Out For You



Pinellas County Consumer Protection
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Holiday Shopping Tips

- **Make a List:** make a list of who you're buying gifts for and how much you're spending for each person. Stick to the list!!
- **Set-up a Holiday Account:** Every week or month deposit money into the account. Don't use the money except for its designated purpose. No one wants to still be paying for holiday gifts well in to the New Year.
- **Ways to Pay:** paying with cash will keep you from over spending...once the money is gone, it's gone. If you pay with plastic, it's best to use a credit card; not debit. Credit allows you to dispute a charge if there is a problem.
- **Start Early:** Starting early will prevent you from feeling rushed, which can lead to impulse buying. Use layaway so you can pay for gifts little by little, instead of all at once.
- **Save as You Spend:** Before you shop, search for sales, discounts, and coupons. Take advantage of FREE store perks, such as gift wrapping or shipping. Apps on mobile phones allow you to comparison shop to find the best deal. Retailers often email special savings coupons to customers for additional discounts.
- **"Huge Sale":** Remember just because something is on sale, doesn't mean it's the best price. Be sure to shop around for the best deals.
- **Exchange & Refunds:** Retailers establish their own exchange and refund policy. Before you buy, know the policy. If no refund/exchange policy is offered, it must be disclosed at the point of sale.
- **Online Shopping:** Shopping online can be fast and convenient, but has its own risks. Only deal with reputable companies. Check out a company's complaint history and read their reviews. Also know the terms & conditions, keep records and pay by credit card.
- **The Perfect Gift:** Gift Cards are one size fits all and offer many choices. But not all gift cards are alike. Some charge a fee, included in the purchase price. Keep in mind, if the establishment that the gift card is for goes out of business your gift card may be voided.
- **Keep your receipt:** Be sure to keep your receipts. You may need them for returns, billing errors or to help you track your spending. Also ask for a gift receipt, to include with your gift.
- **Additional Fees:** Even if the retailer accepts your return they may still charge you a restocking fee. Which places charge it and the amount varies, so ask before you buy.
- **What's the Hurry:** Be sure to know the deadlines when shipping packages. Not only do you want your packages to arrive on time, but the longer you wait the more it will cost you.
- **Don't Get Scammed:** Not everyone is shopping for gifts; scammers are shopping for your money and personal information. Always protect your information from identity theft. Know who you are giving the information to and for what purpose. Beware of unsolicited emails, including holiday E-Cards, it could contain malware. Remember, not all charities are legitimate, so check them out before you donate.