Two-Minute Tuesday Video Script: ‘Tis the Season to Spend Wisely
http://www.pinellascounty.org/hr/two/videos/protection/protection.html

Slide 1
Welcome to Two-Minute Tuesday. I’m Doug Templeton with Consumer Protection. Today’s topic is spending wisely during the holidays.

Slide 2
The holiday season is here ... the busiest shopping time of the year.

Slide 3
The first thing to do is set a budget. Make a list of the people you would like to shop for, and how much you want to spend. This will keep you from over-spending or impulse buying.

Slide 4
There are many ways to pay, but it’s always best to pay with cash. When the money’s gone, it’s gone.

Slide 5
If you don’t have cash on hand, use your credit card. This provides additional buyer protection. You can dispute a charge if there is an issue with the product or if you don’t receive the item.

Slide 6
Shopping online is the most popular way to make holiday purchases. But remember, online shopping comes with its own set of risks.

Slide 7
When shopping online, be sure to deal only with reputable merchants. Reviews about online merchants can be found with a quick Internet search.

Slide 8
Just as with any other store, it’s best to print out your receipts and other records.

Slide 9
Beware of unsolicited emails, holiday eCards, sweepstakes or fraudulent notifications claiming you won something. These could contain malware which can damage your computer and capture your personal information.

Slide 10
Just in case you buy that “not-so-perfect” gift, be sure that you know what the store’s refund and exchange policies are. If a store has a no-refund policy, it must be prominently posted online, at the register or on your receipt.

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Stores may require a receipt for refunds or exchanges, so ask for a gift receipt to include with gifts. Remember that some stores charge a restocking fee on returns.

Slide 12
Not all gift cards are alike. Some gift cards charge a fee, included in the purchase price. And keep in mind, if the merchant goes out of business, your gift card may be voided.

Slide 13
Watch out for fraudulent charities. It’s important to know who you’re giving to and how the money will be used.
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Verify that the charity is properly registered with Florida Department of Agriculture and Consumer Services and review their financial records to see how they spend donations.

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While shopping, be sure to keep tabs on your credit or debit cards, and cover any keypads when you enter your PIN number.

Slide 16
Never give out any personal information unless you know who you are dealing with and how the information will be used.

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And, remember, if it sounds too good to be true, it probably is. For more information on consumer topics or to file a complaint, contact Pinellas County Consumer Protection at 464-6200 or visit pinellascounty.org/consumer.

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Thanks for tuning in to Two-Minute Tuesday. To subscribe or watch previous episodes, visit us online.