

## Be a Savvy Shopper this Holiday Season

Follow these shopping tips to get the most from your Black Friday steals and Cyber Monday deals:

### *Layaway*



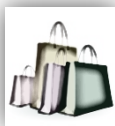
- **Know the payment terms.** Make sure you know the terms of the layaway plan, including how much time you have to pay for the products, when payments are due, and any fees associated with the plan.
- **Know the penalties.** Find out if there is a penalty for missed or late payments: Will your contract be cancelled? Will the merchandise be returned to inventory?
- **Keep good records.** Keep receipts or other proof of the payments you make on the layaway products.

### *Online Shopping*



- **Know who you're dealing with.** Confirm the online seller's physical address and phone number before you buy.
- **Know what you're buying and what it will cost.** Read the seller's description of the product, including the fine print! Factor in shipping and handling into the total cost of your purchase.
- **Check out the terms and conditions.** Can you return the item for a refund if you're not satisfied? Who pays the shipping costs? Is there a restocking fee? Print and save records of your online transactions, including all emails to and from the seller.
- **Pay by credit or charge card.** They offer the best consumer protections. Under federal law, you have the right to dispute charges under certain circumstances and withhold payment temporarily while the creditor is investigating. And if your card is used without your authorization, your liability generally ends at the first \$50.
- **Use antivirus or antispyware software and a firewall.** Make sure to update them regularly.

### *General Shopping Tips*



- **Buy gift cards from sources you know and trust.** Avoid buying cards from any online auction sites because the cards could be fakes.
- **Get a copy of the store's return/refund policy.** Are full refunds given, or does the retailer only offer store credit?
- **Track your finances.** Make a budget and stick to it! Always review your banking statements as soon as you receive them. Check your statements closely for unauthorized purchases.

SCDCA aims to protect consumers from inequities in the marketplace through advocacy, complaint mediation, enforcement and education. To file a complaint or get information on consumer issues, visit [www.sconsumer.gov](http://www.sconsumer.gov) or call toll-free, 1.800.922.1594.