

Happy holidays! Shopping tips from the FTC

November 19, 2018 by Colleen Tressler Consumer Education Specialist, FTC

The gift-giving season is just around the corner, and the gift-buying season starts, oh, any minute now. The FTC has an early gift for you — tips to help you shop wisely and protect your personal information.

- Make a list **and** a <u>budget (https://www.consumer.ftc.gov/articles/0498-its-never-too-early-or-too-late-save)</u>. Remember incidentals, like cards and wrapping paper.
- Check out <u>websites that compare (https://www.consumer.ftc.gov/articles/0027-comparing-products-online)</u> prices for things sold online, and at stores in your area. It can help you get the best deal.
- Make sure the scanned price is right. Overcharges cost you money and time, especially if you don't notice them right away.
- Look for <u>rebates</u> (https://www.consumer.ftc.gov/articles/0096-rebates). Some can be redeemed at checkout, but most require you to send documentation to the manufacturer to get your rebate.
- Read <u>reviews and recommendations</u> (https://www.consumer.ftc.gov/articles/0027-comparing-products-online#read%20reviews%20and%20be%20skeptical) to see how the product performs or people's experience with an online seller. But remember to consider the source.
- Be aware that shopping apps (stores#personal-info) 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.
- Check the terms of the deal when buying online including delivery dates and refund policies. Will it arrive in time? And, if it's not what you thought, can you send it back?
- Save receipts. When you're <u>shopping online</u> (https://www.consumer.ftc.gov/articles/0020-shopping-online), keep copies of your order number, the refund and return policies, shipping costs and warranties.
- Giving bling? Take some time to learn the <u>terms used in the jewelry industry</u> (https://www.consumer.ftc.gov/articles/0045-buying-jewelry) so you can get the best quality and value.

- Shipping to loved ones overseas? Check the US Postal Service's calendar for holiday <u>shipping</u> <u>deadlines (http://about.usps.com/news/national-releases/2018/pr18_083.htm)</u>.
- 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.

For more information, check out our <u>Shopping & Saving (https://www.consumer.ftc.gov/topics/shopping-saving)</u> page.

Blog Topics: Money & Credit (https://www.consumer.ftc.gov/blog/money-%26-credit), Shopping & Saving (https://www.consumer.ftc.gov/blog/shopping-%26-saving)