



NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

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FOR IMMEDIATE RELEASE

November 21, 2016 | Release #16-026

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Holiday Shopping Series: Getting the Best Deals on Black Friday and Beyond

COLUMBIA, S.C. – The South Carolina Department of Consumer Affairs (SCDCA) is encouraging consumers to be smart shoppers this holiday season. The following tips will help consumers get the most out of their dollar:

- **Use comparison sites.** Comparison sites allow consumers to compare retailers, products, and models as well as compare different brands and prices. Consider using a smartphone in store to determine if that deal is really too good to pass up.
- **Look for coupons.** A quick search can often yield codes for discounts and more. Don't provide personal information to claim a coupon. Don't forget about in-store circulars and coupon displays.
- **Cash or credit?** Consider using cash to stay on budget and avoid the fees and charges that may come from using a credit card.

Finding the best price will help consumers save money this holiday season, but they should be sure to double check that deal by reading the fine print:

- **Watch out for sales gimmicks.** Free trials, samples, discounts and more are often offered for signing up for a credit card or new service. Avoid making rash decisions while shopping and read the terms and conditions of any offer carefully.
- **Know layaway terms.** Buying a product through layaway allows consumers to pay in installments, without having to use credit. It may be convenient, but know the policies before signing. When are payments due? Is there a fee for late payments? Can you get a refund? Keep good records of payments made.
- **Making a major purchase?** Know the details. Major purchases often come with a written warranty. How long does the warranty last? Are there any conditions or limitations on the warranty? Don't forget to research the return policy before making a big purchase.

For more information about finances and credit, visit www.consumer.sc.gov, click CONSUMER INFORMATION then CONSUMER EDUCATION.

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About SCDCA

The South Carolina Department of Consumer Affairs 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.consumer.sc.gov or call toll-free, 1-800-922-1594.