



# NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS  
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## FOR IMMEDIATE RELEASE

### *Holiday Shopping Tips*

**Columbia, SC...** The South Carolina Department of Consumer Affairs (SCDCA) is urging consumers to be savvy shoppers this holiday season. In addition to following the typical holiday shopping tips, like making a budget and knowing return policies, consumers should remember to be alert at checkout. Agreeing to last minute sales pitches or not paying attention to the final price can blow your budget! Consider the tips below to help you stay on track:

- ***Service Contracts*** – When making a big purchase like a car or appliance, retailers may offer a service contract for an additional cost. Consider what the contract covers. Does it overlap with a warranty that is already included in the price of the product? Also, how does the claim process work? Would it be better to just save the money intended for the service contract for any possible repairs?
- ***Credit Card Offers*** – Avoid instant credit offers at the register. Sometimes the card may be pitched as a rewards program. Buyer beware! This type of unsecured debt can lower credit scores and cause unneeded stress of overspending.
- ***Make Sure the Price is Right***- When using a coupon, read the fine print. What exclusions are there, if any? Be mindful of the final price of an item. If discounts were advertised, were they applied at checkout?

### **Other General Shopping Tips**

- ***Layaway*** – Many retailers offer layaway programs, allowing consumers to pay for merchandise over time. Just be sure to know the terms and conditions and refund policy. Consumers can ask for these details in writing. Also, keep good records of payments made and ALWAYS get a receipt.
- ***Gift Cards*** – Gift cards are great for that “hard to buy for” family member, but it is important to get educated on terms, conditions, and the expiration date. Also, is the gift

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card for an established company? Every year, consumers lose money spent on gift cards from companies that go out of business.

- **General Tips** – Make a budget and stick to it and know the store’s refund policy before purchasing anything that might be returned.

For more tips on holiday shopping, view SCDC’s Spotlight “Be a Savvy Shopper this Holiday Season” available at <http://www.consumer.sc.gov/Documents/SCDCA%20Spotlight-%20Holiday%20Shopping.pdf>.

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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.consumer.sc.gov](http://www.consumer.sc.gov) or call toll-free, 1.800.922.1594.

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