

# Consumer Guide to

# HOLIDAY SHOPPING

NEW YORK STATE  DEPARTMENT OF STATE

**Division of Consumer Protection**

*Advocating for and Empowering New York Consumers*



## Before Heading Out

-  Create a shopping list and determine your budget.
-  Take a look at store advertisements before going out.
-  Consider using a layaway plan to support your holiday budgeting. Paying over time allows you the opportunity to avoid the holiday credit hangover.
-  Don't skimp on safety.
-  Be creative and consider making gifts and cards.
-  Shop locally and save on gas.
-  Check with your credit card company to see if they offer extended warranties when using their card.

## At the Checkout

-  Bring advertised prices from competitor retailers and ask if they will match the other stores' prices.
-  Be sure to get all the details before purchasing an extended warranty at the store.
-  Ask retailers about the terms and conditions related to the gift cards they sell and include this information with the card when giving.

## Refunds, Rebates and Rainchecks

-  Review the return policy before making a purchase. If no sign is posted stating the refund policy, the retailer must accept your return within 30 days of purchase.
-  Keep your receipts and request gift receipts. Make sure to include gift receipts with your gifts.
-  Ask the retailer if rain checks are available for an item that may be out of stock.
-  Ask questions about any advertised rebates and make sure you know the form the rebate will take (credit, gift card, check, etc.).

## Kids Corner

-  Avoid buying items containing small parts that can cause choking.
-  Check the recommended age label and purchase age appropriate items.
-  Be careful when buying costume jewelry, as it may contain lead paint.
-  Go to [www.dos.ny.gov](http://www.dos.ny.gov) and [www.recalls.gov](http://www.recalls.gov) to make sure the product you purchase is not recalled.



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