

NEWS FROM SCDCA

SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS Carri Grube Lybarker, Administrator



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FOR IMMEDIATE RELEASE

Ten Tips for Surviving Black Friday

Columbia, SC...With Black Friday rapidly approaching, the South Carolina Department of Consumer Affairs (SCDCA) encourages consumers to take the stress out of the biggest shopping day of the year with SCDCA's top ten tips:

- 1. *Create a budget.* Don't let the desire to fulfill unrealistic wish lists for loved ones drive you into debt. Avoid buyer's remorse by creating a budget and sticking to it.
- 2. *Make a list and check it twice*. A shopping list will help you focus on your goals, and control urges to impulse buy. Creating a list of specific stores you want to visit will save on the cost of travel also.
- 3. *What's their policy?* Know the store's policies on returns, refunds and exchanges. What is the time limit for returning an item and are there restocking fees? Look up the policy online so you know before you go.
- 4. *There's an app for that!* Consider using a coupon app. This will save time and effort with keeping track of the best deals. When deciding which one to use, look for apps that tell you what they do with your data.
- 5. *Cash or Credit?* Choose cash if you have trouble sticking to a budget. If using a credit card, pay the bill on time and in full to avoid interest.
- 6. *Track your purchases.* Save receipts in case the item needs to be returned. Ask for a gift receipt, too, which includes item descriptions, but does not disclose prices.
- 7. **Be a night-owl or an early-bird!** Knowing the hours for particular sales can help save money, but remember to stick to your list! "Buy One, Get One Free" deals aren't a bargain if you don't need the extra item.
- 8. *Stay on guard*. Watch out for criminals on the prowl. Put packages in the trunk of the car or out of sight and keep alert for any suspicious behavior.
- 9. *Pick the right gift card.* When shopping for a gift card, research the terms and conditions of the card before purchasing, including fees and expiration dates.

10. Don't be afraid to haggle. Save even more money by asking for additional discounts. Many sales associates are permitted to negotiate with reasonable requests. It never hurts to ask!

Remember there will be sales throughout the holiday season and Cyber Monday is right around the corner. If you don't catch great deals now chances are they'll be available later. For more holiday shopping tips, visit <u>www.consumer.sc.gov</u> and click Consumer Information. Also, check out SCDCA's Spotlight on the Long-term Effects of Overspending.

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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* or call toll-free, 1.800.922.1594.

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