Top Ten Money-Saving Tips from Washington State Attorney General

Local News

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OLYMPIA — As shoppers head to big-box stores and shopping malls on Black Friday, Attorney General Rob McKenna today offered money-saving tips for holiday shoppers.

“You’ll have yourself a merrier little Christmas if you don’t wait on rebates, read the fine print on return policies, and follow a few other common-sense suggestions,” McKenna said.

1. **Bring ads with you to the store**. Match the scanned price to the one that’s been advertised as you stand at the checkout and review your receipt for accuracy before leaving the store. If you find discrepancies, ask for the store’s pricing error policy.

2. **Treat gift cards like cash.** Some stores won’t replace a lost or stolen gift card unless you provide proof of purchase. Make a note of the card number and keep it in a safe place. Keep receipts that show the purchase price and prove the card was activated. Register your card: Some retailers encourage gift card recipients to register their card through the store's Web site, which enables them to check their balance online and receive a new card if they lose or misplace the original card.

3. **Don’t wait on rebates.** Many go unclaimed because consumers lose the form, throw away proof of purchase codes or simply miss the deadline. In order to ensure that you receive your rebate, read the offer carefully before you buy; fill out paperwork promptly; enclose all required documentation; and make copies of all paperwork to be mailed, including forms, receipts, and UPC codes. You will need these materials if something goes wrong. If a rebate never arrives or comes late, file a complaint with the Federal Trade Commission, the Attorney General’s Officeand the local Better Business Bureau.

4. **Know the retailer’s return policy before you buy**. Know whether a sale is final or if you or the recipient of your gift can obtain a refund, exchange unwanted merchandise or receive store credit for a future purchase. Return policies on sale and clearance items may be different than merchandise sold at full price.

5. **Keep receipts and packaging**. When giving a gift, ask for gift receipt and enclose it with the present. Many retailers will only refund the lowest price at which the item was sold unless you can prove you paid more.

6. **Save warranties and service agreements.** If you have printed copies of warranties and service agreements, you’ll have an easier time negotiating any refunds or exchanges should you have a problem or decide to return the product. Ask for warranties and service contracts in writing, save receipts from all of your purchases and bring them with you if you need a refund, exchange or repair.

7. **Be timely with returns.** Most merchants only accept returns for a certain period of time. If you miss the deadline, you may no longer be able to get a refund or store credit.

8. **Check recall notices before buying children’s products.** You can protect yourself by visiting www.recalls.gov before purchasing children’s products and by signing up to receive federal recall notices at www.cpsc.gov.

9. **Check video game ratings.** “Much like the movie rating system, video game ratings empower parents to make age and content-appropriate purchases for their kids,” McKenna said. “This Christmas, when your kid makes a list, check it twice for video games – and make sure to review the rating on each game to know which ones are right for your kids.” All game-rating information as well as rating summaries can be found by searching for titles on the Entertainment Software Ratings Board (ESRB) Web site (www.esrb.org). A mobile Web site at m.esrb.org enables parents to look up rating summaries from the store aisle.

10. **Do online shopping on secure Web sites**. This helps ensure that personal information, such as your name, address and credit card number, is transmitted safely. Secure sites have addresses that begin with “https” and have a small padlock at the bottom of the page. Use a credit card rather than a debit card. If anything goes wrong, your checking account won’t be impacted. And credit card providers can reverse a payment if something goes wrong.