

# Using your consumer power

March 2016 Newsletter



Who isn't looking for ways to save money and make smart buying choices these days? As a consumer, it's important for you to know your rights and responsibilities.

So look beyond the sales pitch when you go shopping. Decide for yourself whether or not a product is what you want and worth its price. Here are some other consumer tips to follow<sup>1</sup>:

- **Collect information about the item you want and its competition.** Do some online and in-person research. Many stores and consumer websites offer a "compare" feature. Here you can view side-by-side details on products that do pretty much the same thing but are different brands, price points and such. You can also go online to Consumer Reports at [www.consumerreports.org](http://www.consumerreports.org).
- **See how the retailer stacks up.** Go to the Better Business Bureau at [www.bbb.org](http://www.bbb.org) to see if there have been complaints about the seller. If you're making a purchase online, you can often read other buyers' reviews about individual retailers before you shop with them.
- **Check with friends and family who have made similar purchases.** What could be better than first-hand experience? If they were satisfied with their buying experience, find out where they made their purchase and consider shopping there. Sellers often value loyalty and referrals.

- **Ask as many questions as you like.** As a potential buyer, you've got the need and right to be informed. Don't be put off by salespeople who get impatient. And never take "I don't know" as an answer. Ask for a manager or go to another store.
- **Find out the return and exchange policy before you sign on the dotted line.** Ask what happens if you change your mind, don't like the product or find a better price. Know the store policy should you need to return your purchase for any reason.
- **Use a credit card.** Some sellers may ask you to pay with cash. However, many credit cards offer protection for the consumer. Credit card companies may insure against loss under certain circumstances. They'll often help with disputes if you have a problem with a product or store.
- **Keep all receipts and original packaging.** Keep all your receipts in one place. And be sure to keep the packaging from new purchases for a few months. Ask about the policy if you see the same item on sale for a lower price at the place you bought it or with a competitor.

## Bottom line: Know your power

Buyers like you keep sellers in business. Use your purchasing power to be sure you're getting what you want at a price you're willing to pay.

<sup>1</sup>[www.usa.gov/consumer](http://www.usa.gov/consumer)