

**Find out who is providing the rebate:**

Because all rebates are offered through the manufacturer, you should know who is offering the rebate and the time frame for your receipt of the rebate. If you should experience a problem with the rebate process, you need to know whom to contact.

**Review your bills:**

Reconcile your bank and other financial institution records and statements. Complain when something is not right. Include a complaint to the CPB as well as to the financial institution.



**Get your credit report:**

Have an annual credit checkup. Each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – are required to provide you with a free copy of your credit report, at your request, once every 12 months. Only one website is authorized to fill orders for the free annual credit report you are entitled to under law – [annualcreditreport.com](http://annualcreditreport.com). You can also call the toll free number, 1-877-322-8228, to order your free annual credit report.



*Provided by*

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**[www.nysconsumer.gov](http://www.nysconsumer.gov)**

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**How to be an  
Informed  
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### **Guard your personal information:**

Information such as your Social Security, credit card, and driver's license numbers are highly sought after by identity thieves. Do not immediately give out this information over the phone. Before giving out any personal identification information know who you are speaking to and verify the reason why they need the information. Additionally, keep documents and other items that contain personal information in secure locations and shred them before you discard them.



### **Watch out for high-pressured offers:**

High-pressure can be caused by a variety of factors, including: limited time and quantities, emotion or necessity. If you feel uncomfortable, go home and think the offer over.

**Do your research:** Try to have a pre-set limit on how much you are willing to pay, and stick by it. Do not be afraid to tell a business that you have seen a similar item elsewhere for a better price. Many businesses will match (or beat) their competitors' prices.

**Read the fine print:** Before you hand over your hard-earned money, make sure you understand the terms of any agreement. If you qualify for a delayed-payment, deferred interest or no-money-down purchasing



plan, look for the following information: the date on which you must begin making payments, whether interest charges accrue during the payment deferral period or whether interest charges only begin to accrue from the date of your first payment, what penalties may be assessed for late payment or default, and what additional fees or service charges may be applied during the the term of the plan.

**Know the refund policy:** Not all stores will permit returns. If you think that you may need to return the item, you should know if you are able to do so before purchasing it.

### **Get it in writing:**

Before hiring anyone to perform any type of services for you (cleaning, construction, repair, etc.), get a written estimate of how much it will cost. Also, know what services are included. Do not sign the agreement unless you understand the terms. Keep a copy for your records.



### **Do not buy what you do not want/need:**

Just because a salesperson lists fancy new features alleging that it makes product X better than product Y does not mean that product X is actually better *for you*. Many salespeople get paid on commission, and selling a more expensive product means more money for them. Avoid impulse purchases. Do not let someone else tell you how to spend your money. You should be buying something because you are ready to purchase it, not because someone else is ready to sell it to you.

### **Do not fall for a bait and switch:**

When a business advertises an item for sale, they have an obligation to have a reasonable supply on hand. If you order an item, they have an obligation to provide that item for the agreed-upon price. Be suspicious of unexpected changes. Do not let a mistake at the warehouse cause you to pay more.



### **Check for an expiration date:**

Coupons, gift cards and store credit can be great to have, but they can come with strings attached. Usually they are only honored for a limited amount of time, and some can only be used on certain items. Be sure to know the details before making your purchase.



**Ask questions:** It's been said that "the only stupid questions are the ones you do not ask." If you have questions, do not hesitate to ask!