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## **Some Holiday Shopping Tips from the Federal Trade Commission, Better Business Bureau**

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**Categories :** [Consumer and Finances](#), [Public Safety](#)

**Tagged as :** [Consumer Advice 2018](#), [Federal Trade Commission 2018](#), [Holiday Shopping Tips 2018](#)

**Date :** November 21, 2018

The gift-giving season is just around the corner, and the gift-buying season starts, oh, any minute now. The Federal Trade Commission have some early gift for you — tips to help you shop wisely and protect your personal information.

— [This article](#) (above the line near the middle) comes from a recent post on the Federal Trade Commission's Consumer Information blog. Colleen Tressler, the author, is a consumer education specialist at the FTC. The rest of the article (below the line) is from the Better Business Bureau.

Here's a list of shopping tips:

- Make a list **and** a [budget](#). Remember incidentals, like cards and wrapping paper.
- Check out [websites that compare](#) prices for things sold online, and at stores in your area. It can help

you get the best deal.

- Make sure the scanned price is right. Overcharges cost you money and time, especially if you don't notice them right away.
- Look for [rebates](#). Some can be redeemed at checkout, but most require you to send documentation to the manufacturer to get your rebate.
- Read [reviews and recommendations](#) to see how the product performs — or people's experience with an online seller. But remember to consider the source.
- Be aware that [shopping apps](#) can collect a lot of personal information. Look for apps that tell you what they do with your data, and how they keep it secure.
- Check the terms of the deal when buying online — including delivery dates and refund policies. Will it arrive in time? And, if it's not what you thought, can you send it back?
- Save receipts. When you're [shopping online](#), keep copies of your order number, the refund and return policies, shipping costs and warranties.
- Giving bling? Take some time to learn the [terms used in the jewelry industry](#) so you can get the best quality and value.
- Shipping to loved ones overseas? Check the US Postal Service's calendar for holiday [shipping deadlines](#).
- Have packages delivered to a secure location. If you won't be home, have them delivered to work, or see if a neighbor can be on the look-out for deliveries. Consider requiring a signature for delivery — or look for options to pick up your shipment at a local store or mailing center.

For more information, check out our [Shopping & Saving](#) page.

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### **From the Better Business Bureau**

Thanksgiving weekend is the traditional kick-off to the holiday shopping season and Better Business Bureau's [2018 Holiday Guide](#) is here to help consumers shop smart and give wisely.

Some tips:

—Do your research. Find businesses you can trust on [BBB.org](#).

—The Better Business Bureau has Business Profiles on more than 5.2 million businesses, from the most popular chains to local shops.

—Read past customers' experiences and see how the business responds to complaints. Look for the seal to find accredited businesses.

—Read the ads carefully. Black Friday is known for “door busting” sales, but sometimes quantities are limited or there are other restrictions.

—Last year, 99 million people shopped on Black Friday. Before you wait in line for hours or brave the boisterous crowds, be sure you know what’s really being offered. For more tips: [go.bbb.org/blackfriday](https://go.bbb.org/blackfriday)

*Also ...*

**Shop around.** Not all of the best sales or the best prices are in the big box stores. Thousands of small and independent businesses are participating in Small Business Saturday on November 24. Look for the “Shop Small” signs at local businesses for Small Business Saturday specials or visit [shopsmall.com](https://shopsmall.com) for a list of participating retailers. For more tips: [go.bbb.org/shopsmall](https://go.bbb.org/shopsmall)

**Be safe online.** Cyber Monday unlocks big savings online, but look for a small lock icon in the URL and an extra s for safety (https... the extra “s” is for secure). Watch out for look-alike websites that mimic famous brands but that may be a scam. Use a credit card for online shopping, as it has more fraud protections than a debit card. Make sure your anti-virus software is up-to-date and avoid clicking on links in unsolicited email and social media messages. For more tips: [go.bbb.org/cybermonday](https://go.bbb.org/cybermonday)

**Give wisely.** Charitable giving is heightened during the holidays when donors are feeling generous. Giving Tuesday on November 27 is all about being generous after the shopping frenzy. Make sure the charity you select will be a good steward of your money.

Check out BBB’s [Give.org](https://Give.org) for charity reviews. For more tips: [go.bbb.org/givingtuesday](https://go.bbb.org/givingtuesday)