

Ask Before You Buy



Being a smart consumer is more than just getting a great deal on a product. It also means knowing your spending limits, knowing your rights and being informed before parting with your hard-earned money. Don't be tempted into a fast purchase by a great offer, or a flashy red sale sticker. Use these tips to make sure you're being a smart shopper!

Before you Buy:

- **Know what you can afford to spend, and stick to a spending plan** to keep your finances in check. Ask yourself if this purchase fits into your budget. Use our [Budget Binder](#) to help keep your financial house in order.
- **Research products** before you buy – especially big ticket items. Compare prices, service and warranties.
- **Read the fine print** on a contract before you sign. Ask questions about anything that is unclear to you and don't sign anything you don't fully understand. You are responsible to hold up your end of the contract once it is signed, even if you didn't take the time to read and understand it before you signed.
- **Get it in writing.** Get any verbal promises made by a dealer in writing. It is easier to prove what was said in case there is a dispute.
- **Ask for references** and check them before you hire a contractor. It's also a good idea to check with the [Better Business Bureau](#) to see if there have been complaints filed against the business.
- **Walk away, hang up, and report** an offer that sounds too good to be true.



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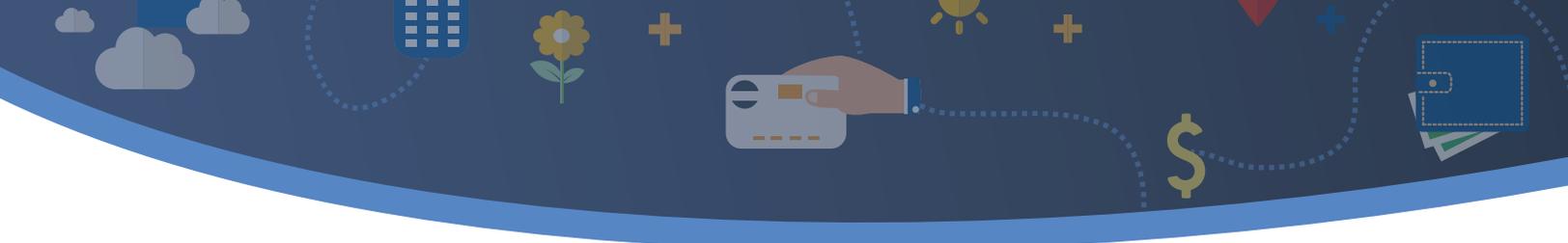
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#spendsmart

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- **Negotiate the price** of an item with the seller. You may have better luck if you are polite and reasonable.
 - **Check the return policy.** Unless stated in their policy, a seller does not have to give a refund or exchange a product if you change your mind about the purchase.
 - **Use credit wisely.** If you don't have the cash saved for a purchase, consider if you truly need it before paying with credit. Give yourself a cooling off period. Go home and consider the purchase. If you do choose to pay with credit, make sure you can afford the payments. Interest can quickly drive the price up if you don't pay off

After you Buy:

- **Keep receipts, warranties and service contracts.** You may need these to make a claim.
- **Take responsibility for your debts.** If you can't pay your bills, talk to your creditors or ask a budget counsellor for help. Visit "[Credit and Collections](#)" for more information on your rights when dealing with creditors and collection agencies.
- **Give the seller a chance** to correct any problems first. Visit "[Submit a Complaint](#)" to learn how to make the most of your efforts. If they can't or won't help, contact us.



“I really liked it in the store, but now I’ve changed my mind... They have to take it back! I’ve got 30 days!”

Sound about right? Actually, it's wrong – but it is a very common misconception. A business does not have to accept returned items or give you a refund or exchange. Each business sets its own return policies. You should always ask a company's return or exchange policy BEFORE you make a purchase. If a product is defective, you may have the right to return it if the retailer is unable to fix the defect and is not able to replace the product.

