

New York State Attorney General  
Letitia James

Dear Consumer,

The average consumer now has access to a worldwide marketplace, and competition is fierce. Sometimes, it is hard to know the difference between a bargain and a rip-off. Here are some tips on how you can be a smart consumer.



If you run into problems, our office may be able to help. Our Bureau of Consumer Frauds and Protection offers an informal dispute resolution program for complaints against a merchant or business. In addition, we keep track of the filed complaints and can take action if there is a pattern of consumer fraud.

Remember, if a deal seems too good to be true, it is probably not a good deal.

Sincerely,

A handwritten signature in black ink that reads "Letitia James". The signature is fluid and cursive, with the first letters of "Letitia" and "James" being capitalized and prominent.

Letitia James

To file a complaint or  
find more information:  
Complaint Hotline 800- 771-7755  
Online at [ag.ny.gov](http://ag.ny.gov)  
Go to the "Resource Center"  
for complete listings.

# Ten Tips For Being A Savvy Consumer



NEW YORK STATE OFFICE  
of the  
**ATTORNEY GENERAL**  
Consumer Frauds Bureau

## **A Smart Consumer is Skeptical: Ask Questions; Do Your Homework**

### **Ten Tips for Being A Savvy Consumer**

- 1. Don't give in to high pressure sales efforts**, especially if it binds you to a high cost item or long-term financial commitment. The sale price is only good "right now" because salespeople don't want you to think about whether the purchase is right for you.
- 2. Never give personal information, such as bank account or Social Security numbers**, to people or organizations you don't know, and don't even click on an email that claims to need that information from you.
- 3. Be skeptical of "free" or low cost offers**. They often require upfront payment, with rebates taking months to receive, or the reduced price requires you to sign up for a long-term service agreement.
- 4. Check out the seller**. If buying online, make sure a company has an address and phone number you can verify. Do an online search or check with organizations like the Better Business Bureau and Consumer Reports to see if businesses and products are reliable.
- 5. Always read through a contract**, particularly the fine print.
- 6. Get written estimates on work for your home**; get at least three if possible. Make sure any changes to the estimate are also written.
- 7. Make sure you know whether an item is new, used, or refurbished**. Use special care if buying from a "listing service" website such as Craigslist; buy locally if possible.
- 8. Ask about refund policies and warranties before you buy**. Know whether an item will be replaced or repaired if it doesn't work and whether the seller or manufacturer is responsible.
- 9. Do the math before buying an "extended warranty"**. These are high profit items for the sellers because they so rarely benefit the buyer. Some credit cards offer extended warranty protection for purchased goods at no extra cost.
- 10. Keep receipts and any other items related to the purchase**. If buying online, download receipts and descriptions of the product. Maintain these records at least for as long as the item's warranty.

**The Attorney General's Bureau of Consumer Frauds and Protection** prosecutes those engaged in fraudulent misleading, deceptive or illegal trade practices. In addition, Consumer Frauds representatives mediate thousands of complaints each year from individual consumers.