



Attorney General
of New York
Letitia James

Dear New Yorkers,

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,

Letitia James

Resources

Office of the New York State Attorney General

ag.ny.gov
(800) 771-7755

Internal Revenue Service

irs.gov
(800) 829-1040

Treasury Inspector General for the Tax Administration

tigta.gov
(800) 366-4484



Ten Tips for Being a Savvy Consumer

Protect yourself
and your money



Office of the New York State
Attorney General
Letitia James

Ten Tips for Being a Savvy Consumer

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

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 sales-people 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 for work on 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.

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