

How to be a smart Christmas Shopper

Today the euphoria of Christmas and New Year shopping is not driven by the occasion (i.e. Christmas) but mostly by the intoxicating advertisements and jingle bells urging consumers to spend and spend. Most consumers end up failing to monitor how money is spent. The following tips will help you monitor your spending so that you have a festive season of good cheer and not of unwise spending.

Make a shopping list: Always list everything that you want to use, all the food, gifts, presents that you would wish to purchase. The list must also include the price range of items which matches your budget.

Plan your shopping: If you are planning to buy gifts, do not include this with your regular and essential weekly shopping. In fact money for gifts should have been saved through the year. Shop separately, at different times for gifts and essential shopping. You risk losing sight of your priorities if you do both at once.

Prioritize: Group the essential items (your needs) and non-essentials (your wants) separately with the essential items first. Always buy the essentials first.

Check your budget: You need to set your financial boundaries or limits. How much you are using for each event or for each item so that you are not driven solely by advertisements or the festivities. This eliminates any form of impulse buying.

Check sales: December is always a time of sales but you need to find out for yourself that these are really “Sales” and not just gimmicks by the companies to lure customers. Do a bit of “window shopping” when you have the spare time, to verify prices, quality of items and sales conditions.

Ensure Quality: Read the labels of products to ensure that you are aware of the contents, durability of the item, any special conditions, etc.

Choosing the Right Shop: This may mean traveling the extra mile, but it would and may save money. For example, walking over to the food market for cheaper vegetables instead of buying from the supermarket where you are doing your grocery shopping. Also shop loyalty tends to prevent you from going to supermarkets that may offer lower prices.

How to buy

Buy from reputable traders. Don't fall for counterfeit goods. Clothes, CDs, computer games, DVDs, perfumes, aftershave and videos are all popular with counterfeiters. Look at the price of the goods. If it is too cheap, it is probably fake. Check the quality of the packaging and check for spelling mistakes and language errors.

When you buy

Check the shop's policy on unsuitable goods and make sure there are no exclusionary notices such as "Goods once sold cannot be returned" or "No refund policy". These notices are a breach of the Commerce Commission Decree 2010. Check on time periods for returning unsuitable goods. This might vary from shop to shop.

Watch that scanner

When you are queuing up at the counter always observe the scanner so that prices displayed on the items you are buying are correctly recorded on the cash register.

Keep All Receipts

In case you need to return any purchases, it is wise to keep your receipts as proof of purchase is invaluable if you need to return goods. If anything you buy – from gifts to a new set of fairy lights – turns out to be faulty, you have the right to claim a repair, replacement or refund. If an item is faulty, it is up to the retailer you bought the goods from to sort the matter out, not the manufacturer.

Many have been duped into paying more because of incorrect advertisement or scanning error of cashiers. Calculate your bill before you reach the counter so that if it doesn't tally with the cashier's figure, you will be quickly alerted.

Buy toys with age warning and safety mark

When buying toys, always look for age warnings and safety marks on the packaging. Remember younger children may get their hands in toys, so avoid dangerous or small parts coming loose, which could be a choking hazard.