



A word of advice



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"I feel the pressure to shop when there are bargains at sales and this makes me want to rush. What can I do to stop myself buying things on impulse?"

Smart shopping

With mid year sales in full swing many consumers are hitting the stores and are persuaded to buy all sorts of items, especially if they don't have to pay for them for a few months.

STOP! Do your homework first.

To be a smart shopper consider the following advice:

- Do some **research**. **Compare prices** before you buy. Look at the price you will actually have to pay for the goods, rather than any claims about discounts. A sale price at one store may not be cheaper than another store's regular price.
- Ask the store about their **warranty**.
- Check the **terms and conditions** on items such as gift vouchers and lay-bys.
- Can you afford credit? If you have to use credit now, will you be able to pay it off later? Remember, **credit is the party, debt is the hangover**.
- Make sure you **read** the terms and conditions carefully **before signing up** for a "buy now, pay later" option. Is it really "interest free"? The penalties for missing just one payment can be severe.
- Set a **budget** and stick to it.

Save the worry and be a smart shopper.

**For more information contact the
Office of Consumer and Business Affairs on
8204 9507 or visit www.ocba.sa.gov.au**