

FTC Consumer Alert

Federal Trade Commission ■ Bureau of Consumer Protection ■ Division of Consumer & Business Education

Season's Tweetings

In the spirit of the season, the Federal Trade Commission has 12 tweets about how to watch your wallet, shop wisely and protect your personal information while you're gearing up for the holidays. Consider posting one of these short messages on your social networking page and spread the word about how to keep the grinch away from your celebrations.

1. **Who's naughty or nice?** Make a list & check it twice. If it costs money – gifts, cards, wrapping paper, parking or snacks – add it to your budget. Visit ftc.gov.
2. **Plan and pay.** With layaway – unlike credit – you get the goods after you pay in full. Know what happens if you miss a payment or want your money back. Visit ftc.gov.
3. **Save every receipt.** Ordering by mail, phone or online? Keep copies of the refund & return policies, your order number, shipping costs & warranties. Visit ftc.gov.
4. **Many happy returns?** Merchants have different refund & return policies for sales. Clearance items may be a final sale – meaning no refunds or exchanges. Visit ftc.gov.
5. **No go on the BOGO?** Is "Buy One, Get One Free" or "Free Gift with Purchase" really a bargain? If you don't want or need the extra item, it's not a deal. Visit ftc.gov.
6. **All in the cards.** Gift cards from online auction sites may be counterfeit. Read the fine print, like expiration dates & fees, before you buy. Visit ftc.gov.
7. **Treat a gift card like cash.** If it's lost or stolen, report it to the issuer right away. You may be out the entire amount on the card. Visit ftc.gov.
8. **Don't get scrooged.** Get an email asking for personal information? Don't reply, click the link, or paste it into a browser – it's not from a legitimate company. Ftc.gov.
9. **Tis the season – to be wary.** Avoid any charity that pressures you and won't give you information in writing: its mission, costs and where the money goes. Visit ftc.gov.
10. **Ho Ho NO?** Sites that guarantee easy credit – no matter what – are tempting for a holiday shopping spree, but chances are you're dealing with a scam artist. Visit ftc.gov.
11. **Wire beware.** No matter what the story, if a seller insists you wire money, you probably won't get the item – or your money back. Find another seller. Visit ftc.gov.
12. **Jingle sells.** Don't take a check for more than your selling price; don't wire back the extra. It's likely fake, and you'll be stuck for the entire amount. Visit ftc.gov.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

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