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Attorney General Laxalt Releases **Smart Shopping Suggestions Ahead of Holidays**

Carson City, NV – Today, Nevada Attorney General Adam Paul Laxalt released his 2016 Smart Shopping Suggestions guide. The guide includes suggestions for in-store shopping, online purchases and charitable donations.

“The holiday season encourages a spirit of giving during which time many Nevadans are shopping for gifts or donating to charitable causes,” said Laxalt. “As a result, I encourage all Nevadans to read my Smart Shopping Suggestions guide to ensure they are getting the most for their hard-earned money and protecting themselves from scams.”

For more consumer tips and information on holiday shopping and charitable giving, visit the Federal Trade Commission’s website [here](#).








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SMART SHOPPING SUGGESTIONS



In-Store Smart Shopping Suggestions

This holiday season, be mindful of your purchases and ensure you get the most for your money and the most out of your holiday by following these tips:

-  Whenever possible, conduct research prior to buying your item to familiarize yourself with the product and best available pricing.
-  Read all promotional advertisements carefully, including any fine print. To ensure you are given the same promotion in-store, bring a copy of the retailer's advertisement with you.
-  Some retailers may offer layaway plans or other payment plans so you can pay for that must-have holiday gift over time or at a later time. Before you agree to such a plan in-person or online, be sure to ask whether the retailer charges fees to use its payment programs and whether the payments and fees are refundable if a purchase is canceled or must be returned.
-  During the transaction, monitor the cash register to ensure you are being charged the correct price and that your coupons are being applied.
-  When purchasing a warranty or extended warranty in-store or online, be sure you understand the terms, including what is and is not covered.
-  Carefully review the terms and fine print before purchasing a gift card. Some merchants may charge a gift card purchase fee and/or an inactivity fee.
-  While shopping, try to limit the number of credit cards in your wallet to only those you intend to use.

Smart Shopping Suggestions for Online Users

- ❄️ When ordering gifts online, be sure your browser has a secure connection. Look for signs that the website is secure, such as the “https” in the address bar or the padlock symbol.
- ❄️ Use a credit card instead of a debit card to shop online whenever possible. Both payment methods allow you to dispute a charge if the merchandise never arrives or is different from what was ordered. However, with a debit card, the price will have already been deducted from your bank account.
- ❄️ When shopping online, there are often additional costs such as shipping and handling fees. Be sure to include additional charges when comparing prices across multiple websites.
- ❄️ Keep your receipts and be sure you understand the retailer’s return and refund policies so you can return any unwanted items in a timely manner and get a full refund. A retailer’s online policies may differ from in-store policies. Certain retailers may charge a percentage of the price of the item for “restocking” an item that is returned. These fees most often apply to larger purchases such as furniture, electronic equipment or appliances.
- ❄️ Thoroughly review all financial statements for any unusual activity. Immediately contact the company if an item looks suspicious.
- ❄️ Be wary of anyone calling to “confirm” personal or financial information. Often, these are criminals trying to obtain those facts under the guise of “confirmation.”

Holiday Charity Scams

The holiday season brings an increase in charitable giving each year as many of us open up our wallets to donate to a favorite cause or help someone in need. Unfortunately, there are still those who prey on public generosity and the good will of donors who seek to take advantage of the spirit of giving. Below are tips to help you avoid charity scams this season:



Avoid making a donation without conducting preliminary research. Ask for detailed information about the charity, including the name, address and telephone number. Then conduct some online searches of the charity name in combination with the words “complaint” or “scam” to learn about its reputation. Using online resources offered by the [Better Business Bureau](#) can also provide assurance about the trustworthiness of a particular charity.



Review the charity’s financial information or its Form 990. For information on the Form 990, visit the [Nevada Secretary of State website](#). If a charity claims to use your donations to help the local community, contact the local agency and confirm whether the agency is familiar with the charity and receives financial support from it.



Be wary of solicitations from professional fundraisers who make it seem like they represent a charity. Call the charity directly to verify whether the fundraisers are authorized to act on its behalf. Never make checks payable to a fundraiser, and refrain from providing your credit card number to a fundraiser. It is safest to mail your check directly to the charity.



Ask for a receipt showing the amount of your contribution. Be wary of promises of guaranteed sweepstakes or prizes in exchange for a contribution. Donations never have to be given in order to be eligible to win a prize or sweepstakes.