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Shoppers Guide

KEEP WITHIN YOUR BUDGET

We are now in the festive season - that time of the year when families are planning celebrations to mark Christmas and to welcome the new year

The trend during such festivity is that many of us will end up getting carried away and spending more than we can afford, leaving a hole in our pockets.

So where does our money go and how can we keep within our budgets?

Market surveillances by the Consumer Council of Fiji over the years show that many consumers usually blow their budget on the following:

- Socializing/buying gifts for their loved ones
- Buying home ware, decorations, furniture and white goods
- Impulse buying
- Last minute shopping
- Entertainment
- Family activities
- Transportation

Consumers can still joyfully enjoy the festivity by spending their money wisely; they need to be strict with their spending and stick to their budgets.

In the present financially challenged times, consumers should learn to be prudent and responsible. With colorful and tempting sale and promotions going on, consumers must exercise caution and choose goods and services carefully – work out the difference between their needs and wants.

There is just one practical answer for the consumers – prepare a realistic budget and strictly adhere to it.

More tips

- Plan, plan, plan! Write a list and stick to it.
- Understand discounts to be able to spot a good deal.

- Always be wary of offers that seem too good to be true, because they probably are. Misleading advertisements or sales pitches typically include false promises about what products can do, conceal or leave out important facts or create a false impression in some other way. Use your common sense, ask questions and ask to see the goods.
- Shop around so you can get the best deal.
- When buying presents, always keep receipts just in case there is a problem with the goods and they need to be returned/replaced or you need any refunds for defective goods. Check that presents are in working order as soon as you've bought them rather than wrapping them up immediately, as faulty goods should always be returned as soon as possible after purchase.
- Those of you buying products on hire purchase must fully understand the terms and conditions of the agreement and “read before you sign” the contract.
- Plan low cost activities like walks, visiting relatives or watching DVDS at home.
- Consider cooking and baking at home - instead of going out, encourage your friends to bring food and drinks to your home.
- Generally the earlier you book, the cheaper the travel. Always check other options for domestic travels – for instance island shipping.
- Limit your shopping to one trip if possible - more shopping trips mean more impulsive purchases.
- If taxis are a big Christmas expense, be organized. Arrange to share taxis, get someone to pick you up or avoid alcohol and drive yourself.

Consumers are advised to be savvy-shoppers this festive season as it is the most expensive time of the year – chalk out a plan and stick to it.

Wishing all consumers a Merry Christmas and a Happy New Year, the Council is calling on them to enjoy the festivity by being prudent in their spending and reflecting the true meaning of the festival.