



10 January 2025

FEATURE ARTICLE

### **Being a Smart Consumer in 2025**

The New Year is here, bringing with it a fresh opportunity to reflect, reset, and embrace positive changes. While personal resolutions often dominate the conversation, it is equally important to focus on how we can become smarter, more conscious consumers. From navigating the digital marketplace to supporting local industries, the Consumer Council of Fiji is here to guide you through resolutions that will empower you in 2025.

#### **1. Going Digital is the Way Forward:**

As the world becomes more interconnected, being digitally informed is essential. This year, resolve to enhance your digital literacy to make smarter, safer choices online. With e-commerce booming, understanding how to evaluate online retailers, identify secure payment options, and safeguard your personal data is vital. Educate yourself about phishing scams, secure your online accounts, and consider using tools like password managers and two-factor authentication.

- **Be Cautious Online:** Scrutinize online deals and avoid too-good-to-be-true offers. Also, before making a purchase, research the retailer and read reviews to ensure authenticity.
- **Strengthen Online Security:** Update passwords regularly and enable two-factor authentication. You must use unique passwords for each account.
- **Educate Yourself on Cyber Threats:** Stay informed about the latest scams and digital threats.

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## 2. Support Local Economies:

Now more than ever, supporting local businesses is crucial. Whether it is dining at neighborhood restaurants, shopping at local markets, or hiring local service providers, your contributions help sustain Fiji's economy.

- **Shop Locally:** Choose fresh produce and handmade goods from local markets. Try to explore your nearest market for unique items while supporting local farmers and artisans.
- **Hire Local Services:** Opt for local professionals for home maintenance and other needs. Start engaging with local electricians or plumbers instead of outsourcing to larger firms.
- **Celebrate Local Artisans:** Promote and purchase locally-made products. Also, buy handcrafted jewelry, accessories, or textiles created by Fijian artisans.

## 3. Practice Good Financial Habits:

The cost of living remains a challenge for many households, making it essential to adopt money-smart habits. This year, take charge of your financial health by creating a budget, reducing debt, and building an emergency fund.

- **Track Expenses:** Monitor your spending to identify areas for saving. Use budgeting apps or simple spreadsheets to categorize expenses and set goals.
- **Plan for Emergencies:** Establish a savings fund for unforeseen events. For instance, commit to saving a small portion of your monthly income, building a safety net over time.

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- **Reduce Debt:** Create a repayment strategy for existing debts, prioritize high-interest debts and consider consolidating loans for manageable repayment plans.

#### 4. Prioritize Sustainability:

Sustainability is not just a buzzword; it is a way of life that benefits both the planet and future generations. In 2025, make eco-conscious choices a priority.

- **Minimize Waste:** Reduce reliance on single-use plastics and adopt reusable alternatives.

Example: Carry reusable water bottles and shopping bags wherever you go.

- **Recycle Responsibly:** Commit to proper waste segregation and recycling practices. Consumers can set up labeled bins for paper, plastic, and glass at home to simplify the process.
- **Choose Sustainable Brands:** Support businesses that prioritize environmental sustainability and purchasing from brands that use eco-friendly materials or operate with green practices.

#### 5. Stay Alert to Scams:

With fraudsters evolving their tactics, vigilance is key. Protect yourself by being informed about common scams and exercising caution in your interactions.

- **Be Informed:** Learn about the latest scams circulating in Fiji.
- **Verify Before You Trust:** Confirm the legitimacy of unsolicited calls, emails, or offers. Cross-check details with official sources before sharing personal information or making transactions.

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Consumer Council of Fiji



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Mobile App

- **Enhance Cybersecurity:** Use security software and stay updated on safe digital practices. You must regularly update antivirus programs and avoid suspicious links or attachments.

### **Building a Better Tomorrow**

As we embark on 2025, these resolutions serve as a guide to becoming empowered, responsible consumers. Whether it is through supporting local businesses, embracing digital safety, or practicing financial mindfulness, each step contributes to a brighter future for you and your community.

The Consumer Council of Fiji wishes all Fijians a prosperous and fulfilling New Year filled with smart choices and positive change. As we step into this exciting chapter, let us commit to these resolutions not just as goals but as a lifestyle that prioritizes responsibility and awareness. Together, we can build a society where informed decisions lead to collective growth and well-being.

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