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FEATURE ARTICLE

A Fresh Start, A Smart Start

As the sun sets on another year, Fijian families gather and reflect on the past and dream of the future. The New Year brings with it a powerful sense of renewal, a time for resolutions, new goals, and refreshed hope. At the Consumer Council of Fiji, we believe that some of the most important resolutions you can make are about becoming a more empowered, vigilant, and financially savvy consumer. A smart consumer is a protected consumer, and a protected consumer builds a stronger, more resilient family and community.

This year, let's move beyond short-lived resolutions and build a foundation of good consumer habits that will safeguard our wallets and well-being throughout 2026 and beyond. Here is our comprehensive advisory to help you through the post-holiday landscape and start the year with confidence.

Facing Reality with a Plan

The festive season is a time of joy, but it can also lead to financial hangovers in the form of looming loans, hire purchase commitments, and depleted savings. The first step to a smart new year is an honest assessment.

1. The Debt Dragon:

- **Consolidate and Prioritise:** List all your debts, from hire purchases, personal loans, or informal "solesolevaki." Note the interest rates. Focus on paying off the highest-interest debt first while maintaining minimum payments on others.
- **Negotiate with Creditors:** If you're struggling, don't hide. Contact your bank or finance company. They may offer a hardship arrangement, such as a temporary reduction in payments or a restructured plan. It's in their interest to help you repay.
- **Beware the Hire Purchase Trap:** Those easy, weekly/monthly instalments can add up quickly. List all your commitments (from online or in-store purchases) and calendarise their due dates. Missing payments can lead to hefty late fees and damage your credit reputation.

2. Decode the January Sales: Need vs. Greed

January is flooded with "Clearance Sales" and "New Year Blowouts." While genuine bargains exist, so do marketing traps.

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- **The 30% Rule:** If an item was not on your planned purchase list, ask yourself: Would I buy this if it were only 30% off? This simple question cuts through the hype of a "70% OFF!" tag.
- **Check the Original Price:** Is the "original price" inflated to make the discount look better? Do a quick mental check, is this a fair price for the product?
- **Quality Over Price:** A cheap appliance that breaks in six months is no bargain. Prioritise durability and warranty.

Budgets, Goals, and Emergency Funds

A new year is the perfect time to implement a simple, sustainable financial system. One easy approach is a Fijian-friendly budget that avoids complex spreadsheets and instead uses the 50/30/20 rule as a general guide. Under this method, about half of your income goes toward needs such as rent or a mortgage, groceries, utilities, school fees, and essential transport. Around thirty percent is allocated for wants, including dining out, entertainment, new clothes, and holidays. The remaining twenty percent is set aside for savings and debt repayment, which acts as your future fund. It is important to pay yourself first by making this saving the very first thing you do when your pay comes in, before you begin spending on anything else.

Another key part of a strong financial system is creating a "Tabu" emergency fund. This can start small, with a goal of saving enough to cover one month of essential expenses in a separate savings account that is hard to access. This fund serves as your rainy-day reserve for unexpected medical bills, car repairs, or a sudden loss of income. Having this money set aside provides powerful protection and is often your greatest shield against being forced into high-interest debt during a crisis.

Finally, setting clear S.M.A.R.T. consumer goals helps turn good intentions into real action. Rather than saying you want to save more money, it is more effective to be specific and measurable, such as committing to save \$500 by June for your child's birthday, by putting aside \$20 each week. Another example could be aiming to reduce your electricity bill by ten percent by March by switching off appliances at the wall and using a fan instead of the air conditioner at night. Clear goals like these make progress easier to track and success more achievable.

Digital Discipline: Protecting Your Wallet in the Online World

E-commerce and digital payments are now part of Fijian life. Resolve to be cyber-smart.

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Mobile App

- **Strong, Unique Passwords:** Use a different password for your online banking, email, and shopping accounts. Consider a password manager.
- **Shop on Secure Sites:** Look for "https://" and the padlock icon in the browser address bar. Avoid entering card details on public Wi-Fi.
- **Beware of 'Too-Good-To-Be-True' Online Deals:** Scammers prey on New Year's optimism. If a social media ad is selling a new smartphone for \$200, it is almost certainly a scam. Research the seller before paying.
- **Review Your Subscriptions:** Audit your phone bill and bank statement for recurring subscriptions (Streaming services, apps, memberships) you no longer use. Cancel them.

Your Rights as a Consumer

Our final and most important advisory is this: **Know your rights and have the courage to assert them.**

- **Keep Your Records:** Always ask for a receipt or invoice. File them for major purchases. A receipt is your proof of purchase and the start of any claim.
- **Complain Effectively:** If something goes wrong, speak to the manager. Be calm, clear, and state what remedy you seek (repair, replacement, refund). Quote your rights under the *Consumer Guarantees Act*.
- **We Are Here for You:** If the trader is unresponsive or unreasonable, **contact the Council through the National Consumer Helpline- 155 immediately.** We are your advocate. We can mediate, advise, and, if necessary, take further action to protect your interests.

Let this New Year be a turning point. By adopting these practices, facing our finances bravely, spending intentionally, planning for our goals, and standing up for our rights, we do more than just save money. We build security, reduce stress, and create a legacy of wisdom for our children.

The Consumer Council of Fiji wishes every Fijian family a year filled with prosperity, peace, and empowerment. Here's to a fresh start and a very smart start. **For advice or to lodge a complaint, contact the Consumer Council of Fiji via the National Consumer Helpline on 155 (Toll Free).**

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