

Back-to-School Shopping Tips



We created these quick tips for parents and their student shoppers to help you save money and make smart financial decisions.

Make a list and create a budget.

- Help kids make smart decisions when choosing which supplies to buy. Get the teacher's supply list and then educate children about how to create a budget based on how much they have to spend and what they need to get. Whether you shop online or in-store, stick to the list and the budget.

Compare prices.

- Use websites, smartphone apps, and social media to research products, compare prices, and find sales and discounts.
- Avoid entering your personal information to get a coupon—some scammers use the promise of discounts to steal your information.

Look for prices.

- Stores must post prices either on the item or on a sign where the item is displayed.
- It is illegal to charge more than that posted price.



Extra credit: Be sure to read our shopping tips for [electronics](#) and [furniture](#) at nyc.gov/dcwp.

Beware of price gouging.

- It is illegal for businesses to charge excessive prices for goods or services essential to health, safety, or welfare during a declared state of emergency in New York City.
- Goods or services include disinfectants, soap, cleaning products, diagnostic products and services, and medicines.

You can file an overcharge complaint with the NYC Department of Consumer and Worker Protection (DCWP). Visit nyc.gov/dcwp or call 311 and say “overcharge.” Be sure to include your receipt with your complaint.

Ask for a receipt and save it.

- In New York City, you are entitled to a receipt automatically for purchases of more than \$20 and upon request for purchases between \$5 and \$20.
- Protect your personal information—by law, a customer's receipt must not show the credit card's expiration date or more than its last five digits.

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Check store payment and refund policies.

- Stores cannot refuse to accept cash payments.
- It is illegal for stores to charge consumers who pay in cash a higher price for the same retail item than consumers who pay by credit card or other cashless method.
- Stores must post a sign detailing their refund policy. If they don't, you are entitled to a refund within 30 days of your purchase.

Protect yourself when shopping online.

- If you are planning to do your back-to-school shopping online, make sure to shop on secure websites only.
- Use familiar websites or research and read reviews of new websites and check that links start with https (not just http; the “s” stands for secure) or have a padlock icon.
- Avoid typing your personal information when using unsecured Wi-Fi.
- Do not click on links in unsolicited emails or on social media sites—type the address directly into your browser.
- Visit [OnGuardOnline.gov](https://www.nyc.gov/OnGuardOnline) for more information on how to be safe, secure, and responsible online.

Teach your children about credit and how it works.

- Explain that credit cards are not “free money,” and that what you pay for with the card must be paid back with interest.
- Teach them about paying minimum balances versus the full balance and about the consequences of using a credit card irresponsibly.

Get free financial counseling.

- Visit [nyc.gov/TalkMoney](https://www.nyc.gov/TalkMoney) to schedule an appointment with a professional financial counselor from the City's Financial Empowerment Centers.
- Work with your counselor to:
 - manage sudden changes to your budget or income and set up a spending plan;
 - open a bank account to set up direct deposit;
 - contact creditors;
 - and more.

Financial counseling is free and confidential, regardless of income or immigration status, and offered in multiple languages.

Know your rights and responsibilities when it comes to student loans.

- Whether you are considering student loans for yourself or your child or already have student loan debt, be sure to read DCWP's tips and resources at [nyc.gov/StudentLoans](https://www.nyc.gov/StudentLoans).

NYC

Eric L. Adams
Mayor

**Consumer and
Worker Protection**

Vilda Vera Mayuga
Commissioner

