

# 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](http://nyc.gov/dcwp).

## 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.

## 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.

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## 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.onguardonline.gov) 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.

## 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://nyc.gov/StudentLoans).

## Get free financial counseling.

- Visit [nyc.gov/TalkMoney](https://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.



### What You Need to Know about Buy Now, Pay Later Loans

You’ve probably seen “**Buy Now, Pay Later**” or “**Pay in 4**” payment options in stores or online, but do you know what they mean? They are short-term loans that let you pay for something in small installments and avoid fees or interest *if you pay in full and on time*. Unfortunately, it can be easy to spend more than you intend. Visit [nyc.gov/dcwp](https://nyc.gov/dcwp) for more information.



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