

BUILD YOUR BUYING SKILLS

BEFORE YOU BUY

- **Stick to a spending plan** to keep your finances in check. Ask yourself if this purchase fits into your budget.
- **Research products** before you buy – especially big ticket items. Compare prices, service and warranties.
- **Read the fine print** on a contract before you sign. Ask questions – it is your money.
- **Ask for references** and check them before you hire a contractor. Your local Better Business Bureau can help.
- **Walk away, hang up, delete or shred** an offer that sounds too good to be true.
- **Negotiate the price** of an item with the seller. You may have better luck if you are polite and reasonable.
- **Check the return policy.** Unless stated in their policy, stores do not have to provide a refund or exchange.
- **Avoid debt.** Make sure a credit purchase is something you really need and that you can afford the payments. Debt can pile up quickly.

AFTER YOU BUY

- **Keep receipts, warranties and service contracts.** You may need these to make a claim.
- **Give the seller a chance** to correct any problems before you complain to someone else. If they can't or won't help, contact your provincial or territorial consumer affairs office.
- **Take responsibility for your debts.** If you can't pay your bills, talk to your creditors or ask a budget counsellor for help.
- **Say "No Thank You"** to anyone who says they can repair your credit history. Only YOU can do this, by paying bills on time. Get a copy of your credit report every year and check it for mistakes.

**For more consumer information,
tools and advice visit**

www.ConsumerInformation.ca

**or contact your provincial or territorial
consumer affairs office**

**OFFICE OF
CONSUMER AFFAIRS**

www.ConsumerInformation.ca
613-946-2576

QUEBEC

www.opc.gouv.qc.ca
1-888-672-2556

NEW BRUNSWICK

www.gnb.ca
506-453-2659

BRITISH COLUMBIA

www.consumerprotectionbc.ca
1-888-564-9963

SASKATCHEWAN

www.justice.gov.sk.ca/cpb
1-877-880-5550

**NEWFOUNDLAND
& LABRADOR**

www.gs.gov.nl.ca/cca/tp
1-877-968-2600

NORTHWEST TERRITORIES

www.maca.gov.nt.ca
867-873-7125

ONTARIO

[www.ontario.ca/
consumerservices](http://www.ontario.ca/consumerservices)
1-800-889-9768

NOVA SCOTIA

www.gov.ns.ca
1-800-670-4357

MANITOBA

www.manitoba.ca
1-800-782-0067

**PRINCE EDWARD
ISLAND**

www.gov.pe.ca
1-800-658-1799

ALBERTA

www.servicealberta.ca
1-877-427-4088

YUKON

www.gov.yk.ca
1-800-661-0408

NUNAVUT

www.gov.nu.ca
1-866-223-8139

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