

*Florida*

**Attorney General  
Ashley Moody**

**2019  
Holiday  
Consumer Protection  
Guide**



Hello and Happy Holidays!

As we enter this year's holiday season, our office is providing the 2019 Holiday Consumer Protection Guide to help Floridians be informed and equipped with consumer tips and product safety information. This time of year is a time of joy and giving, but we must stay vigilant to protect ourselves and our loved ones from recalled products and charity scams.

Our guide offers an array of consumer tips—from protecting yourself when making online purchases to avoiding charity scams. It also includes a list of items recalled by the U.S. Consumer Products Safety Commission in the past year. During the holiday rush, Floridians are purchasing large amounts of toys and household goods, so we have compiled a list of these recently recalled items that are particularly risky to children and teens. I hope all Floridians will familiarize themselves with this guide, so that together we can build a stronger, safer Florida.

If you have questions about the guide, contact our Citizens Services hotline at 1-866-9-NO-SCAM, or visit our website at [www.MyFloridaLegal.com](http://www.MyFloridaLegal.com). More information on recalls and a list of recalled items year-round can be found at [www.CPSC.gov/en/Recalls](http://www.CPSC.gov/en/Recalls).

Wishing you a safe and happy holiday season!

Sincerely,

A handwritten signature in black ink that reads "Ashley Moody". The signature is written in a cursive, flowing style.

Ashley Moody  
Attorney General

## **Shopping Tips for the Holiday Season**

*As so many purchases are made for and during the holiday season, it is a time to be particularly mindful of ways purchases can cost more than expected. Below are tips to keep your money safe while getting the most out of it.*

- ❖ When shopping online it is often wise to pay with a credit card instead of a debit card, if possible. Both payment methods allow you to dispute a charge if the merchandise never arrives or is different from what was ordered. However, with a debit card, the purchase is already deducted from your bank account and it may take days or weeks for your bank to reverse the charge.
- ❖ When ordering online, ensure that the web browser has a secure connection before inputting or submitting payment information. In the address bar, a padlock should appear if your session is secure.
- ❖ Some debit and credit card providers offer one-time card numbers to be used for online transactions to further protect their cardholders. Log in to your account or contact your card provider to see if it offers this service.
- ❖ When shopping online there are often additional costs such as shipping and handling. Be sure to account for such additional charges when comparing prices across retailers or when making the choice between an online purchase or an in-store purchase.
- ❖ Keep your receipts and be sure you understand retailers' return policies and periods so you can return any unwanted item(s) for a full refund.
- ❖ Some retailers offer layaway plans or other payment options to allow shoppers to pay for items in installments or at a later date. Before agreeing to such a plan, be sure to ask whether the retailer charges a fee for its program and whether payments and any fees are refundable if the purchase is canceled or returned.
- ❖ When purchasing gift cards, check whether there is an additional activation fee, and provide the activation receipt to the recipient. Additionally, consider the retailer's financial situation before buying a gift card. If the retailer closes or declares bankruptcy, the recipient may not be able to enjoy the card's value.
- ❖ Shop with retailers that you are familiar with or have done business with in the past. If shopping with a new retailer, check with the Better Business Bureau at [www.bbb.org](http://www.bbb.org) to determine whether other customers have filed complaints against them.

## **Tips for Charitable Giving**

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*While the holiday season is a time for kind and generous deeds, scam artists may seek to take advantage of this spirit of giving. Below are tips to help ensure your charitable dollars do the most good this season.*

- ❖ Before donating, ensure that the charity is registered and eligible to solicit in the State of Florida. Check to see if the charity is registered with the Florida Department of Agriculture and Consumer Services at [www.FDACS.gov/ConsumerServices](http://www.FDACS.gov/ConsumerServices) or by calling 1-800-HELP-FLA (1-800-435-7352).
- ❖ Additionally, be sure you understand how much of a donation will actually go toward charitable programs, as opposed to administrative and fundraising expenses. To learn about a registered charity's spending, visit [www.FDACS.gov/ConsumerServices](http://www.FDACS.gov/ConsumerServices) and click on "Check-A-Charity" to ensure that its spending aligns with your values. Also, Charity Navigator at [www.CharityNavigator.org](http://www.CharityNavigator.org) and GuideStar at [www.Guidestar.org](http://www.Guidestar.org) assess and evaluate charities by providing information regarding the charity's mission, programs, and finances.
- ❖ Do your homework and review any charitable solicitation carefully. Search online to see what others may be saying about the charity. You may also visit [www.FDACS.gov/ConsumerServices](http://www.FDACS.gov/ConsumerServices) and use the "Business/Complaint Lookup," check with the Better Business Bureau's Wise Giving Alliance at [www.Give.org](http://www.Give.org), or visit [www.CharityNavigator.org](http://www.CharityNavigator.org) to determine whether the charity has any complaints against it.
- ❖ Do not give your credit card number or bank account information to someone who has called or emailed you unsolicited. If you are interested in donating to a charity that has contacted you, ask them to mail you information about the charity and a pledge form. Legitimate charities should have no problem with this request.
- ❖ Watch out for similar sounding charities. It is not unusual for sham charities to choose names that sound like the names of legitimate, widely-known charities.
- ❖ Know the difference between tax exempt and tax deductible. An organization that is tax exempt does not have to pay taxes, but this does not necessarily mean that a contribution you have made to it is tax deductible. To check whether an organization is eligible to receive tax-deductible contributions, visit <https://apps.irs.gov/app/eos/>.