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department of  
Economic, Small Business Development,  
Tourism and Environmental Affairs  
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## **CONSUMERS CAUTIONED TO SPEND WISELY**

**17 NOVEMBER 2021**

**BLOEMFONTEIN:** As the Black Friday and Festive Season is upon us, many shops offers special deals and promotions that are enticing to consumers, who then get excited and end up spending money unnecessarily. The Consumer Protection Office (CPO), which is under the umbrella of the Department of Economic, Small Business Development, Tourism and Environmental Affairs would like to caution consumers to be careful about overspending during the festive season.

The majority of consumers change their spending patterns during Black Friday and Festive Season and indulge themselves, which leads to people spending money that they do not have. Some consumers receive their bonuses/13<sup>th</sup> cheques in December, so a lot of stores will be using seductive marketing tactics to lure consumers to buy. As a result, they end up spending beyond their means and signing contractual agreements which they have not properly read.

During this time, criminals also turn to take advantage of the hype. Consumers should be vigilant at all times with their money, important documents, car keys and bank cards. Becoming a smart consumer on Black Friday and spending and saving during the Festive Season is key.

Before you hit the mall or organise a big party, it can help to have a comprehensive plan in place so you know exactly where your money is going this holiday season – that way, you can go into the New Year with celebration rather than panic.

**Here are several ways to keep your spending under control on Black Friday and during this festive season:**

- ❖ Always plan ahead before you spend and work out what you can afford before you spend – Draw up a Budget
- ❖ Always have a festive budget – putting down your income vs. daily living expenses and debt. This will help you to be realistic on what you can spend on gifts, travel, accommodation, and other entertainment over this period.
- ❖ Always pay your creditors (store accounts, insurances and medical scheme) on time during festive season.
- ❖ Avoid little purchases e.g. eating out, movies, daily take-ways, snacks, magazines, etc. It can all add up to one big debt burden.
- ❖ Avoid spending your 13<sup>th</sup> cheque/bonus on your “wants” instead of your “needs” e.g. expensive clothes are “wants” and school uniforms are “needs”.
- ❖ Always shop around for the best deals and prices before you make a purchase.
- ❖ Always be careful about the “buy now and pay later” deals.



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- ❖ As you spend over the festive season, always remember that some bills such as electricity, water and telephones do not go on holiday over the festive season and will need to be paid in the New Year.
- ❖ Avoid wasting money on inferior quality products because you will spend more money for repairs. e.g. cell phones
- ❖ Always shop with January in mind

Remember, "You have rights as a consumer. Understand them. Enforce them".

**End!!!**

**For Consumer Protection assistance contact:**

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**END!**

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