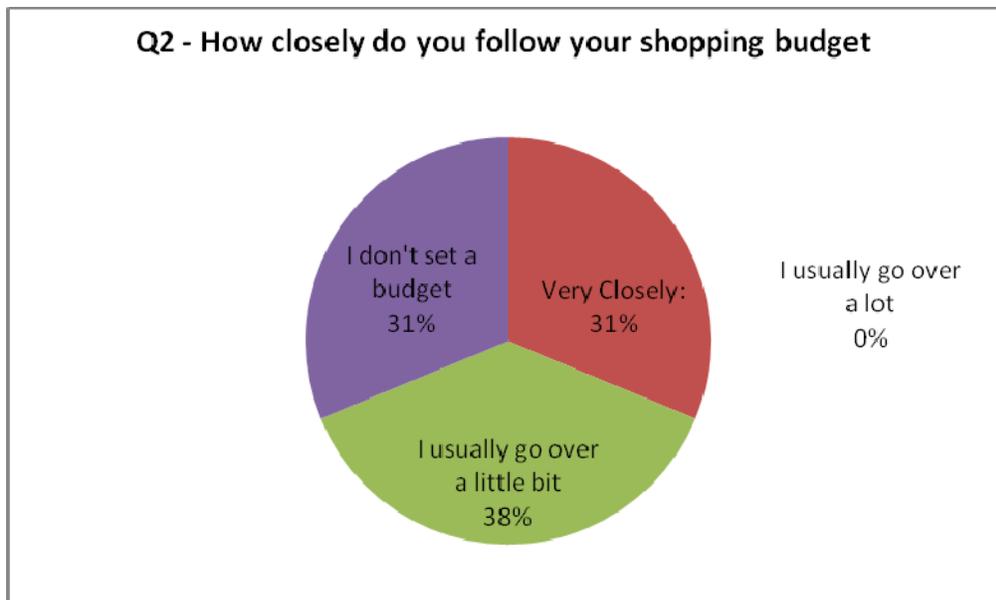
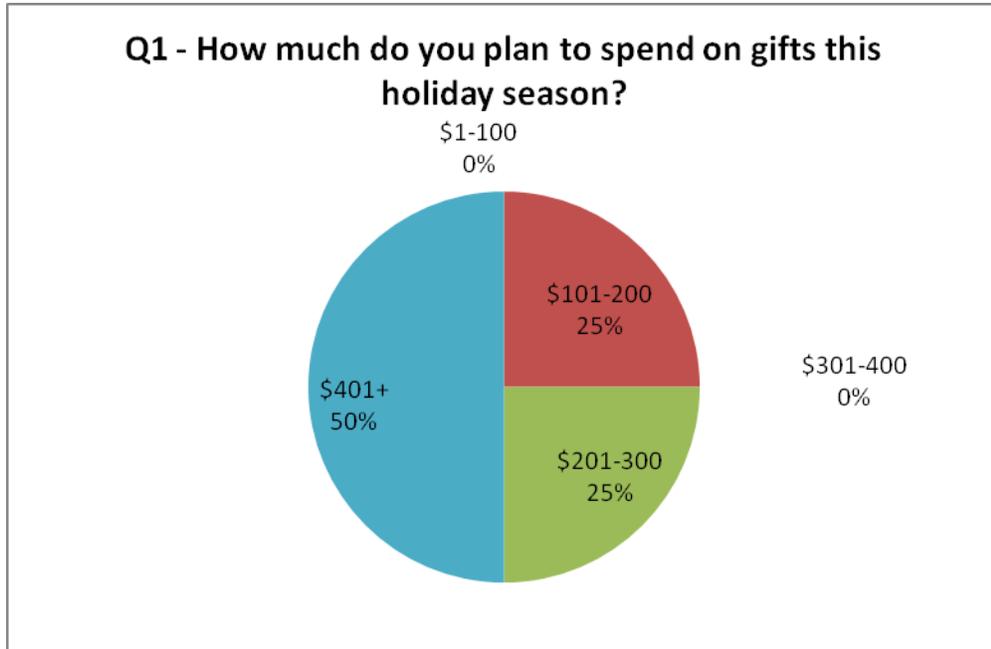


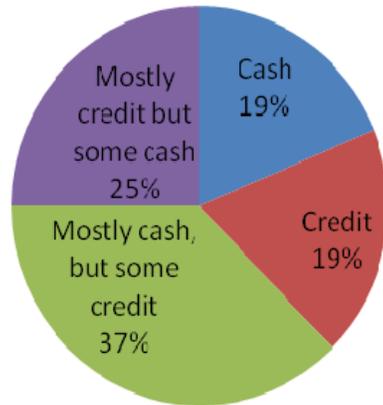
## Holiday Shoppers Don't Stick to Budgets, Ignore Retailer Credit Offers

An online survey by the Office of Consumer Affairs and Business Regulation completed in December and January found that respondents either don't have a holiday shopping budget or spend more than expected, and most don't accept retailers' offers for credit cards when shopping at a store.

The Office of Consumer Affairs did the survey in an effort to learn more about the holiday shopping habits of consumers around the holidays. Here are the results of the survey:



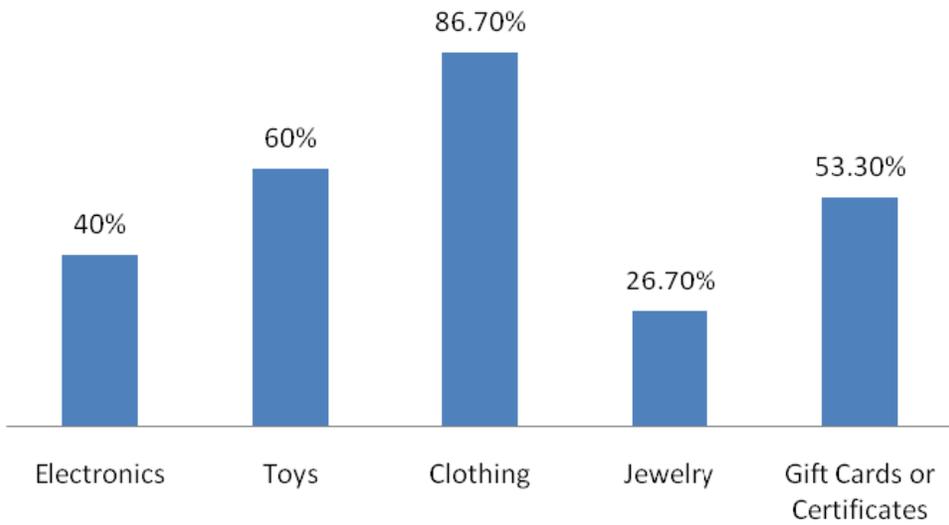
**Q3 - How do you plan to pay for your gifts this season?**



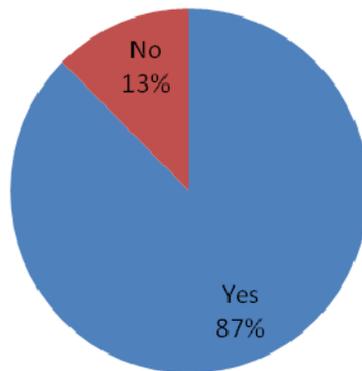
**Q4 - What is your shopping preference?**



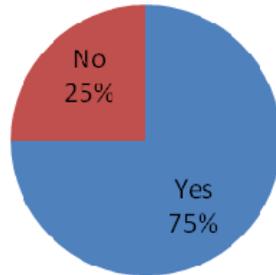
**Q5. What types of gifts do you plan to purchase this holiday season? (select all that apply)**



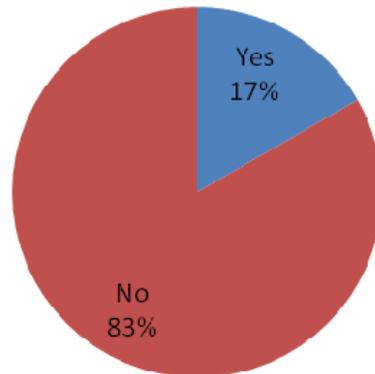
**Q6 - When shopping are you aware of the retailer's return policy?**



**Q7. When shopping either online or at the cash register, have you been solicited by retailers to apply for their credit cards? For example, the cashier may say, "Would you like to save 10% on your purchase today?" or online it may say, "Buy now, pay later"**



**Q8. If you answered "Yes" to the previous question (#7), have you applied for the card?**



**Q9. When do you do the bulk of your shopping?**

