

Information release

Back to school: ECC-Spain offers advice on how to save money and shop safely and responsibly

The European Consumer Centre advises planning your purchases, comparing prices, reusing materials and clothes from previous years, and taking every precaution before taking out microloans to cover school expenses.

Madrid, 3 September 2026. With the start of the new school year, families face a significant outlay each year on school supplies, clothing, footwear and other education-related expenses. Considering this increase in spending, the European Consumer Centre in Spain (ECC-Spain) offers a series of recommendations to help consumers reduce their spending, avoid unnecessary purchases and understand their rights.

Key recommendations include planning purchases in advance, setting a budget and comparing prices and terms at different shops. ECC-Spain also advises checking school supplies, clothing and footwear from previous years to reuse anything that is still in good condition, as well as asking schools about book lending programmes and initiatives for swapping clothes and school supplies and considering buying second-hand items.

Caution regarding quick microloans

The increase in expenses associated with the start of the new school year may lead some families to turn to quick financing solutions such as microloans. ECC-Spain points out that the ease and speed with which these products can be taken out may be accompanied by high interest rates, short repayment terms and additional costs.

Therefore, before taking out a [consumer credit](#), it is important to assess your ability to repay, compare different offers and read the terms and conditions carefully, paying particular attention to any interest, charges and fees that may apply, especially in the event of non-payment.

It should be noted that consumers also have certain rights in relation to consumer credit. These include the right to withdraw from a contract within 14 calendar days, as a general rule, without having to justify their decision, without incurring any penalty, and regardless of the channel used to take out the contract, whether online banking or traditional banking. Furthermore, companies marketing these products must provide clear information on their terms and costs. Additionally, consumers have the right to the protection of their personal data, meaning they may object to their data being processed for direct marketing purposes. As for financial and insurance services, customer service helplines must be free of charge.

Plan and compare to reduce spending

ECC-Spain recommends setting a budget before you start shopping, and buying only what is necessary. Shopping in advance can allow you to find a wider variety of products and take advantage of certain offers, although it is always a good idea to compare the final price across different shops. In the case of sales, the previous price must be clearly displayed alongside the reduced price, except for items being sold for the first time. The previous price will be the lowest price charged for the same product during the preceding 30 days.

It is also important to check the terms and conditions of purchases and returns, and always keep your receipt, as you will need it to assert your consumer rights if any problems arise.

Books, school supplies and uniforms

Before buying textbooks, consumers are advised to check with the school or the relevant regional authority whether there are textbook loan or free textbook programmes available. You can also make use of library borrowing services for recommended reading or find out about any initiatives for exchanging and reusing books and school materials. Similarly, ECC-Spain points out that digital licences for books can be purchased separately from the printed version and are usually cheaper.

ECC-Spain reminds consumers that they are free to choose where to buy books, school supplies or uniforms. Consequently, schools cannot require pupils to purchase these items from a specific shop. If this situation arises, consumers are advised to report it to the relevant education and consumer protection authorities in their autonomous region.

In the case of school supplies, it is important to check that the labelling includes details identifying the product and the manufacturer, instructions for use, and safety warnings, particularly for products that may contain potentially toxic substances such as glues or paints.

On the other hand, if the product received is faulty or does not match the description, the consumer is generally entitled to a free repair or replacement (including shipping, labour and materials) and, where these options are not possible, to a full or partial refund.

Online shopping: security and consumer rights

When shopping online, ECC-Spain advises using official or reputable websites and apps and paying via secure payment methods. Before making a purchase, you should check the company's details, such as its company name, tax identification number, address, telephone number and email address; this information is usually included in the legal notice or the terms and conditions.

In the case of distance selling, as a general rule and subject to certain exceptions, consumers have 14 calendar days to return the purchase ([right of withdrawal](#)), without having to give a reason and without incurring any penalty. The only cost they would have to pay would be the cost of returning the product to the seller, provided that the seller does not cover this cost and has informed the consumer of this cost in advance.

It is also important to be aware of delivery times. Where no other timeframe has been agreed, goods must, as a general rule, be delivered within a maximum of 30 days. If the goods are not received within this time, the seller must be notified and a reasonable extension granted. If, at the end of this new period, the goods have still not been delivered, the consumer is entitled to cancel the contract or to a refund as soon as possible.

Tips for a more sustainable return to school

- Check and reuse materials, clothes and footwear from previous years.
- Plan your purchases and set a budget.
- Compare prices and terms before buying or taking out finance.
- Find out about book and school supplies lending and exchange schemes.
- Opt for second-hand products or collaborative consumption initiatives when possible.
- Shop online safely, using reputable websites and secure payment methods.
- Check the terms and conditions of the purchase and the returns policy.
- Always keep your receipts and proof of purchase so you can make a claim in the event of a problem.

ECC-Spain points out that saving money during the back-to-school period is not just about finding the lowest price, but also about planning your purchases, avoiding unnecessary expenses, reusing items and being aware of your rights as a consumer.