

## Information release

# ECC-Spain's tips to save money and protect consumer rights at the start of the back-to-school season

**With the beginning of the school year, CEC-Spain recommends planning school purchases in advance and shopping responsibly to protect household finances.**

Madrid, 19 August 2025.- As September approaches, thousands of families must face the expenses linked to the start of the school year: clothing, footwear, school supplies, and electronic devices. To help manage these costs, ECC-Spain emphasizes the importance of planning purchases, avoiding over-indebtedness, and exercising consumer rights to ensure a safe and responsible back-to-school season. It should also be noted that during this period, quick microcredit campaigns often proliferate, offering easy money without requiring collateral or proof of income. However, ECC-Spain warns of the risks involved: high interest rates, short repayment periods, inclusion in debt registers, or the transfer of debts to collection agencies.

### Financial recommendations

ECC-Spain advises consumers to always assess their repayment capacity before borrowing, compare offers, and carefully read loan terms and conditions. Consumers are reminded that they have 14 days to withdraw from a distance contract, as well as the right to receive clear information on fees and associated charges. The Centre also stresses that consumers have the right to object to their personal data being processed for direct marketing purposes, and that consumer helplines must be free of charge when related to essential services of general interest, such as financial and insurance services.

### Responsible shopping for the new school year

To reduce the financial impact of the back-to-school season, ECC-Spain recommends:

- Planning purchases in advance and setting a budget.
- Taking advantage of discounts and free book-lending programs.
- Staggering purchases and reusing school supplies from previous years.
- Considering collaborative consumption, second-hand markets, and libraries.
- Comparing prices and reviews across different shops and official websites.
- Always keeping the purchase receipt in order to file a complaint if necessary.
- For online purchases, using secure payment methods, avoiding direct transfers, and opting for prepaid or dedicated cards for digital shopping.

### Safety of school supplies

ECC-Spain reminds consumers that school products must include instructions for use, manufacturer details, and safety warnings, particularly in items that may be toxic, such as glues or paints. In addition, digital book licenses can be purchased independently from printed books and at a lower cost. Consumers are also entitled to freely choose where to buy supplies. Schools therefore cannot oblige families to purchase books, uniforms, or materials from a single retailer. If this occurs, ECC-Spain recommends reporting it to the regional education and consumer authorities.

### General consumer rights

The European Centre underlines that all consumers have the right to:

- Receive truthful and accessible information about the company before making an online purchase.
- Return products purchased at a distance within 14 days.
- Repair, replacement, or reimbursement of defective products.
- Receive their orders within a maximum of 30 days, unless otherwise agreed.
- Submit complaints, which must be answered by the company within 30 days.

With these recommendations, ECC-Spain encourages families to enjoy the beginning of the school year safely, saving money, and fully aware of their rights as consumers.