

# *Last Minute Holiday Shopping Tips for Consumers (1)*

- ✓ Set a budget (total and by person) and stick to it.
- ✓ There will be sales every day leading up to Christmas.
- ✓ Try not to buy ANYTHING at full price.
- ✓ Understand what the word “sale” means (a discount from the REGULAR price not the LIST or SUGGESTED price).
- ✓ The best “sales” days are typically December 10 to December 24, not Black Friday or Cyber Monday.  
Retailers want to sell merchandise before the holiday to avoid even bigger markups thereafter.
- ✓ Look online for customer reviews. Sites like Amazon.com show customer reviewers for virtually every product.
- ✓ Comparison shop for big-ticket items, including online.

## *Last Minute Holiday Shopping Tips for Consumers (2)*

- ✓ Don't be snobbish about shopping at mass merchants such as Wal-Mart; less ambience often means lower prices.
- ✓ Trading down is OK, such as buying a digital camera with fewer pixels or an Amazon Kindle Fire (\$199) vs. an iPad 2 (\$499 and up). There are big bargains on technology.
- ✓ Look for AAA, AARP, and other discounts.
- ✓ Understand what 0% financing really means. (Know when the full price must be paid off without incurring high interest charges which may accrue from the date of **purchase**).
- ✓ Be careful in buying gift cards. Understand their terms, especially with regard to unused balances..

## *Last Minute Holiday Shopping Tips for Consumers (3)*

- ✓ Don't succumb to sales pressure for extended warranties.
- ✓ Know each store's return/refund/exchange policies.
- ✓ Be aware of an "open box" policy which results in a restocking fee for returns. Best Buy stopped doing this after many customer complaints.
- ✓ If shopping online, look at the total price (including shipping).
- ✓ More sites are offering free shipping this year with virtually no minimum purchase. Examples include Staples and Buy.com.
- ✓ Look for ads AFTER purchases of big-ticket items; some retailers match prices up to 30 days after.