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Black Friday and Beyond

The Illinois CPA Society offers some tips for scoring the best discounts online while helping you stay on budget this holiday shopping season.

Nov. 20, 2012



Even though the Thanksgiving turkey has yet to be carved, it's already a winter wonderland in most stores. Retailers are previewing their "Black Friday" special buys now and are extending their shopping hours, with some even opening their doors on Thanksgiving Day.

But if getting up at the crack of dawn and fighting the crowds is not your idea of

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For example, Monday is the best day to buy computers and electronics, and on Sunday major appliance prices drop on average \$12 compared to other days of the week.

Compare prices. Shop around and be choosy. Take the time to check out different online retailers to find the best prices for items on your list. Some retailers even offer price matching if another store has the item for less, but be sure to read the fine print on what qualifies.

Take advantage of free shipping. Once you've found the best deal online, don't squander your savings by shelling out for shipping. Much like shopping around for the best price, check out stores that offer free shipping for an item you may have your eye on somewhere else. Another potential upside – free returns.

Reward yourself. Does your credit card offer cash back? Are you a loyalty program member at any stores? Many credit cards and stores offer cash back or points toward future items when you make purchases. Check out if you qualify, particularly for online shopping. Just be careful you don't spend more than you intended just to get the extra perks.

Ultimately, make sure you have a plan. Create a list of what you're looking to buy and how much you want to spend. It'll help keep you on budget, as well as keep your post-holiday bills low.

And remember, it's not necessarily a deal if you never intended to purchase the item in the first place.

If you're looking for some extra help with budgeting and other financial matters, choose a local CPA. You can find one with the Illinois CPA Society's "Find a CPA" Directory at www.icpas.org.

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