

## Tips for Black Friday shopping

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Create a plan and a budget for holiday shopping and stick to it, experts advise. They also suggest shopping early to avoid last-minute stress. (Fotolia.com)

Black Friday, the annual south-of-the-border buying frenzy, which begins the day after American Thanksgiving, is the festive season in Canadian shopping centres.

But is it possible to catch the fever without the complications of debt, panic and frustration? Here are two experts: David Soberman, a marketing professor at Rotman School of Management, and Kimberley Clancy, founder of Frugalshopper.ca.

**1. Plan:** Create a list with a budget and stick to it.

“Ask the kids to write their letters to Santa before you shop,” Clancy says.

Gifts can be affordable and meaningful, especially if you do your research. Comparison shop online at a site like the one at Frugalshopper.ca, where others have already done the research for you.

And the thrifty shopper says not to toss any flyers just yet. “Some stores guarantee they have the lowest price in the store and they’ll adjust the price. In some cases, they even give an additional discount,” she says.

**2. Timing:** Shop early and avoid peak hours.

“You can’t make yourself worse off by looking early, but you can definitely make yourself worse off by waiting until the last minute,” says Soberman.

Clancy agrees. “Early Christmas deals are usually really good, but if you find a lower price closer to Christmas, you can get the price adjusted to the lower price.” Even if a sale price item is out of stock, ask for a rain check.

on sale later.

**3. Avoid marketing tricks:** It's easy to worry too much about getting the best deal. However, as Soberman says, your objective shouldn't be to get the best deal – the most important thing is to avoid getting ripped off. If you're satisfied with your purchase, you should feel very satisfied with yourself."

Look out for the "decoys," he warns. A price markdown isn't always a bargain; sometimes it's a ruse. Don't believe aggressive salespeople who promise the best deal ever, or pressure you with scare tactics. If it's not up the next day, it's often untrue.

And circumvent an almost guaranteed money grab – extended warranties. "For many retailers, this is a source of profit," notes Soberman.

**4. Shop online:** Sometimes there are better deals a few days after Black Friday on "Cyber Monday." Check out reputable sites. If you have to send gifts, Clancy likes free shipping options that allow you to save extra. Don't forget to look for gift-wrapping options at checkout.

To find the lowest prices, she uses comparison-shopping sites such as Bing.ca/shopping. And while codes for discounts at Retailmenot.com or similar sites, like the Frugal Shopper's domain.

**Tip:** Sometimes if you "like" a company's Facebook page, you'll get a discount, too.

**5. Have fun:** Get a shopping buddy, keep each other in check, and reward yourself with a tasty treat. Don't drop-em-dead red lipstick. If you have the time, take an ultimate shopping getaway south of the border. Finding deals are more than worth it.

Finally, perhaps the professor's best advice: "If you're the person who spends twice what you planned to impose control on your spending in advance. But, if you have good control, using your credit card benefits is great."

So, merry shopping and a happy new account balance.

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