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Holiday Gift Guide



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Holiday shopping tips you can't afford to miss

The festive and fun nature of the holiday season can make it easy to forget the benefits of being frugal. Many people go overboard on holiday spending, making this time of year costly for consumers.

Sales between the beginning of November 2023 and Christmas Eve 2023 climbed 3.1 percent from the year earlier, according to the Mastercard SpendingPulse. The National Retail Federation reported in November 2023 that holiday spending was expected to reach between \$957 and \$966 billion. Trading Economics, a financial market indicator and forecast provider, said personal spending in the United States only rose 0.2 percent in May 2024 from the previous month, which marked the lowest increase since January 2024.

Shoppers who want to spend less and stick to a budget for holiday entertaining and gifting can keep these budgeting tips in mind.

- **Set a value to gift recipients.**

It may sound harsh, but certain people on holiday shopping lists may be assigned a higher value than others. For example, you wouldn't necessarily spend the same amount on a gift for a child's teacher as you would for a grandmother. Putting a dollar figure next to each name on the shopping list helps you identify your expected spending and where you can cut back, if necessary.

- **Establish your overall budget.**

Once you have an idea of your potential holiday expenditures, set a firm budget. Avoid the temptation of impulse buys, which can make it easy to go over budget.

- **Begin shopping early.**

Start scouring ads and looking for deals prior to Thanksgiving or Black Friday. Keep a running list of gift ideas and when

the price is right, purchase those items.

- **Price check "perfect gifts."**

If you've spotted the perfect gift for someone but it's beyond budget, see if you can find a better price elsewhere, says Better Money Habits. There are apps that allow users to scan barcodes and check items across various retailers. Many stores also have price-match policies that can save shoppers money.

- **Look for deals all of the time.**

Many people get hung up on perceived deep discounts from Black Friday and Cyber Monday offers. However, industry experts say there often isn't a huge difference in markdowns between these promotions and those during other sales. Some retailers even increase prices on goods only to mark them down for Black Friday to make it appear that there is a discount. Only by knowing the average price for items can you know if a sale is legitimate.

- **Sign up for store rewards.**

If you don't want your regular email inbox inundated with offers, set up a separate email account for in-store and online shopping. Then you can sign up for the rewards programs at checkout. Utilize the coupon codes and advertisements for sales to save money without having your primary email data shared with other marketers.

- **Track spending carefully.**

If you don't know how much you're spending, then you cannot possibly stick to a budget. After each purchase, keep a running tally of all holiday spending to see how far you are from the finish line.

The holidays can be expensive, but with smart budgeting and dedication to savvy shopping, it's possible to stay out of financial trouble.



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How to make shopping Black Friday/Cyber Monday pay off

The holiday shopping season is a profitable period for retailers. So it should come as no surprise to consumers that many stores now begin stocking shelves with Christmas decor and other holiday-related items as early as September, reminding shoppers that the countdown is on until the holidays arrive.

Historically, Black Friday has been the busiest day for retailers, but Cyber Monday has increasingly become a go-to holiday shopping opportunity. Now largely known as BFCM, Black Friday Cyber Monday is undoubtedly the busiest time of year for retailers. These days can be a make-or-break period for many merchants. According to Drip, an e-commerce customer data aggregator, Cyber Monday was the biggest shopping day in 2023, with shoppers spending \$12.4 billion — a 9.6 percent year-over-year increase. The National Retail Federation reported a record 200.4 million shoppers participated in Black Friday and Cyber Monday sales in 2023.

As people consider their BFCM shopping plans for 2024, these tips can help them make the most of these unique opportunities.

• **Become a price connoisseur.**

Consumers who would feel right at home calling out correct prices on “The Price is Right” will have an advantage come the holiday shopping season. By understanding the standard retail price on many items, it is easier to know just how customer-friendly BFCM deals are. Consumers can look at the advertisements in newspapers or online and only shop the best deals to save money.

• **Pay attention to early bird deals.**

BFCM is a great opportunity to save, and many retailers have extended this exclusive price-slashing period to offer “sneak peeks” and “early bird” opportunities that precede Black Friday and Cyber Monday. Shoppers can keep an eye out for early BFCM deals to save even more money.

• **Explore loyalty rewards.**

Shoppers who are part of stores’ rewards programs, whether that entails earning loyalty points or having a store credit card, may be eligible for additional perks. Although one’s email inbox may be overflowing this time of year with promotions, individuals

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Season's
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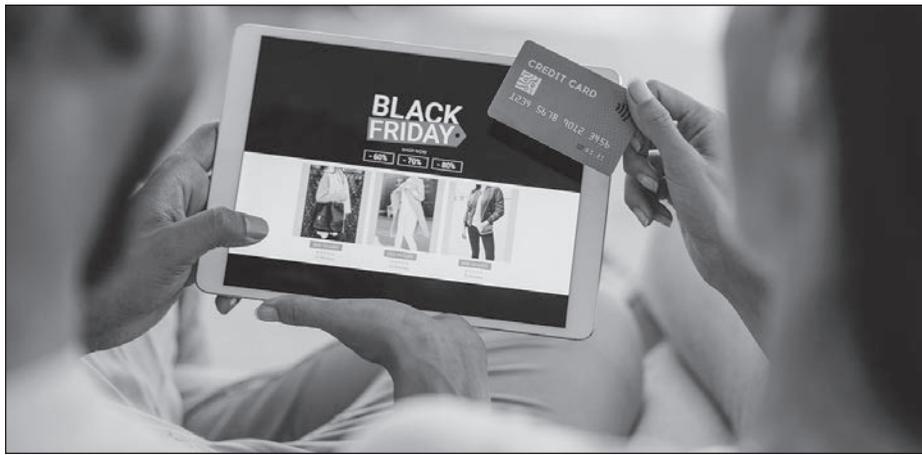
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Inspiring ideas for last-minute holiday shoppers

It's unlikely that anyone aspires to be a last-minute holiday shopper. Putting off holiday shopping until the last minute can make for a stressful home stretch to the season, and there's no guarantee store shelves won't already be picked clean or that gifts purchased online will arrive on time.

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SHOPPING

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should double-check their accounts to see if they've been given early access to sales or special coupon codes that can bring prices down even further. Some retailers also may utilize digital coupons that need to be "clipped," which is basically saving them to a loyalty account.

- **Plan the shopping list in advance.**

A complete shopping list at the ready can make it easier to shop for specific items during Black Friday or Cyber Monday hours.

- **Avoid impulse buying.**

It may be tempting to grab many different items because the prices seem so good.

However, sticking to a list and only shopping for necessary items is an effective way to avoid overspending.

- **Don't forget small businesses.**

Be sure to check out the sales at local small businesses during BFCM as well as Small Business Saturday. Shoppers may find that deals at smaller retailers rival those at larger chains.

Black Friday and Cyber Monday present chances to save. Making the most of these shopping opportunities can translate to scoring holiday gifts at the lowest prices possible.



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IDEAS

Continued from Page 6

Despite how unappealing last-minute shopping can be, it's still a fact of life for millions of holiday shoppers. As the clock winds down this holiday season, shoppers can look to these ideas for inspiration.

- **Gift cards:** Gift cards may never earn a distinction as the most sentimental item to give a loved one during the holiday season, but they are surprisingly sought-after. In fact, a survey from the National Retail Federation found that 54 percent of participants identified gift cards as the most-wanted gift of the 2022 holiday season. Chain retailers, small businesses and restaurants are among the many establishments that sell gift cards, so shoppers are bound to find a card to please anyone on their shopping list.

- **Food/beverage:** The holiday season is a popular time to indulge in some great food and wash it down with a favorite wine or another adult beverage. That makes food and beverages a great holiday gift. Shoppers can take a loved one out to a favorite restaurant, prepare a homemade treat or purchase a favorite dish from a local specialty grocery

store or eatery. Pair the food with an appropriate beverage and this accessible last-minute gift idea is sure to be a hit.

- **Tickets:** Tickets to a movie, sporting event, live theater performance, or concert are another gift idea that likely won't be gobbled up by early bird shoppers. People of all ages enjoy experiences, and a 2022 survey from the travel booking platform GetYourGuide found that 50 percent of survey respondents indicated they would enjoy tickets to a concert or show.

- **Books:** Books make an ideal holiday gift for everyone from young kids to grandparents. Traditional print books are small enough that they can likely arrive on time even if they're purchased just a few days before Christmas. E-book sellers enable gift givers to pick the perfect time to notify loved ones they have received an electronic book. Audiobooks, which can be downloaded to a smartphone or given as a CD, make an ideal gift for loved ones who spend a lot of time behind the wheel.

Last-minute holiday shopping can be stressful. However, various sought-after items can be secured at the last minute, ensuring gift givers' loved ones have a happy holiday season.

Go 'mutts' for these pet gifts

Pet parents try to ensure their companion animals never want for anything. People will go to great lengths to pamper their pets with the best care, food and accessories. According to the American Pet Products Association, consumers in the United States spent \$147 billion on pets in 2023. And it's not just the essentials that have people opening up their wallets for pets. A 2022 YouGov survey found that 57 percent of owners buy holiday gifts for their pets and 40 percent host birthday celebrations.

With the holiday season on the horizon, there's a good chance that beloved pets are on gift lists this year, particularly for Gen Z pet owners. A study of 1,000 U.S. adults conducted by Talker Research for Newsweek found that Gen Z spends an average of \$148.50 on their pets each month, the highest of all surveyed. For those shopping for gifts their pets will enjoy, these options could have tails wagging.

- **Treat dispenser:** It isn't possible to be home with their pets all of the time. A dispenser that can be programmed to offer treats at certain intervals or connected to an app that enables a person to release one at the push of a button can be a nice gift to surprise stay-at-home pets.

- **Puzzle toy:** Pets need to keep their brains working; otherwise, they may get

bored and into trouble. A puzzle toy that has treats or kibble hidden behind panels helps pets remain mentally sharp.

- **Pet booties:** When the weather gets chilly, walking dogs outdoors on the ice and snow can be painful on their paws. A pair of booties can protect the delicate pads of pets' feet from ice melt products, snow and sharp objects.

- **New bed:** Upgrade a pet's bed to something even more lush and comfortable. A fleece blanket and a dedicated pet pillow can help pets feel even more pampered.

- **Safety belt:** Guarantee that trips in the car to the dog park or other excursions are safer by gifting a safety pet harness that works like a seatbelt in a vehicle.

- **Grooming package:** Everyone wins when a pet is washed, dried and primped to perfection. Professional groomers have the skills to tame excess fur and trim nails so pets smell wonderful and remain comfortable.

- **New toys:** Whether a pet is a parakeet or poodle, gifts of new toys can be engaging for animals who have grown bored with their old ones.

Be sure to wrap up clever gifts for pets so that every member of the family has something to enjoy come the holidays.

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