



Benefits of Holiday Shopping Now

Fall may just be getting started, but savvy shoppers already have their sights on their gift list and even started shopping.

Here are reasons why starting holiday shopping today can be beneficial:

Great deals and sales are happening today

Retailers don't wait until the holidays to cut prices – especially this year. Seasonal items like summer, outdoor gear, and sports equipment will go on sale in October before most people are even looking for holiday sales. By widening your shopping timeframe, you are more likely to catch the best deals.

Shop online and save time plus money

More than ever, shopping online has become the norm and there are many benefits. Also, if there are items you want that are not available yet, many retailers like Amazon have a pre-order option. When it is released, you are guaranteed the item. Plus, by shopping online, you can easily compare prices from different retailers. Don't overlook the Clearance Sections on online sites too for even deeper discounts.

More time to shop means less on your credit card

We use credit cards during the holidays and can rack up the bill. Spacing out gift buying over a few months is easier on the budget than having a huge credit card bill from one or two major shopping sprees.

To help figure out a realistic holiday budget, look back and see what you spent last year. Do you remember what you bought? Look back at your old statements. Ask if you have any regrets about what you bought. You may decide to shrink the amount per person or group. Regardless, reviewing past expenses will give you a clear idea of how much to spend moving forward.

Consider homemade gifts

This year has been challenging for many families. If your budget is tighter than normal, consider homemade gifts or the gift of time. Gift alternatives like informal dinners, game night or holiday movie night can be memorable and cherished. In the holiday spirit, time may be the best gift to give and doesn't require buying a gift.



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