smarter MONEY LIFE

SPEND SMARTER ON BLACK FRIDAY & CYBER MONDAY

Black Friday and Cyber Monday can offer great deals, but only if you shop with a plan. Before you click "buy now," use these smart spending strategies to keep your finances on track. Remember, don't chase every deal. Chase your financial goals instead.

START WITH A BUDGET:

Don't let discounts convince you to spend more than you planned. Set a spending cap before you shop, prioritize needs over wants, and include gifts, shipping, and taxes in your total.

SMART MOVE: Decide your maximum spending amount before deals begin.

MAKE A LIST AND STICK TO IT:

Retailers are experts at encouraging impulse purchases. Plan your list ahead of time, prioritize essential items, and skip aimless browsing.

SMART MOVE: If it isn't on your list, don't put it in your cart.

RESEARCH PRICES BEFORE THE SALE:

Not every "deal" is actually a deal. Compare retailers, track prices before sales, and review product ratings and feedback.

SMART MOVE: Know the regular price so you can spot real savings.

AVOID THE "BUY NOW, PAY LATER" TRAP:

Splitting payments can make purchases feel cheaper than they really are. Use BNPL only when it fits your budget, review the payment schedule and fees, and never finance impulse purchases.

SMART MOVE: If you can't afford it today, reconsider buying it.

USE REWARDS WISELY:

Your credit card rewards can add even more value. Earn cash back on planned purchases, use rewards for holiday expenses, and pay your balance in full.

SMART MOVE: Rewards are a bonus, not a reason to spend more.

WATCH OUT FOR SCAMS:

Shopping season is also scam season. Shop with trusted retailers, verify website addresses, and be wary of offers that seem too good to be true.

SMART MOVE: Use secure payment methods and avoid clicking suspicious links.

PAUSE BEFORE PURCHASING:

A little time can save a lot of money. Leave items in your cart for 24 hours, ask whether you'll still want them next month, and confirm they fit your budget.

SMART MOVE: The best deal is often the purchase you don't make.

BOTTOM LINE:

Black Friday and Cyber Monday can help you save money, but only when you spend with intention. A plan, a budget, and a little patience can turn holiday sales into financial wins.

Your Money. Your Way.

We'll help you get there.

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