a guide to BLACK FRIDAY

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Even Better Deals

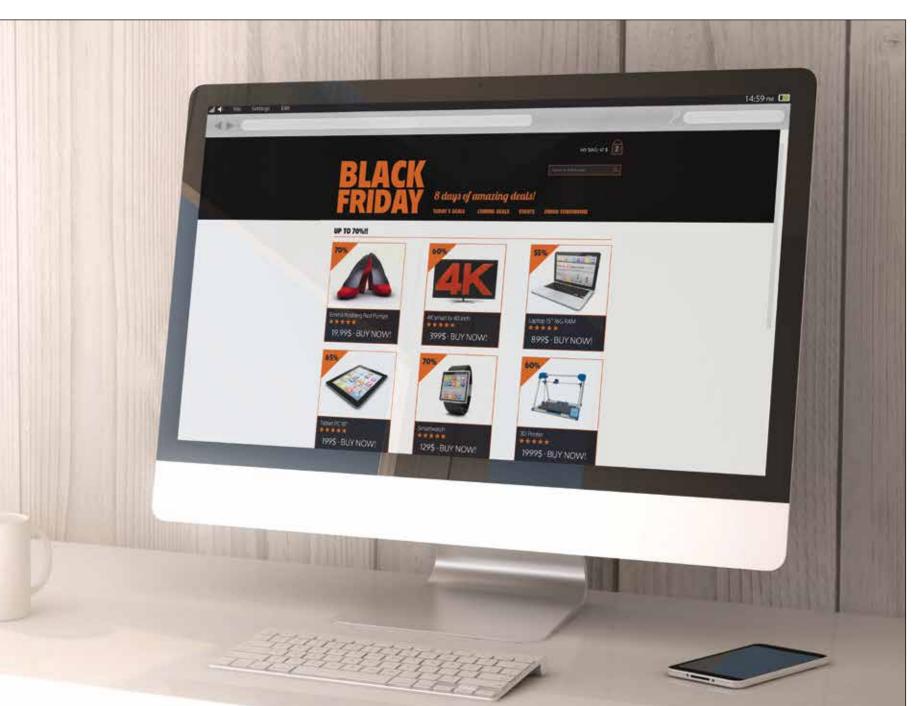
Black Friday is known for offering awesome prices to eager shoppers. Did you know it's possible to score even better deals with a little preparation? Before you start holiday shopping, there are great techniques to keep in mind — and keep extra money in your pocket.

One way to strategize your shopping trip is by researching ads in your local newspaper from your favorite retailers. Make a list of the most important items and who has the best deal. Narrow down your first stop by choosing the most desirable product. Since you can't be in two places at once, recruit the help of friends to travel across town to another store if they have another great offer.

Here are some insightful tips to get you on the right path to save even more money when Black Friday shopping.

DISCOUNTED GIFT CARDS

With a little online research, you can find numerous websites who offer gift cards for popular retailers, at a discounted face-val-



ue price. Try to find offers from stores who are known for their Black Friday savings, and collect them throughout the year.

Make sure to pay attention to expiration dates if you plan to purchase them months away from the event.

Another avenue to look for these cards is on social media

or community sharing sites. You can usually find sellers who received them as gifts but would rather sell them for cash-in-hand, especially if they don't frequent the store.

BECOME-A-MEMBER SAVINGS

A marketing strategy performed by retailers is offering discounts when you become a member to an in-store program. You may need to time the membership to qualify for Black Friday savings if their initial offer is limited within a specific timeframe.

To find these deals, simply browse your favorite store's website or visit the customer service desk at their location.

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SIGN UP FOR EMAILS

In addition to becoming a member, look for businesses who send customers periodic emails to take advantage of savings. It's typical that their Black Friday promotions are more appealing, but by being informed of upcoming deals, you can save money throughout the entire year.

A GUIDE TO BLACK FRIDAY | KNOW THE RULES

Beware of the Fine Print

While most reputable retailers back up the items featured during the Black Friday season, fine print from manufacturers or even a sale's details can cause you to miss out on a great deal.

Before you jump in line to get the value of the century, you should know exactly what you're getting into.

Here are a few things to pay attention to when a deal seems too good to be true.

DOOR BUSTERS

Door-buster deals are front and center in most Black Friday advertisements, but what isn't so clear is the fine print. Stipulations listed underneath the highly discounted price sometimes reveal limited-time windows or limits per customer. Make sure to perform a thorough review before showing up for the sale and leaving empty handed.

If a deal is only in effect for a short time period, make sure to allow yourself plenty of time to arrive early and grab a good place in line.

PRICE-MATCHING EXEMPTIONS

Many stores boast a promotion to match a competitor's lower prices. While this can lead to big savings throughout the year, there are often exemptions during Black Friday events.

You can easily find out a retailer's policy by searching for their specific terms online. Stay ahead of the curve and know who price matches when finding the best deal.

BLACK THURSDAY?

Throughout the country, many businesses are opening their doors a day early for the largest savings. In recent years, the evening of Thanksgiving features many door busters while continuing smaller sales throughout the next day. Pay attention to the dates and get the most out of shopping on both Thursday and Friday.

FREE SHIPPING THRESHOLD

While Cyber Monday dominates the holiday season online, don't be surprised if brick-and-mortar stores honor their savings through their websites.

One factor to look for is the amount you need to spend before free shipping will be honored. If you don't reach the threshold, consider how much you are actually saving, it can be more valuable to shop in-store.



A GUIDE TO BLACK FRIDAY | MONEY



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Sticking to your Budget

The mounds of advertisements for Black Friday savings can easily entice someone to stray from their budget and take advantage of plastic payments. However, depending on the cost of an item, it's possible to find yourself paying for the same purchase when the season rolls around next year. Credit cards are great companions for emergencies or when offering points toward travel, fuel or cash-back rewards. But when you begin relying on them for luxury items, spending habits can quickly become harmful.

When you're Black Friday shopping this year, stick to buying items with cash instead of leaning on credit.

CREDIT CARD DEBT STATISTICS

According to the United States Federal Reserve, America is facing a total of \$420.22 billion of revolving credit card debt. This epidemic in the country can be managed by spending responsibly and paying down current balances. Here are some other sobering facts about the state of credit debt in the country from the organization.

The average household will pay an average of \$1,141 in interest annually; overall, Americans with revolving debt face outstanding balances of \$6,929; and both revolving and outstanding credit card debt account to \$944 billion in America.

SAVE THROUGHOUT THE YEAR

Learning to save throughout the year can lessen the urge you feel to rack up credit card debt for the holidays. One efficient way to ensure funds are intact for Black Friday is by opening a holiday-savings account. Speak to a lender about finding a plan that offers high-interest returns.

You should also get a better understanding on your spending habits to find areas where you can improve. Take advantage of applications that track where your money is going to visualize a better strategy for savings.

WHEN CREDIT CARDS MAKE SENSE

If you plan to purchase high-cost items this holiday season, using a credit card that offers rewards can be great way to build points — if you can pay off the balance before interest is charged.

Search offers from lenders for perks like travel, fuel and cash-back opportunities.

Plan for a Successful Experience

Researching deals and making a game plan to shop at your favorite retailers is only a small part of the shopping experience. To score the best prices and have the most fun, consider creating a checklist to make sure all your bases are covered.

Make it a family affair by inviting your loved ones who gathered together for a Thanksgiving feast. After sharing a memorable meal, plot your strategy and ask who may be interested in going.

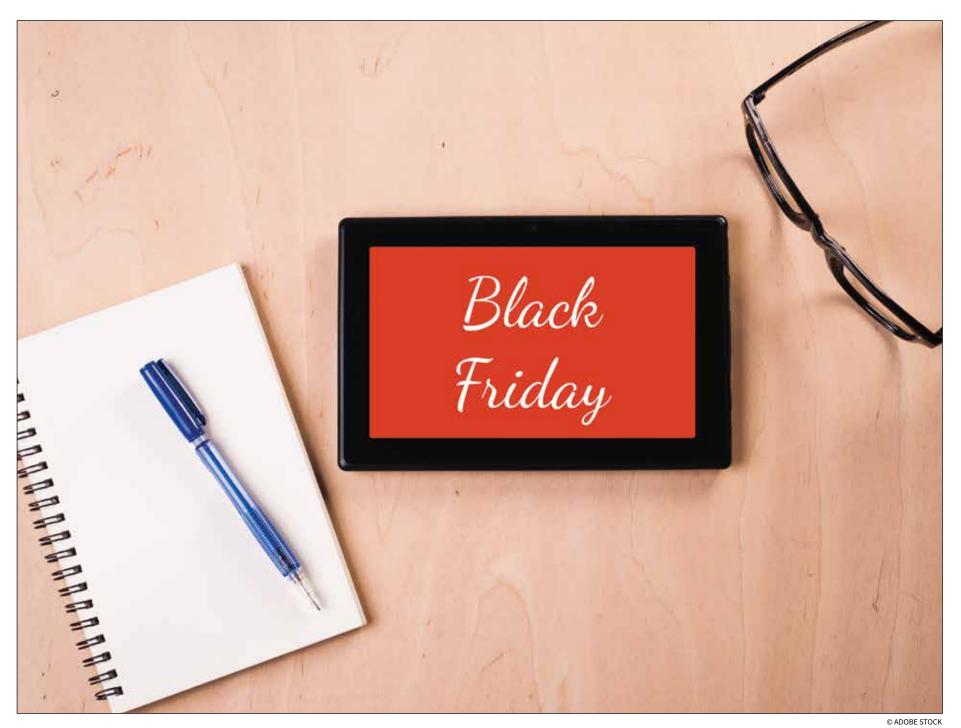
It's also a good idea to find someone to watch young children as they may become restless in the crowded stores and lines.

USE TECHNOLOGY

Stay up to date with the latest deals by downloading applications from your favorite retailers. While you're browsing their software, look for ways to sign up for loyalty point programs. They can be built up throughout the year to take a big discount off a Black Friday purchase.

LEARN HOW TO AVOID CROWDS

If you don't like the idea of



waiting in line at a crowded store, search to see which deals are honored online. Many retailers are moving toward offering the same sales through e-commerce and traditional in-store shopping experiences.

Unless you just love the tradition of the Black Friday, an online shopping visit can save you time and from becoming stressed out.

WAKE UP EARLY

If you plan to start your shopping trek early Friday morning, make sure to set an alarm early enough so you have time to get in the shopping mindset.

Give yourself a big enough

window to make it to the store and find a spot in line with other shoppers.

Arriving ahead of the crowd will increase your chances when planning to purchase limited-quantity goods.

RECRUIT FRIENDS

If your local retailers feature sales in different areas of the store, it's a good idea to invite a friend to patrol other sales that are occurring within the same timeframe. This is also a good strategy to get around purchases that are limited to one-per-customer.

Plus, sharing the experience of the Black Friday atmosphere with a loved one can make it more enjoyable.

Marketing for Small Businesses

Black Friday creates the perfect opportunity to draw attention to your small businesses' product or service. Offering a deal that consumers can't resist is a profitable way to gain new customers and remain relevant throughout the year.

If you haven't taken advantage of the influx in retail attention that occurs during the holiday season, here are some tips to get started.

BRAG ON SOCIAL MEDIA

A recent study from the group Global Web Index shows 54 percent of social browsers are using social media to research products before purchasing.

You can reach a broad audience by advertising Black Friday deals on sites that promote sharing and encourage commenting.

Don't be afraid to boast about what makes your product or service different and how consumers will benefit from investing.

OFFER A PROMOTIONAL GIFT

One way to entice a consumer into checking out your



small business during a Black Friday event is by offering a promotional gift with every purchase. It shouldn't be an expensive giveaway, but rather a small token of appreciation that they will remember.

Consider branding the gift with your logo or business name to keep the thought of your service in the forefront of a consumer's mind.

SKIP THE EARLY MORNING

For the most positive attention, don't try to compete with a large retailer's Black Friday extravaganzas. Most of the community will be visiting their stores early in the morning to take advantage of the deep discounts they offer for expensive items.

Instead, try to avoid the

early morning rush by scheduling your event in the afternoon. This gives exhausted shoppers a chance to catch their breath after the first wave of a shopping experience.

Be sure to include the scheduled time in your marketing campaign by sending emails to subscribers and announcing it on social media.

REVEAL NEW PRODUCTS

Whether you're advertising in an e-commerce market or a brick-and-mortar store, save product reveals for Black Friday.

You can build anticipation by leaving fliers around your neighborhood or freshening your website's product page with a countdown for the unveiling.

Holiday Shopping List

With all the amazing deals offered by retailers in your area, you should have no trouble finding something for everyone on your list.

While you may have to sacrifice a peaceful shopping experience and immerse yourself in a crowd, taking advantage of Black Friday sales can help you save a ton of money while completing your holiday shopping.

When researching upcoming Black Friday deals, consider the loved ones on your list. Here are a few categories that offer big discounts each holiday season.

FOR THE TECH LOVER

The question on everyone's mind when anticipating Black Friday is which retailer will offer the biggest television at the lowest price. Keep in mind, these hot electronics go fast so you should understand how many are available, at which times they are on sale and what features they include.

Smartphones, tablets and smart watches are other staples that are discounted during the holidays. You can benefit from buying additional service protection to keep your gift under extended warranty for your loved one.

FOR THE FASHIONISTA

To find the perfect outfit, you



may need to inquire with you gift recipient or someone close

to them to discover the size

they need. Don't limit your

search to winter wear. Instead, purchase a few items they can

wear when the temperatures

your gift throughout the entire

FOR THE HOME

RENOVATOR

Even discounted appliances

budget, but for the person who

Before investing, ensure the

finishes match your loved one's

plans for a design scheme. For

can be on the high end of a

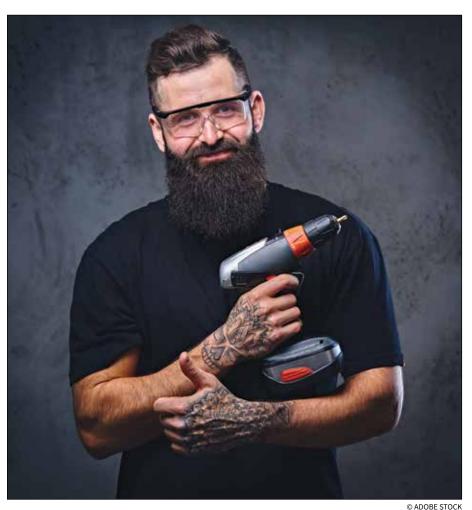
is renovating a room in their

home, Black Friday is a great

time to save a lot of money.

warm up so they can enjoy

year.



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instance, stainless-steel appliances are great to modernize rooms like a kitchen and darker colors can enhance a room

with a rustic aesthetic.

Tools are another item that home-improvement stores advertise with price cuts. Gift the DIY renovator in your life with the equipment they need to finish a project while saving big bucks.

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Black Friday: By the Numbers

Black Friday is such a staple in the American shopping season that companies big and small offer tremendous deals to celebrate.

Recent years have seen the shopping event spread over two days to increase the savings consumers expect. Check out these incredible statistics about the phenomenon to get yourself in the spirit to immerse yourself in the crowd and experience an American tradition.

This data was compiled by Adobe Analytics regarding the 2018 season and shows exactly how big the shopping holiday has become.

• Thanksgiving Day brought in \$3.7 billion in online sales, which was an increase of 28 percent from the previous year.

• Consumers spent over \$6.2 billion dollars in online sales on Black Friday.

• Over 165 holiday shoppers participated in Black Friday events over the busy weekend.

• Retailers sent over 3.5 billion emails on Black Friday to advertise their deals to consumers.

• This Black Friday was the first time in history more than \$2 billion in sales were ordered with smartphones.

• Average order values increased by 8.5 percent over last year and reached \$146.

• In-store foot traffic fell 1.7



percent compared to last year as consumers took to online ordering for their purchases.

• Buy online, pick up in store, orders were up 73% for orders placed on Thanksgiving and picked up on Friday. • 33.5 percent of Black Friday sales were attributed to mobile devices.

• Online Black Friday orders valuing \$6.2 percent were just under the total on the following Cyber Monday which amounted to \$7.9 billion. The convenience of online shopping will continue to impact the brick-and-mortar holiday shopping experience. Small businesses that integrate an online component to their shopping experience may find a competitive 07.000201001

advantage over those that do not.

Regardless of how you choose to shop on Black Friday, don't forget to have fun and enjoy the tradition that will continue to be a part of America's holiday season.