

SHOPPING

GUIDE





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Best Time to Buy

With the daily influx of hot deals and online coupons into your inbox, it may seem like every day is the best time to buy.

But everything from the weather to inventory levels play a major factor in when retailers will drop prices on certain items. There are some long-standing traditions in the shopping world that will help you find the best deals, as well.

WINTER

Treadmills, elliptical machines and other workout equipment flies off the shelf during the months of December and January. That's because so many of us are committed to improving our lifestyles and health for our New Year's resolution.

Also hot in the winter is new bedding, linens, toys, TVs and indoor furniture.

SPRING

Digital cameras and camcorders are all the rage in the springtime months as sports seasons and weddings start dotting the calendar. Keep an eye out for special retailer deals on big-brand items during the spring months.

Other popular springtime purchases include lawn mowers, computers, athletic apparel, camping equipment, carpeting and mattresses.

SUMMER

With many of us hitting the beach or public pool for a summer full of swimming fun, cooking in the kitchen may be the furthest thing from our minds. But this can be the best season to find great

bargains on pots, pans and dishware. Retailers often announce large sales on kitchen items, helping you stock up for the fall cooking season.

Other common summer deals: school items, air conditioners, outdoor furniture and gas grills.

FALL

The fall shopping season is generally dominated by consumers looking to check off their Christmas lists. This means that you are likely to find a broad range of deals on almost any item, especially on annual shopping "holidays" like Black Friday and Small Business Saturday.

Deals on bikes, baby products, winter coats, snow-blowers and digital electronics can usually also be found in the fall.

Be a Smart Consumer

Every three seconds, another person falls victim to identity theft. Criminals are continually trying to steal your passwords, debit card PIN or social security number in order to make fraudulent purchases on your behalf.

This can lead to costly charges on your accounts and even issues with your personal credit.

And while there is no sure-fire way to stop an identity thief from choosing you as a target, there are certain shopping habits you can incorporate to protect yourself.

RESEARCH THE SELLER

It is generally best to do business with companies you know and trust. This isn't always possible, however, especially if you have found a great deal on a specialty item from a store you haven't dealt with in the past.

In these situations, it is important to put on your investigator hat and do a little digging into the company's online reputation. Below are some questions to consider. If your answer is no to any of them, it is best to avoid placing a purchase with the business.

Does the company have a website easily found through a reputable search engine?

Are there positive online reviews on the company?

Does the company's site state a clear return policy?



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Is the company based in the United States or at least have offices within the U.S.?

CREDIT VS. DEBIT

The safest way to shop online is with a credit card,

according to the Identity Theft Resource Center. The Fair Credit Billing Act protects you from being stuck with wrongful charges and the interest that accrue on them.

You have the right to dispute charges on your credit

card and you are also allowed to withhold payments during a creditor investigation. Debit cards and checks, on the other hand, can offer more exposure to your bank account if people try to take advantage of you.

The ITRC recommends you obtain one credit card that you use only for online payments. This will offer you the ultimate protection in making secure, safe online purchases.

Spend Money Locally

Sure, shopping has turned into an online adventure for many people. A few simple clicks and voila, the item you orders shows up in your living room.

But would you make the same decision knowing that \$75 out of every \$100 you spend locally stays right in the community you know and love? And when you order from out-of-town companies, virtually every dime you spend will be leaving your city?

This should be reason enough for you to ditch your keyboard in favor of your bike to head down to your favorite local business. It is within this shopping world that you will be able to meet all of your needs while also building positive relationships with fellow shoppers, business owners and vendors.

DEALS, DEALS, DEALS

But what about costs, you may be asking yourself? Local shops are focused less on the mega deals that actually can cost you more in the long run, like cheaply built products that won't last long that national chain stores tend to run sales on.

But this doesn't mean that local stores aren't up for running special pricing or promotions.

Some local businesses have established price-matching programs. Ask your local



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owners if they are willing to match deals you find at other businesses. This strategy can help save you some serious money, especially considering that some small business owners will sweeten their prices even

more to strike a great deal with you.

PAYING IT FORWARD

When an independent business owner needs a business

card design or a website overhaul, he or she is more likely to spend money on local services, according to The American Small Business Coalition.

And as local businesses grow, so does their ability to make a positive impact on the

local vendors and suppliers in their vicinity. Growth also means the opportunity to launch more products, improve more processes and lower more expenses, all of which will lead to a happy consumer.

The Shopping Evolution

Shopping sure looks different today than it did 20, 50 and even 200 years ago. We are inundated with advertisements and offers everywhere we look.

No longer forced to undertake long trips into town to get buy essential items we need, we can now have them shipped to our doorsteps with the click of a button – from anywhere around the world.

And today's latest innovations are combing online speed with the convenience of shopping in a local store.

THE FIRST MALL

The shopping mall originated in the early 19th century as traders started moving their items and operations into downtown shops. These shops eventually evolved into connected shopping arcades or centers as more traders began seeing the benefits of centralized shopping.

What we see today in our malls was borne from many strategic additions over the course of decades. Features like multiple floors, escalators and elevators have made the shopping experience more enjoyable and accessible.

Anchor stores serve as a great way to get people into the mall, while the smaller specialty shops offer unique items that they hope draw in some of the consumer flow. By adding restaurants and bars into malls, owners have converted what was a relative rarity for early shoppers into a routine, high-spending experience in today's world.

THE DIGITAL SHIFT

Online shoppers in the United States will spend \$327 billion in 2016, up 45 percent from 2012, according to a projection released by Forrester Research Inc. In 2016, e-retail will account for nine percent of total retail sales.

Some consumers prefer the web to brick-and-mortar retailers in large part because of money-saving opportunities, the report says – 70 percent of holiday shoppers polled for the survey said they made purchases online rather than in stores because online retailers offered better deals, for example.

But brick-and-mortar stores are using the internet to drive traffic and offer deals to shoppers, too.

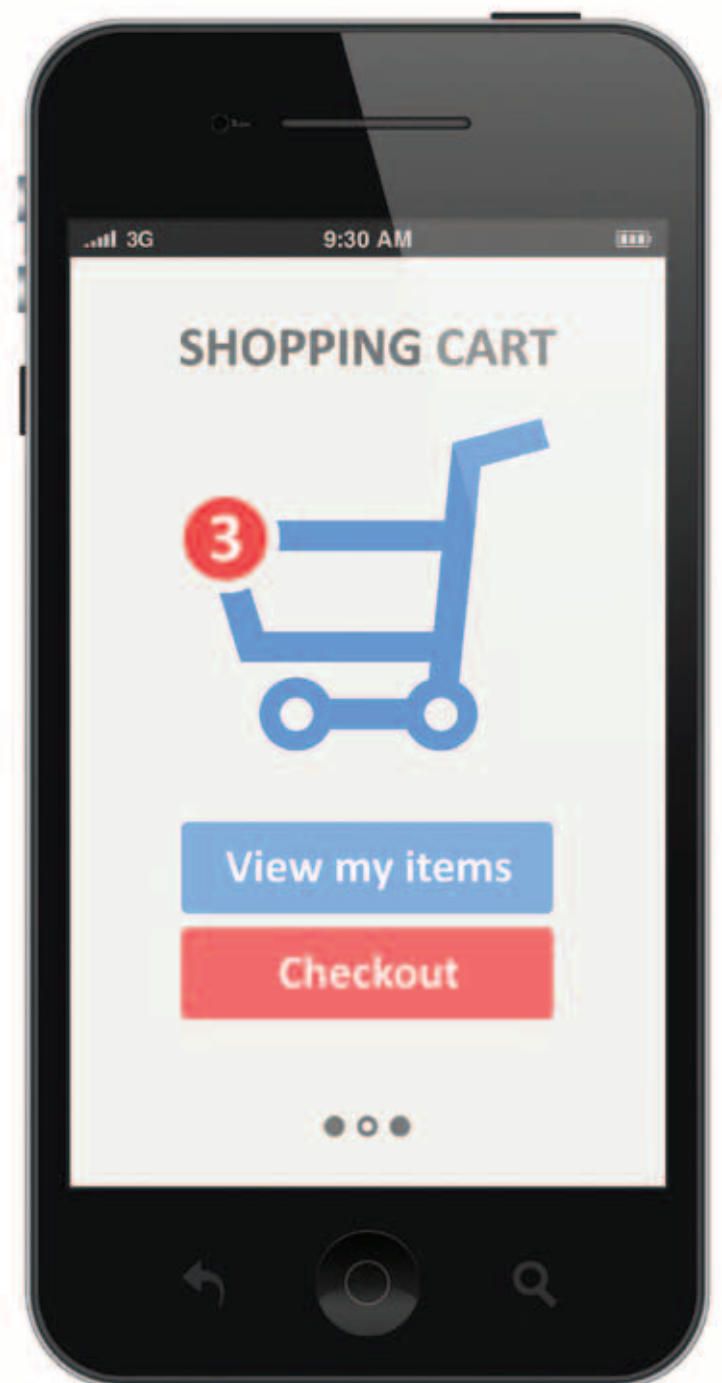
DIGITAL SUPPLEMENTS

As shoppers increasingly look online for information and convenience, stores of all sizes are experimenting with ways to use technology to make the shopping experience better for the customers in their stores.

For example, many stores offer loyalty programs that offer free bonuses and savings for people who sign up. The increasing popularity of smartphones and tablet computers among consumers has also led to the creation of apps that help people find bargains and get information while they shop in the store.

These digital options are on the cutting edge of today's retail shopping experience. From mom-and-pop retailers to giant mega-stores, the future is sure to involve technology streamlining and simplifying the shopping process.

But one thing will continue: good, old-fashioned customer service will keep those buyers coming back.



Shopping for School

The late summer spending flurry on back-to-school supplies, clothing and dorm decorations is one that retailers depend on year after year, but it's not the only time parents will be spending on their kids.

In fact, the school shopping season is the second biggest for shopping revenue next to the fall-winter stretch for Christmas. The National Retail Federation estimates that American families spend an average of more than \$600 to get their children school-ready. That's a total of more than \$26 billion on school-related items.

Apparel, shoes, supplies and electronics can rack up in a hurry throughout the school year. Here are some tips you can follow to make sure you're not breaking the bank.

THE EARLY BIRD GETS THE BACKPACK

Finding the best deals for school shopping starts and ends with your preparation. Choose a weekend to knock out your shopping, and bring with you a detailed list for supplies, clothing and accessories as well as an outlined budget to keep you on track.

The summer is a great time to stock up on hats, gloves and scarves, which may be running low come winter. The same holds true for coats, jackets and boots. If you know what size your child will be in a year's time, you can also find great deals on winter items after the holiday shopping season, when most stores will reduce costs to clear up inventory.

The same principle applies in the winter. When the weather is cold, look for bargains on shorts and summer wear on the clearance racks. Your kids will thank you when the weather heats up in six months, as long as you pick clothes that will fit right after they've grown a bit.

THE SHOPPING STRATEGY

When it comes to clothing, kids can be picky. It's important to give them a reasonable amount of creative control during shopping trips. After all, the focus should be on making them as comfortable and prepared as possible.

To make sure they are happy with how the clothes fit and look, be sure to have your children try them on before your purchase. This can save valuable time down the road in avoiding returns and refunds.

SPENDING BREAKDOWN

According to the NRF, the largest portion of school shoppers' budgets goes toward new apparel and accessories. Items like sweaters, jeans and other attire add up to more than \$200 per year for American families.

And that's not even including shoes. Those average more than \$100 for families, while school supplies come in around \$90.



Coupon Shopping Tips

Are you a coupon king or queen? Do you study the reality television shows featuring people who bring large binders of coupons with them to the store, where they spend hours strategically gathering the right combination of items to knock their shopping bills down into the zero-dollar range?

Even if this is too extreme for you, couponing can be an enjoyable pastime that is both exciting and cost-effective. It requires strong organizational skills and the ability to put a good shopping plan in place for optimal results.

WHERE TO FIND COUPONS

Newspapers and magazines are still the most popular coupon destination for shoppers. The inserts appear a few times per week, with the largest sections devoted to Sundays. Procter and Gamble releases a sought-after insert at the start of each month.

As with the overall trends in shopping, couponing is going online. Many stores have programs in place that allow you to download digital coupons from their website onto your shopper rewards card. Take your loaded card with you to the store, swipe it at checkout and watch your bill drop.

Check your local newspaper's website for deals, too. Many newspapers are partnering with advertisers to deliver deals and coupons digitally these days.

PURGE

Keep those expired coupons out of your stockpile to maximize your space for new ones. You can do so by organizing them by date, even within specific sections. For example, if you have more than one coupon for dog food, put the newest one behind the oldest one within your "pet coupon" folder.

A great way to get rid of coupons is to pass them on down to your young children who can organize them and create their own pretend shopping list. Explain the purpose and excitement of couponing



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to get their money-saving expertise started at an early age.

STAY PREPARED

One of the keys to successful couponing is being ready to shell them out at the right time. Some of them can have expiration dates months ahead of time, allowing you to wait for an additional product deal to pop up.

OTHER TIPS

- Find and shop at stores that double coupons. Some businesses even tie in gas price reductions with how much you spend and save at their location.

- Learn your store's coupon policy and put it into place. Knowing if it doubles coupons or if there is a maximum purchase restriction on certain items will help maintain your strategy.

Socially Responsible Shopping

Consumers around the world have spoken. Companies that have invested time, money and resources into social purposes are considered more reputable and progressive than those that have not.

Having such consumer support obviously means more for the bottom line of socially conscious companies. Nielsen's 2014 Global Survey on Corporate Social Responsibility shows that 55 percent of global online consumers across 60 countries are willing to pay more for products and services from social-forward companies.

The Asia-Pacific region led the survey with 64 percent, followed by Latin America (63 percent) and Middle East/Africa (63 percent). North America and Europe finished at 42 and 40 percent, respectively.

ACTUAL GROWTH

Nielsen's March 2014 analysis showed an average annual sales increase of two percent for products with sustainability claims on the packaging and five percent for products that promoted sustainability through marketing programs.

A review of 14 other brands without sustainability marketing showed a sales rise of only 1 percent. Those two numbers speak for themselves and underline the importance of social purpose in business.



OTHER RESULTS

Globally, more than half of respondents said they have purchased at least one product or service in the past six months from a socially responsible company. Four in 10 respondents in North America and Europe said that they have made a sustainable purchase in the past six months.

About 52 percent of global respondents said that their purchase decisions partly depended on packaging since they check labeling to identify specific examples of how the brand is committed to positive social and environmental impact.

SIMILAR FINDINGS

The Nielsen findings were conclusive follow-ups to a previous survey's results that showed 50 percent of global consumers are willing to pay more for goods and services from companies that have implemented programs to give back to society.

And yet one more recently released poll identified millennials (ages 21 to 34) as the most sustainability-conscious generation. This Pew report offers a glimpse into what global business could look like if the link between social advocacy and shopping continues to strengthen.