Larry S. Helms ^{Associates} INSURANCE SERVICES

704.893.2793 www.LarryHelms.com

November 2018

Black Friday Shopping Tips



Let the Shopping Begin!

Black Friday Shopping Tips

Start Early (in the week). Know what and where. Is Black Friday one day - or the whole week? Also plan your trip.

Research. Study ads and emails. Preview the many websites devoted to Black Friday deals. Examples: bfads.net, bestblackfriday.com, dealnews.com, theblackfriday.com, blackfriday.gottadeal.com.

Is It a Deal? Is that sale price really the best price? Or is it part of the hype?

Get Out Early - Get Out Late. Depending on what you're shopping for, do you need to be the first one in line or can it wait until later in the day when the crowds are smaller?

Use Price and Coupon Tools. Some are: Google Shopping, NexTag, PriceGrabber, Pricewatch, Shopzilla. Some instore apps: BuyVia, Flipp, ShopKick, ShopSavvy, Shopular.

Loyalty Programs. Your favorite stores may have their own apps. Sign up for emails and texts so you'll get the deals when they are announced.



Cyber Monday Shopping Tips

Bookmark your favorite retailers' websites.

Follow your favorite retailers on **Social Media**.

Sign up for retail **newsletters**.

Know the **best times** to buy for your favorite

pageoneeuo ior your iavonte retailero.

Create and STICK to a Budget. Add a little "extra" for those impulse buys we all absolutely have to have!

Know the Return Policies. Just in case you need to return something, know what to expect.

Prioritize. Shopping is fun! Make sure you get what you need to get first so your budget will stay in tact.

Have a Backup Plan. That one thing you want may be out of stock by the time you get there. Create a secondary item list or a way to get that one item later - but still in time.

Shop in Groups. Shopping with someone is usually more fun. And with a shopping buddy or group, you can also split up occasionally and cover more ground.

Leave the Kids at Home. Especially if you're shopping for them! Remember, children get tired of the crowds, the noise, and the time spent. Leave them at home so you can focus on your shopping!

Have a list!

Search for **coupon** codes.

Know **shipping** and **return** policies and fees.

BUDGET!

Resist upsells and add ons.

Use a credit card with **rewards**.

Only use **Secure** Websites.

Change your browser to **incognito** or private mode.

Monitor your card and bank accounts closely. Verify each purchase.

Combined information sources: consumerreports.org, clark.com, moneycrashers.com.



Turning 65 soon? Ready for Medicare? You Are Invited to Attend Our Information Session - at No Cost!

To assist with creating a better understanding, we have put together a program to help clarify *Original Medicare Part A and Part B*. The program will be held each Tuesday morning from 10:00 to 11:00 am in our office.

You're welcome to drop in any Tuesday morning at 10:00 am. Though it would be helpful to let us know you're coming. Please give us a call: 704.893.2793.

Do you have questions about your insurance?

Do you have the insurance you need? Have you had any life changes that might affect your insurance coverage?

Call us today! We'll look at what you have and answer your questions.

Like Shar	e Tweet	Share this Page: 🚹		powered by fiContact
Lally & Associates	4389 Indiar	Trail Fairview Rd., Suite 2, Indian Trail, NC 28079	X	
INSURANCE SERVICES		704.893.2793	(in)	