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November 2020

Let the Shopping Begin!



Holiday Shopping 2020-Style!

Some things do not change. We want - or need - to shop for the holidays. We shop for kids, parents, spouses, friends, coworkers, everyone - even for ourselves! And 2020 is not going to stop that! Well, not completely.

Below are some things to remember for this year. Most of all - be careful, be aware, and make the changes needed to reduce your holiday stress!

Make a Budget: This year in particular, make a budget and stick to it! This is not the time to overspend or put yourself into financial stress.

Spend Cash: Spending is far less painful if you use credit cards. Until the bill arrives. If you can, spend cash. If you have to use a card, check the rates, payoff time limits, and rewards options. Just be aware.



also find some wonderful new places to shop in your own town.

Use Curbside to Save Time: The pandemic has made curbside pickup a normal thing. That's a great way for you to save time when running errands.

Sign up for alerts and rewards programs: Your favorite stores have deals just for their "vip" shoppers. Sign up for newsletters and mobile alerts. You never know what deals will fit what you need.

Use Free Shipping: Many retailers use free shipping to get your attention. If your favorite retailers only offer free shipping with minimum purchase amounts, get that list out and shop for multiple people at one time.

Shop Early: Yes, it's already Thanksgiving. But don't wait until the last minute this year. Get it done!

Expect Shipping Delays: This year shopping is moving even more online - 35% increase expected. There will be longer shipping times, and as you move closer to Christmas, delays.

Give Cash: Think of the people on your list. Are any of them having financial issues during the pandemic? Gift cards they can use for necessities might be the best gift you can give this year. Do they need groceries, or gas, or a card for a big box discount store? It might mean so much more this year.

Update Your Phone Apps: If you're a phone shopper, checking your apps for deals and information, make sure they are update so you don't miss out. This is also a great way to take advantage of Black Friday or Cyber Monday limited deals.

Secret Santa Lives: If you belong to a large family, this might be the year to scale down gifts for everyone. Create a system that works - everyone gets one name and gets a nice gift for one person.

Remember Other People: It seems contradictory, adding to your list. But remember those people in your world you don't usually think of. Home made goodies for the mail carrier or hand made ornaments for your child's teacher.

Re-gift: We've all received gifts we didn't want or need. Instead of going through the exchange ritual or holding it for that inevitable group gift exchange, think if there is someone in your world who would appreciate it. Give it to them. You get rid of it and they get a gift they weren't expecting - you both win!

Read More: countryliving.com/shopping/gifts/g33548120/christmas-shopping-tips/ and wallethub.com/edu/b/holiday-shopping-tips/28660 abd www.forbes.com/sites/blakemorgan/2020/10/26/5-ways-holiday-shopping-will-be-different-in-2020/? sh=3fab6b461558

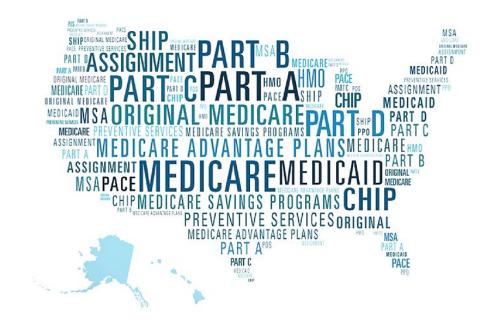
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Each year on the Thursday before Christmas, people across the United States participate in National Re-gifting Day. The day acknowledges the office parties and the unique Christmas gift exchanges that they do. This particular December Thursday appears to be the most common day for companies to hold their annual employee/company Holiday parties.

Read the entire article: https://nationaldaycalendar.com/national-re-gifting-day-thursday-before-christmas/

Do you have questions? Give us a call, we'll help you sort it all out.





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