

Sentara EAP

Wellness for Your Wallet – Holiday Shopping Tips

Make a gift list.

Identify people to buy for and set a dollar limit for each.

Shop early.

Last-minute shopping often leads to impulse buying and over-spending.

Ask about cash discounts.

When asked, vendors often give discounts for cash purchases.

Check the price adjustment policy.

If you purchase an item and the price drops, you may be able to get money back from the retailer.

Use price-matching apps.

Many apps help you compare prices across retailers to find the best deal.

Use browser extensions.

Browser extensions are plug-ins that automatically search for and apply coupon codes at checkout.

Check your rewards.

If you have a credit card that accumulates cash-back on purchases, don't forget to check and redeem your balance.

Maximize the savings.

Layer saving opportunities, like if a grocery store offers fuel points on purchases, purchase gift cards there for other retailers you regularly use, instead of using another form of payment when shopping at those retailers.

Inquire of affinity discounts.

Ask retailers if they offer discounts for membership with different organizations or for different jobs.

