### **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.

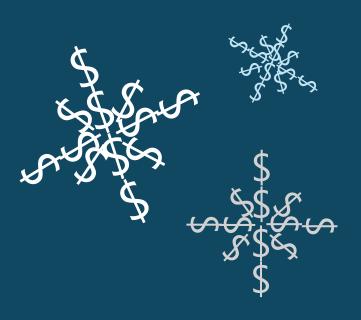
Last-minute shopping often leads to impulse buying and overspending.

#### 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.