Four tips for getting the most **OUT OF BLACK FRIDAY DEALS**

This year on November 23, you'll be able to take advantage of the best bargains of the year. Here are a few tips to help you make the most out of the countless Black Friday sales in town.

- 1. MAKE A LIST OF THE ITEMS YOU WANT. To avoid impulse buys, prepare a list of the things you're looking for — don't forget all those Christmas presents you'll need to buy! — along with the total amount that you're willing to spend. When the day rolls around, make sure to keep this list with you while shopping.
- 2. COMPARE AVAILABLE PRICES. In the days leading up to Black Friday, take the time to check the prices listed on flyers and websites for the products you want to buy. Do the prices differ from one store to another?
- 3. CHECK EXCHANGE AND REFUND POLICIES. Before making any purchases, find out if the stores you'll be buying from will accept returns or make refunds on merchandise sold on Black Friday. If all sales on the day are final, then no exchanges or refunds will be possible.
- 4. FIND OUT ABOUT WHAT KINDS OF WARRANTIES ARE OFFERED. It's useful to know what kinds of warranties are offered, especially when it comes to expensive products like computers. If you believe you'll need to get an extended warranty, check first if your credit card will automatically offer you some protection if the purchase is charged to your

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