

Get ready to save online this Cyber Monday

While Black Friday, the day when many retailers drastically reduce their prices in recognition of the first official day of the holiday shopping season, remains wildly popular among holiday shoppers, in recent years has gotten some competition in the way of Cyber Monday.

Cyber Monday is the Monday after American Thanksgiving when many retailers, in particular those that are online-only, offer heavy discounts via their websites. Instead of Black Friday traditions like waiting outside stores in the wee hours of the morning, holiday shoppers who can wait until Cyber Monday to start buying gifts can do so from the comforts of their homes or offices.

Many Cyber Monday discounts are already set in stone. But savvy shoppers can employ a few additional strategies to make sure they're saving as much money as possible.

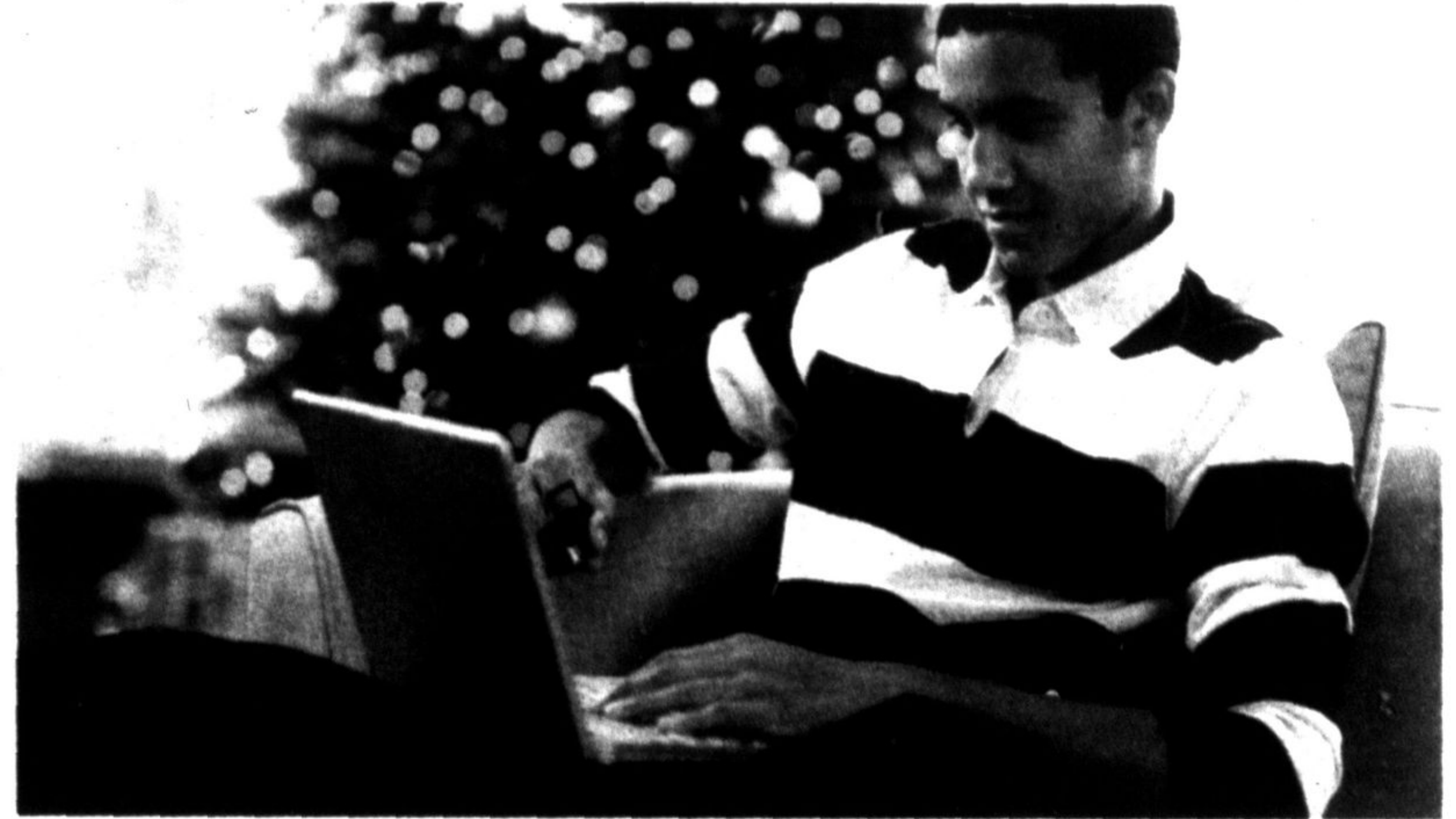
- Be ready to buy. In the days leading up to Cyber Monday, make a

list of what you want and, if possible, which retailers will have the best deals on those items (retailers may or may not advertise their Cyber Monday deals in advance). Some retailers only offer Cyber Monday deals during a relatively small window of time, so you don't want to waste time comparing prices with other retailers and risk missing out on a great deal. Make sure such legwork is completed before the arrival of Cyber Monday. Knowing what you want also increases the likelihood that you will get what you want on Cyber Monday, which may enable you to take advantage of free shipping deals that won't be available later in the season.

- Buy smart. When shopping on Cyber Monday, it's easy to be overwhelmed by sticker prices. But even the most heavily discounted items may be subject to substantial fees, negating the savings and, in certain instances, costing you more money than

if you were to simply buy the item in-store. Before making any purchases on Cyber Monday, determine the shipping and handling fees and any other additional costs that may offset the deal you think you're getting. If a deal is simply too tempting to resist, see if there is an in-store pickup option to save you the cost of shipping and handling.

- Know the rules. Just because you won't be waiting in line outside a store in the middle of the night on Black Friday does not necessarily mean you won't have to get up early to take full advantage of Cyber Monday deals. In the course of doing your Cyber Monday homework, you may find certain items that you simply must have. When you find these deals, read the fine print so you know the rules regarding each specific deal. Some may say "while supplies last" or "limited supply." In such instances, determine when the



sale starts and be ready to go the moment the item goes on sale.

- Resist temptation. Cyber Monday deals are often hard to resist, but holiday shoppers should stay disciplined and buy only those gifts they need and not heavily discounted items they are unlikely to use. Buying items

you don't need can stretch your holiday budget and distract you from the shopping you need to do.

- Stack 'em up. Stacking is a term used to describe the use of multiple coupons or discount codes on a single purchase. Many retailers do not allow customers to stack discounts, but some do.

Take advantage of those that do.

Cyber Monday has grown in popularity as more and more consumers do their holiday shopping online. But shoppers can save even more money if they employ a few saving strategies this Cyber Monday.

—MS

BLACK FRIDAY SALE



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